



## TEAMSTERS SPOTLIGHT

# News, Benefits and Beyond

Newsletter of The Teamsters Health & Welfare  
Fund of Philadelphia and Vicinity

HorizonbFit

Enthea  
HEALING FROM WITHIN

### FALL NEWSLETTER

Welcome to Teamsters Spotlight: News, Benefits and Beyond — your resource for important benefits information and updates. This newsletter is designed to keep you informed and ensure you're making the most of the benefits available to you. Stay connected, stay informed, and take full advantage of the resources that support your well-being.

### YOUR NEW BENEFITS WEBSITE IS HERE!

We are excited to introduce a new and improved benefits website for members and their families! Learn more on page 2.

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# Your **NEW** and Improved Benefits Website is here!

[www.teamsterfunds.com](http://www.teamsterfunds.com)



## The Benefits Website Built for You!

We are excited to introduce a new and improved benefits website for members at [www.teamsterfunds.com](http://www.teamsterfunds.com). Our goal with this improved website is to provide you and your family with an easy-to-use platform where you can access your benefits information year-round.

We encourage you to explore the site, bookmark the link and share it with your family members!

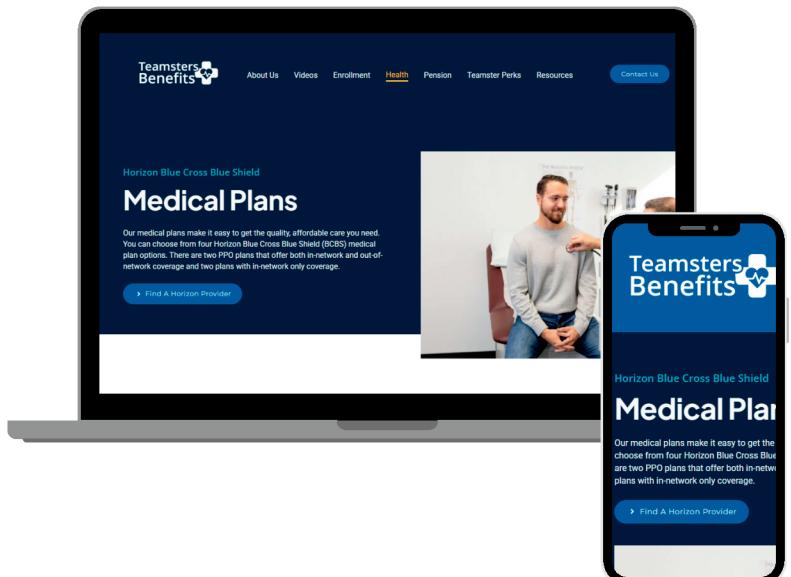
[Benefits Website](http://www.teamsterfunds.com)



Your Benefits Website

## What's on the Website?

- Open Enrollment Information:** You can view your 2026 Benefits Guide and learn how to enroll in your benefits
- Medical:** Find information about your medical plan options for 2026
- Pension:** See your pension overview and FAQs and important documents
- Helpful Resources:** Discover helpful forms and documents, contact information and informational videos



### How to Bookmark the Website:

- On your computer: Open the site → click the star in your browser's address bar → save to your bookmarks
- On your phone: Open the site in your mobile browser → tap the share icon → select Add to Home Screen (iPhone) or Add to Home Screen/Bookmark (Android)

# Upcoming Events: Open Enrollment is Here!



## Health and Welfare Fund Open Enrollment is November 1 - November 30!

### ABOUT OPEN ENROLLMENT:

It's time for Benefits Open Enrollment! Open Enrollment is your annual opportunity to review your medical benefit plan choices. If you wish to stay with the same coverage you currently have, you do not need to take any action. **If you want to change your coverage for 2026, you must act now.**

During Open Enrollment, you will only need to **complete the enrollment form if you would like to make a change from the In and Out-of-Network Platinum Plan, to the In-Network only Platinum Plan or vice versa.** See the medical plan comparison chart on page 4 for more details.

Keep in mind that the level of coverage (Platinum or Gold) you will have during the 2026 coverage year depends on whether or not you, and if applicable, your spouse, completed the required annual **wellness screening**.

Learn more about your plan options and how to enroll by visiting your benefits website:  
[www.teamsterfunds.com](http://www.teamsterfunds.com).

### Have questions?

For questions and information on Open Enrollment, please contact the Fund's Member Services department at 800-523-2846, option #1.

### HOW TO ENROLL:

Complete the Enrollment Form located on the benefits website and submit it to the Fund by November 30, 2025 by mail, fax or email.

Mail to:  
2500 McClellan Ave, Suite 140  
Pennsauken, NJ 08109

- Fax: 856-382-2402
- Email: [census@teamsterfunds.com](mailto:census@teamsterfunds.com)

[Benefits Website](#)

# Upcoming Events: Open Enrollment is Here!



## Review your Platinum Medical Plan Options

Find more information by reviewing the [plan summaries](#) on the benefits website.



	HORIZON BCBS PPO PLATINUM	HORIZON-IN-NETWORK ONLY PLATINUM
PCP Visit	\$20 Copay	\$15 Copay
Specialist Visit	\$30 Copay	\$25 Copay
Emergency	\$100 Copay	\$100 Copay
Urgent Care	\$50 Copay	\$50 Copay
In-Network Deductible & Coinsurance	\$200 deductible per person, \$400 per family, and 10% coinsurance up to \$500 per person	\$50 deductible per person, \$100 per family, and 10% coinsurance up to \$250 per person
Out-of- Network Deductible & Coinsurance	\$450 deductible per person, \$900 per family, and 20% coinsurance up to \$1500 per person	NOT COVERED

# What's New for 2026?

## Your Benefits Changes



### What's Changing in 2026?

We are excited to introduce several enhancements to your benefits in 2026 including acupuncture coverage, increased vision frame allowance, a new ketamine assisted therapy program and more! Review your 2026 plan documents located on the benefits website for more details.

[2026 Plan Documents](#)

#### ACUPUNCTURE

- Acupuncture is now covered under all medical plans
  - \$20 copay (in-network)
  - Deductible + coinsurance (out-of-network)
  - 24 visits per calendar year

#### FRAME ALLOWANCE

- The vision frame allowance has been increased to \$200 per calendar year

#### LIFE INSURANCE INCREASE

- Life insurance coverage has increased to \$50k for members and \$5k for spouses

#### ENTHEA PROGRAMS

- New Ketamine Assisted Therapy and Stellate Ganglion Block Procedure through Enthea
- Learn more on page 6

#### NO COPAYS FOR HEALTHCARE SOLUTIONS SERVICES

- Radiology, imaging, CPAP masks, and diabetic supplies no longer require a co-pay for dates of service on or after January 1, 2026 through the HCSC Program.
- Learn more on page 7

#### PREVENTIVE COLONOSCOPY

- The colonoscopy age limit is dropping from 45 to 35 years and the frequency is changing from every 10 years to once every 5 years.

#### CASTLIGHT IS DISCONTINUED

- The Castlight healthcare navigation platform is no longer offered

#### FIT TEAMSTERS IS ENDING

- Fit Teamsters is ending December 31, 2025. HorizonFit will continue.
- Learn more on page 8

# Benefits Spotlight: Enthea



## NEW Enthea Ketamine Assisted Therapy

We're excited to share a new Ketamine-Assisted Therapy (KAT) benefit available to you through Enthea. This innovative program is designed to support mental health by helping with conditions like depression, anxiety, and PTSD, especially if traditional treatments haven't been effective.

This therapy combines low doses of FDA-approved ketamine with guided therapy in a safe and supportive environment, creating new pathways for healing.

## NEW Stellate Ganglion Block Procedure

This procedure is designed to help your nervous system reset to help reduce anxiety, irritability or sleep issues by targeting your sympathetic nerves to help calm your body's stress response. This program is covered under your medical plan and charges you a deductible and coinsurance.

Enthea

## GET STARTED

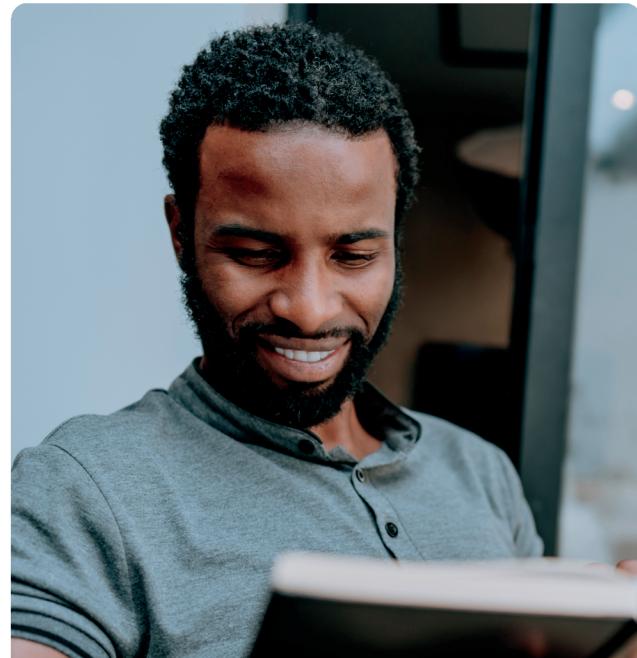
- Visit [enthea.com/log-in](http://enthea.com/log-in)
- Call: (866) 368-4320
- Email: [members@enthea.com](mailto:members@enthea.com)

### NOTE:

Members are required to enter their information in the form below to receive an ID card:  
[enthea.com/consent-teamsters](http://enthea.com/consent-teamsters)



Scan the QR code  
to Request an ID  
Card



## MORE INFORMATION

More information will be sent out about this program, so keep an eye on your email and mailboxes!

# Benefits Spotlight: Outpatient labs & Imaging



## Outpatient Imaging and Labs- Free for Members!

The Fund has partnered with Health Care Solutions to provide members with outpatient lab testing, radiology, diabetic testing and sleep apnea products, at no cost to you!

The Imaging and Laboratory Program has removed all copays for radiology, imaging, diabetic supply and CPAP!

### Lab Testing - No cost

- Use LabCorp or Quest for outpatient labwork. With an in-network provider there is no cost and no pre-authorization required.

### Radiology Testing - No cost

- When your doctor prescribes outpatient imaging you should contact HCSC to get connected with a provider. (Requires authorization from HCSC)

### Diabetic Supply Program - No cost

- Contact HCSC for your diabetic testing supplies.

### CPAP Program - No cost

- HSCS can provide you with respiratory therapist and CPAP machines.

## CONTACT HCSC

Call: 800-655-8125

\$0  
copays



# Benefits Spotlight: HorizonbFit



## HorizonbFit

HorizonbFit is a voluntary gym reimbursement program designed to encourage members to maintain an active lifestyle. Once enrolled, you are eligible to receive a \$20 reward for every month in which you make at least 12 visits to any of the 4,000 participating facilities across the country!

**Scan the QR code to join!**



## Fit Teamster Program Ends December 31, 2025!

The Fit Teamster gym reimbursement will end on December 31, 2025. Members will be able to submit gym reimbursement forms to the address below through December 31, 2025:

Teamsters Health & Welfare Fund  
Attn: Member Services  
2500 McClellan Ave., Suite 140  
Pennsauken, NJ 08109

For questions contact member services: 1-800-523-2846.

[Gym Reimbursement Form](#)

# Breast Cancer Risk Assessment **color**



## Breast Cancer Awareness

October is breast cancer awareness month and breast cancer affects 1 in 8 women in the U.S. during their lifetime, making awareness and early detection so important. Regular screenings and self-checks can truly make a life-saving difference.

Color offers a simple, five minute breast cancer risk assessment to help you understand your personal risk. Those who complete the assessment by November 15, 2025 will be entered for a chance to win a spa day!

## Complete a Breast Cancer Assessment for a Chance to Win a Spa Day!

Color is offering you a chance to win a spa day for you and a friend with a value up to \$750 when you complete a five minute breast cancer risk assessment. You must complete the assessment by November 15, 2025 at [color.com/breast/teamsters](https://color.com/breast/teamsters) to be entered.

### COMPLETE THE ASSESSMENT

- Complete the screening at [color.com/breast/teamsters](https://color.com/breast/teamsters) by November 15, 2025.
- If you are due for a screening, Color can help you find a provider and schedule an appointment.

COMPLETE THE ASSESSMENT