



BENEFITS INSIDER

A PUBLICATION OF THE TEAMSTERS OHIO CONTRACTORS ASSOCIATION HEALTH & WELFARE FUND

Pre-treatment Estimates Help You Avoid Surprises

Unexpected bills aren't fun for anyone. It's much easier to budget for expenses you're expecting. That's why Delta Dental makes it easy for you to find out whether a proposed dental treatment is covered, what amount the plan will pay and the difference you will be responsible for.

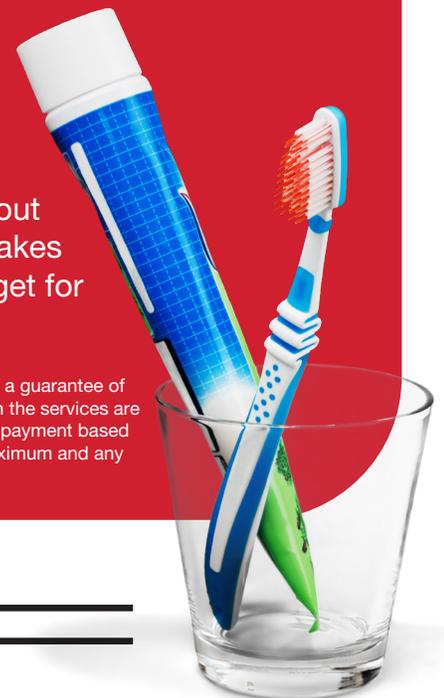
Here's how: When you are having extensive work done and want to know what your share of the cost will be, ask your dentist to submit the proposed treatment plan to Delta Dental for a pre-treatment estimate. A pre-treatment estimate gives Delta Dental a chance to review the proposed treatment in accordance with your dental coverage.

Delta Dental can then determine what portion of the treatment will be covered under the plan if you will exceed your maximum and what portion will be your financial responsibility.

Delta Dental will send a pre-treatment estimate notice to you and your dentist. We encourage you to review this notice together and discuss treatment options before deciding on treatment.

With a pre-treatment estimate, you'll know ahead of time how much of the bill you'll be responsible for. A pre-treatment estimate gives you the opportunity to learn about your options—and it makes it easier for you to budget for your dental care.

NOTE: A pre-treatment estimate is NOT a guarantee of future dental benefits or payment. When the services are complete, Delta Dental will calculate its payment based on your current eligibility, remaining maximum and any deductible requirements.



What's Inside.

Dentists are Disease Detectives

PAGE 2

LASIK Providers

PAGE 3

Meal Planning Made Simple

PAGE 4

Preventive Health Screenings Can Keep You Healthy

PAGE 6

Platform Migration Announcement

PAGE 7

Healthy Living Recipe

PAGE 8



Dentists are Disease Detectives

Your mouth performs a range of important daily activities including eating, drinking, talking and smiling. But did you know that your mouth can also provide clues to other diseases? Dentists can act as disease detectives by simply examining your mouth, head and neck for signs and symptoms that may point to more serious health issues.

During routine checkups, dentists not only look for cavities and gum disease, but also monitor symptoms like breath odor, unexplained sores and tooth erosion. If certain signs are detected, dentists can urge patients to seek medical attention to help better manage their oral health and overall health. Dentists are at the forefront of saving lives, as more than 90 percent of common diseases have oral symptoms and can be detected in the dental chair.

It's important to remember that just because you haven't had a cavity in a while or haven't had any tooth pain recently, that doesn't necessarily mean you are in the clear. Be sure to visit your dentist regularly to ensure your oral health and overall health are being monitored and in good standing.

Did you know?

More than 120 signs and symptoms of nondental diseases can be detected through a routine oral exam.

Quick bites

Health problems with oral signs:

- **Anemia:** Burning, fiery red tongue, swelling of the corners of mouth or pale gums.
- **Anorexia nervosa and bulimia:** Erosion of tooth enamel, fillings raised above the eroded tooth surfaces, sensitive teeth, enlarged parotid glands and sweetbreath aroma.
- **Deficient immune system (HIV positive):** Thrush mouth, unexplained sores, nonremovable white areas on the sides of the tongue.
- **Diabetes:** Dry mouth, distinctive breath odor, burning tongue, high rate of tooth decay, inflammation and infections in the mouth.
- **Heart disease:** Pain radiating to the jaw.
- **Kidney failure:** Retarded tooth development in children, dry mouth, odor, metallic taste and ulcers on the tongue and gums.

Visit us online for more information on oral and overall health!

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 **DELTA DENTAL**®



National Vision Administrators, L.L.C.

LASIK Providers

TLC Laser Eye Centers and The LASIK Vision Institute now joining LasikPlus as featured LASIK providers!

Our featured providers have locations nationwide that offer extra value to you, such as:

- Free LASIK exam (over \$100 value)
- All LASIK procedures are 100% bladeless
- Guaranteed Financing‡

All other in-network providers extend 15% off standard price or 5% off promotional price.

**TO SCHEDULE YOUR
FREE LASIK EXAM**

call 1-877-295-8599 or visit
www.e-nvalasik.com



\$1,000*
OFF LASIK
\$500 OFF PER EYE

Meal Planning Made Simple

Whether you're shopping for one meal or seven, yourself or a household, these four steps will help you plan healthful meals, create an organized shopping list, and save time and money.

Without a shopping list, a casual trip to the grocery store can be a recipe for disaster. And sometimes, even with a list in hand, we still find ourselves in a state of confusion as we meander through the store.

Organizing your shopping list can smooth out your grocery shopping experience and make shopping and cooking more efficient.

Whether you're shopping for one meal or seven, yourself, or a house full of people, the basic process is the same. The following steps will help you plan healthy meals, create an organized list, and save time and money.

Step 1: Keep a running list on the fridge.

Keep a list and pen always posted in your kitchen. A small chalkboard or dry-erase board will also work, or you can keep a running list on your phone. When you run out of something in the kitchen, make a note of it. This will prevent you from starting a recipe only to discover that you're out of garlic or nutmeg, and it will save you the hassle of searching through the cupboards to try to find out what's missing. At this stage, don't worry about making a neat, organized list—just get the missing items recorded. Make this a habit for everyone in your house; even kids can help.

TIP: If a package runs empty, don't throw it into the recycling bin or garbage until you've written the item on your running list. When you're frazzled or busy in the kitchen, it can be too easy to forget about the item you meant to add to the list once it's out of sight and out of mind. This can work for other household staples besides groceries, too, such as toilet paper or pet food.



Step 2: Plan your meals.

We all plan our meals differently, depending on how many people we're feeding and how often we go to the store or farmer's market. However, this step should always precede shopping. Set aside some time at least once a week to plan your meals for the days ahead. Here are some basic things to keep in mind when planning your meals:

- **Your schedule.** Look at your calendar for the week or days ahead. Do you have a busy week coming up? How much time do you have to cook on each night of the week (it may vary day to day, especially if you manage a larger household or have children). Sit down with your calendar and plan meals based on how much time you have available. One night, you may only have 30 minutes to cook and eat, so you need something fast. The next day, you may have more time to try out that new recipe you've been eyeing. It is nice to stagger meals during the week. Choose a variety of quick recipes, dishes that yield leftovers, and meals that require more time, so that cooking always fits into your schedule. Don't forget about slow-cooked meals for nights when cooking isn't an option.

- **Company.** Do you have people coming to visit soon? You may need to buy special items at the store or plan for a larger dinner. Also, be sure to consider any special food preferences or allergies.
- **Coupons, sales and deals.** If you bring home an item bought on sale and don't know what to do with it, you have not saved money! Plan your meals around your coupons. Some people prefer to look at coupons and sale flyers during the meal planning stage so they can create meals around lower-cost ingredients. Others prefer to plan their meals and then look for coupons or deals on the items they need to make those meals. Decide which method works best for you. Just make sure that what you buy can be worked into your meal plan, and that you're not just buying something because it's on sale. Keep in mind that many coupon deals are for highly processed, often unhealthy foods that you probably shouldn't be buying anyway, so keep both health and cost in mind.
- **The season.** What you cook and eat should change according to what's in season and what you like, but keep in mind that fruits and vegetables that are in season will be cheaper and more readily available. Save money by planning your meals around produce at its peak taste and bottom price. To check what fruits and vegetables are in season in your area, check out this seasonal produce map at epicurious.com.

Step 3: Gather your recipes.

Now that you've planned your meals based on time, taste, season, and coupons, it's time to gather your recipes. This will be much easier if you keep your recipes organized. Sifting through magazine clip-outs and various papers with Aunt Marge's sloppy writing can be frustrating. Try using a basic template for all recipes. When you come across a great recipe, grab a blank template from your stash, jot it down in your own writing, and place it in a binder organized by time, season, cuisine, or another parameter. To streamline your planning process, include a mini grocery list on the

recipe template so you can quickly see what ingredients you need to make the dish. You can also highlight specialty ingredients (such as certain herbs or special cheeses) that you don't typically keep on hand.

Step 4: Create your master grocery list.

Next, sit down with your running list of staples (from Step 1), your weekly meal plan and your recipes to create one organized list that will help you navigate the store. Avoid walking back and forth across the store by separating your list into grocery store departments: produce items, bulk foods, bakery, deli/meat/poultry, frozen foods, dry goods, dairy, beverages, home goods and miscellaneous. Set up your list based on your preferences and the layout of the supermarket. Don't forget to attach your coupons to the list before you head to the store!

As you did for your recipes, creating one master shopping list template will save you time and keep your list organized. Include a section where you can list the meals you planned for the week and then the groceries you need, organized by department.

When you arrive at the store, stick to your list and don't get distracted by the various supermarket promotions.

Once you're home from the store, put your groceries away systematically to streamline cooking in the days ahead. Keep your pantry and refrigerator organized, storing similar items together. When every item has its place, cooking will become more efficient. Another way to organize foods is to group together ingredients for each recipe.

No more excuses about not being able to create healthy meals! Staying organized, saving money, and finding the time to cook healthy meals each night boils down to meal planning and a good shopping list. The time you spend in this planning phase will more than pay off when it's time to cook, so make it a habit to start each week with a plan.

Preventive Health Screenings Can Keep You Healthy



Preventive care can help reduce the risk of disease and disability by uncovering health problems early when they are usually easier to treat. Plus, preventive care is covered by your health plan benefits.

Wellness Checkup

Annual physical exams are an important time to design a strategy for good health. As we age, the tests we need for optimal preventive care also change. Review this helpful guide and talk to your doctor to ensure you are receiving preventive care appropriate for your age group and your personal and family's health history.

Blood pressure screening

A simple screening can help detect high blood pressure (or hypertension) and let you know if you are at risk for a more serious condition. Hypertension may go unnoticed until your blood pressure is properly measured. Your primary care provider (PCP) can help you learn what your blood pressure numbers mean, your risk for high blood pressure, and how to lower your risk.

Cholesterol screening

High cholesterol increases your risk for heart disease or stroke. A blood test can indicate levels of total cholesterol, HDL (good), LDL (bad) cholesterol, and level of triglycerides (a type of fat in the blood). Performing regular screenings can help detect a problem and guide your doctor on whether you need to take further action.

Weight screening and counseling

Your waist circumference and weight are good indicators of your health. Your PCP will measure your weight and height and advise if you need to make any improvements. A healthy diet can help reduce your chance of a serious illnesses such as cancer, diabetes, and heart disease.

Mental health

More than 50% of Americans will be diagnosed with a mental illness or disorder in their lifetime. Talk to your doctor if you are experiencing symptoms of depression, anxiety, or if you've experienced a traumatic or lifechanging event. Valuable resources are available from the Centers for Disease Control and Prevention (CDC) to help you on your journey to emotional well-being.

Maximize Your Health Benefits

Many of these screenings and other preventive services should be covered under your Medical Mutual plan if they are performed by a network provider, so you won't be charged a copay or coinsurance. Search My Health Plan and click on Preventive Care under the Healthy Living tab for information about covered preventive care services.

Keep in mind that some services may be subject to age, gender or other restrictions.

Talk to Your PCP About Your Risks

Schedule an appointment with your primary care provider (PCP) at least once per year. If you don't have a PCP, use the Find a Provider tool on My Health Plan. Many providers also offer telehealth visits as an alternative to a face-to-face visit. Ask your provider about your options.

If you have any questions about your health plan benefits or coverage, please call Customer Care at the number listed on your member ID card.

Platform Migration Announcement

Important Message Related to Your EmpiRx Health Prescription Drug Benefit.

Effective 8/1/2024, EmpiRx Health is migrating to a new platform. This letter contains information pertaining to what this means for you. Please check your mail carefully in the month of July for your EmpiRx Health Welcome Packet – it contains a plan brochure and mail order materials.

New Member ID Cards

You can expect the new ID card to arrive before 8/1/2024. Please begin using your new ID card at your participating pharmacy on or after 8/1/2024.

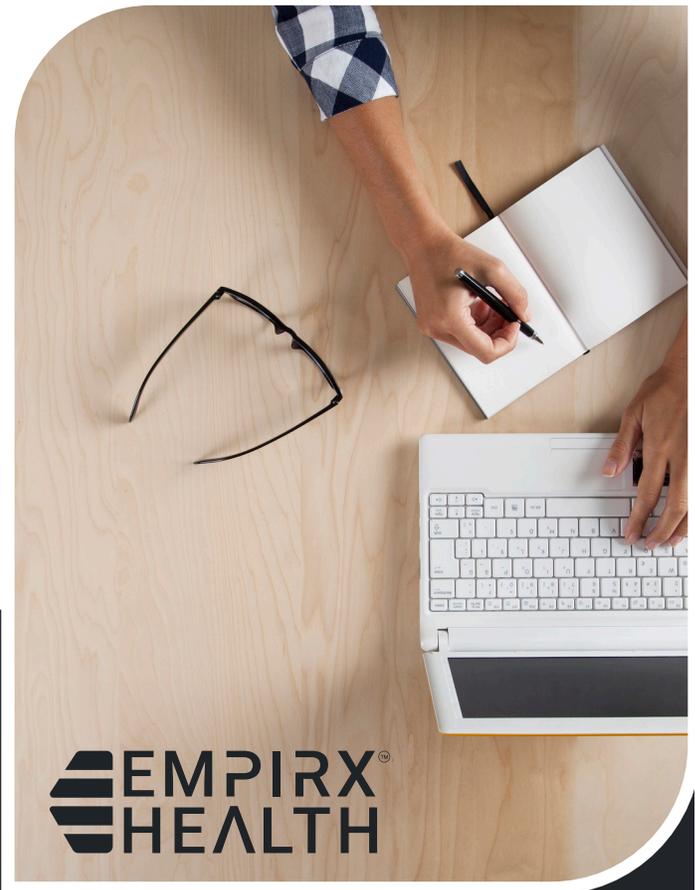
The following new information reflected on the ID card will need to be shared with your pharmacy:

- RxBIN: 024160
- RxPCN: 14032015

Mail Order Pharmacy

Our mail-order pharmacy is Prescription Mart. They fill or coordinate most maintenance, high-cost, and specialty medications that require special handling and administration.

Members using mail order services will receive a phone call in July to assist with registering directly with our mail order pharmacy. Prescriptions at our current mail order pharmacy will be transferred automatically over to Prescription Mart.



Expanding Pharmacy Network

Our pharmacy network is growing to provide you with more options – including Kroger's! In the rare event your current pharmacy is no longer available, you will receive a letter with alternative local pharmacies.

New, Toll-Free Customer Service Phone Number

If you have any questions or require additional information, please contact our new Member Services toll-free at 1-877-908-6649/ / TDD 711. We are always available to assist you with live Member Services Representatives and Pharmacists 24 hours a day, seven days a week.

We look forward to taking care of you.

HEALTHY LIVING RECIPE:

Spicy Sliders

INTRODUCTION

Save money and increase nutrition in your burgers. The secret ingredient? Lentils!

INGREDIENTS

- 1/2 Cup dry lentils
 - 1 Tbsp Dijon mustard
 - 2 cloves garlic, chopped
 - 1/2 Tsp black pepper
 - 1/2 Cup onion, finely chopped
 - 1 Tsp chipotle pepper in adobo sauce, chopped
 - 12 ounces 93/7 lean ground beef
 - 4 (1-ounce) slices Monterey jack cheese, each slice cut into quarters
 - 1 Cup arugula, chopped
 - 24 slices whole wheat cocktail bread, toasted
- Note: Cocktail bread is often found with the crackers. Each slice is about 1/4 the size of a regular slice of bread, perfect for sliders.

Minutes to Prepare: 5

Minutes to Cook: 10

Number of Servings: 1

Nutritional Info

Servings Per Recipe: 12

Amount Per Serving

Calories: 107.3

Total Fat: 4.5 g

Cholesterol: 22.6 mg

Sodium: 151.2 mg

Total Carbs: 7.3 g

Dietary Fiber: 1.5 g

Protein: 9.3 g



DIRECTIONS

Preheat the oven to 400 degrees Fahrenheit.

Rinse lentils and remove any stones or debris. Place in a saucepan, cover with water, and simmer until very tender, 25-30 minutes.

Remove from heat and puree slightly either in a food processor or with a fork. Allow them to cool slightly.

Combine the mustard, garlic, pepper, onion, and chipotle pepper in a large mixing bowl. Add the lentils and beef, and mix until just combined.

Coat a baking sheet with nonstick cooking spray.

Form the meat mixture into 2.5 ounce patties and place on the baking sheet. Roast for 15 minutes, then top each patty with a slice of cheese and return to the oven until the cheese is melted.

Stack each slider on a toasted slice of bread and divide the arugula among them. Top each with a second slice of bread.

Serve warm.

Makes 12 sliders.