



BENEFITS INSIDER

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

Deductibles, out of pockets and annual maximums renew on January 1, 2023

Stay in-the-know about important monthly health topics, tools, and on-demand resources!

- What is Dry Eye Disease (DED)?
- Telehealth Services
- Hearing Health Spring Cleaning
- Tips for Eating Healthier
- Flossing 101

Read more starting on page 2.

What's Inside.

What is Dry Eye Disease (DED)?

PAGE 2

Flossing 101

PAGE 6

Telehealth Services

PAGE 3

Access your Medical Mutual healthcare plan online 24/7

PAGE 7

Hearing Health Spring Cleaning

PAGE 4

Download the MedMutual Mobile App

PAGE 8

Tips for Eating Healthier

PAGE 5

What is Dry Eye Disease (DED)?

Dry Eye Disease (DED), sometimes referred to as dysfunctional tear syndrome, occurs when tears cannot produce sufficient moisture to provide necessary lubrication when blinking. To produce tears, our eyes have a tear film that consists of three layers: an oily layer, a watery layer, and a mucus layer. When one of these layers is not producing the correct amount of oil, water, or mucus, there may be a lack in tear production, thus leading to the development of dry eye.

What are the Symptoms of Dry Eye Disease (DED)?

Here are some of the most common symptoms:

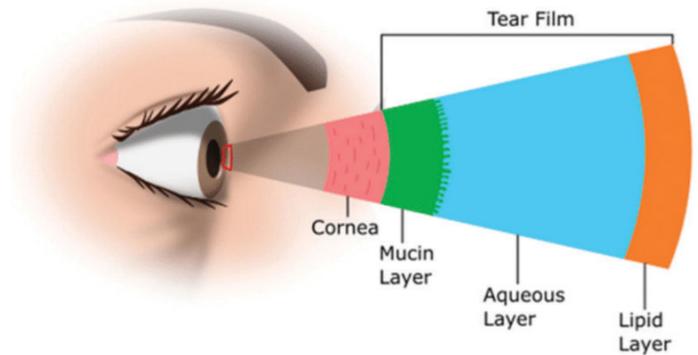
- Stinging or burning in eyes
- Blurred vision
- Irritated or red eyes
- Feeling as if something is in your eye
- Difficulty driving at night
- Pain while wearing contacts
- Strings of mucus in your eye
- Overproduction of tears

Who is at Risk of Getting Dry Eye?

Dry Eye Disease, also known as keratoconjunctivitis sicca, is a very common condition experienced by more than 16 million Americans with an additional 6 million estimated undiagnosed cases. Individuals who may be predisposed to the condition include people over age 50, recipients of LASIK eye surgery, people who have worn contact lenses for a long time, those exposed to smoke or very dry and windy climate conditions, and those who work on computers for prolonged periods of time.

In addition, people who suffer from specific diseases are more susceptible to developing the condition, including those who have rheumatoid arthritis, Sjogren's syndrome, sarcoidosis, thyroid disease, and lupus.

Even certain medications can cause dry eye: such as diuretics, beta-blockers, allergy and cold medicines, birth control pills, sleeping pills, antidepressants, and heartburn medications.



How to Diagnose Dry Eye?

To diagnose Dry Eye Disease, you can get an eye examination from an optometrist or ophthalmologist. During the test, the optometrist or ophthalmologist looks at how you blink, they check your eyelids and the outside of your eyes. The doctor may also perform more in-depth tests such as tear film breakup time (how quickly the tears you have break up or evaporate), tear composition, and the volume of your tears. Blood tests may also be done to rule out any other underlying issues that may be causing dry eye.

How to Treat Dry Eye?

Tears are essential to the way the eye functions, and, without adequate tear production, you are at risk for several complications such as "eye infection, corneal ulcers, and vision loss". Doctors will suggest different treatment options depending on the severity of your dry eye. Some patients may only need hot compresses and artificial tear drops to treat their dry eyes, while others with more persistent symptoms may need prescription eye drops or scleral lenses (a special lens that traps moisture onto the eye's surface).

Ultimately, Dry Eye Disease is a common yet complex condition that can be caused by many different factors. Thankfully, there are treatments to combat your symptoms to help make living with Dry Eye Disease more manageable.

DATA PROVIDED BY



National Vision Administrators, L.L.C.

Phone: 800-672-7723



Telehealth Services

A Convenient Way to Stay Connected with Your Providers

Telehealth appointments allow you to stay connected with your providers and obtain needed medical care through live video chats using a computer or mobile device.

What is telehealth?

Telehealth visits are a virtual way to connect with your healthcare providers. Telehealth visits can be done by computer, tablet or smartphone. Visits include both an audio and visual component, meaning you can see and hear your provider during the visit, just as if you were talking face to face.

Are telehealth visits covered under my plan?

Effective April 1, 2020 the Plan added a telehealth benefit through the Cleveland Clinic. Use Express Care Online for coughs, colds, minor pains and other non-emergency concerns, 24/7, with no appointment needed. These on-demand telehealth visits are similar to walking into an urgent care center. You would be seen by whichever provider is available at that time. Behavioral health visits are not currently available as on-demand telehealth visits

What is the cost for a telehealth visit?

The Cleveland Clinic Express Care Online® program is available to you and your enrolled dependents at \$0 co-pay.

If your doctor offers a telehealth visit, you will pay 10% coinsurance after the deductible for both a Medically Necessary Office Visits/Consultations/Telehealth - PCP visit or Specialist visit in-network.

Do I need to make an appointment for a telehealth visit?

You can make an appointment for a telehealth visit with your provider just like you would schedule a regular office visit. This is called a scheduled telehealth visit.

If you need to speak to a healthcare provider right away, you can use an on-demand telehealth service.

You are covered 100% with \$0 co-pay if using the Cleveland Clinic product offered through MMO. You can log in for a telehealth visit anytime and you will be assigned to the first available provider.

To get started, visit clevelandclinic.org/eco or download the free mobile app from the Apple Store or Google Play!

Do I need any special equipment to participate in a telehealth visit?

Telehealth visits can be done through a smartphone, tablet or computer. Most devices have cameras built in, or you can use a standalone webcam. Your healthcare provider will let you know what you'll need to connect for your telehealth visit. It usually involves downloading a mobile app, such as FaceTime or Zoom, or logging in to a website. Some providers may use an online tool that is part of an electronic health record. You may be required to complete a registration process prior to your appointment.

How should I prepare for a telehealth visit?

Prepare for your telehealth appointment the same as you would for a face-to-face visit with your provider.

Here are a few tips:

- Be prepared to explain your symptoms and any health concerns you are having
- Make a list of medications or supplements you're taking and ask for refills, if needed
- Note any allergies and discuss them with your provider

Note: You should check your internet connection and test your camera before logging in for your telehealth visit. Try to find a quiet space for your telehealth visit where you can have a private conversation with your provider.

Hearing Health Spring Cleaning

Springtime is here, and everyone is taking the opportunity to clean the garage, dust off the patio furniture and plant beautiful flowers. Soon, there will be BBQs, parades, listening to music in the park, and you will need your hearing at its best. The question is, what are you doing to “spring clean” your hearing? Taking care of your hearing health will enable you to enjoy your friends, family and be part of the conversation. Here a few suggestions to begin your hearing health Spring Cleaning.

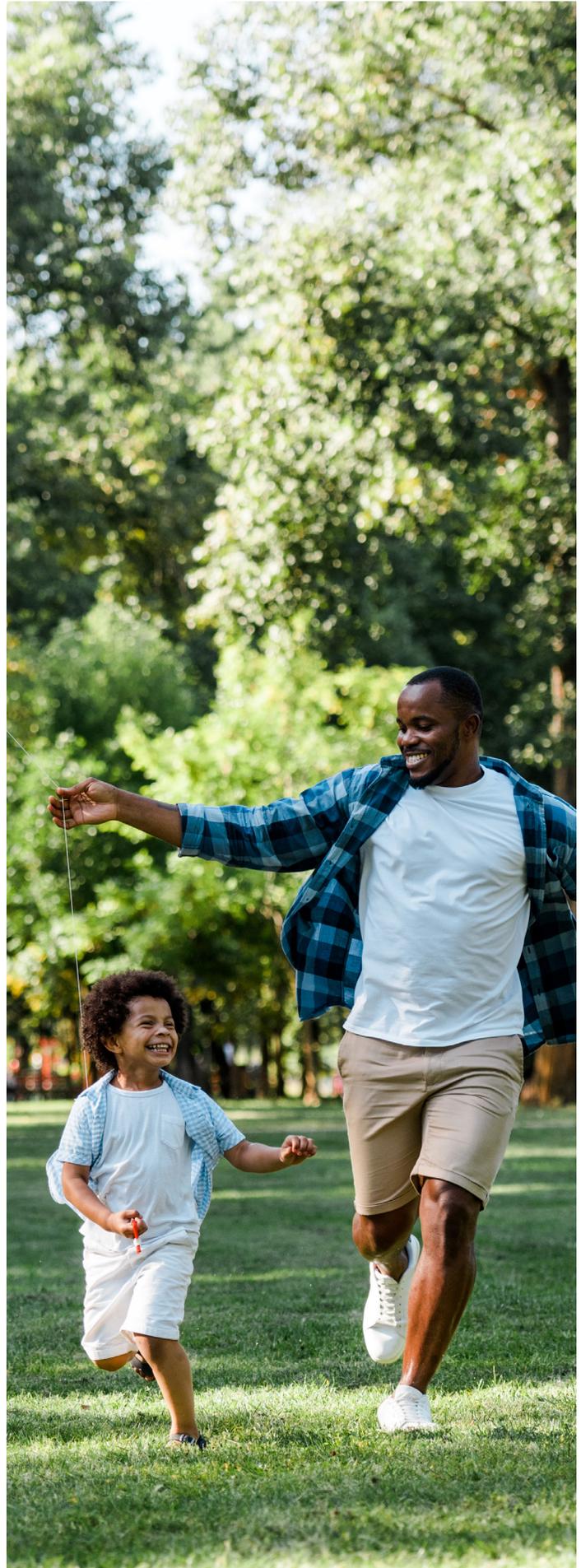
- See your medical professional for an examination of your ears. Let’s start off the season with clean and healthy ears.
- Start fresh with a hearing screening or hearing exam to see if you need hearing assistance.
- If your hearing is not at its best, keep an open mind to trying new things, such as amplification.
- Hearing aid users should visit their hearing provider to have their hearing aids cleaned and reprogrammed if needed.
- Finally, talk to your family members if you are having difficulty hearing. Expressing yourself can help clean up some of the emotional impact hearing loss has a person and their relationships.

Remember to spring into action and take care of yourself. The impact of hearing loss when left untreated affects your total wellbeing. Do not hesitate to reach out for help. Please call our customer service representatives at (586) 840-1360, to find a provider near you and to learn more about your hearing benefits.



www.audionetamerica.com/members.php

Customer Service: 586-944-0043



Tips for Eating Healthier

Eating lots of fruits and vegetables can help reduce your cancer risk. That's one reason the American Cancer Society recommends eating a variety of these foods every day. These foods contain important vitamins, minerals, phytochemicals, and antioxidants and they're usually low in calories. In general, those with the most color – dark green, red, yellow, and orange – have the most nutrients.

Think about how you can add more vegetables, fruits, and whole grains to your day while you watch your intake of refined carbohydrate and sugar.

Breakfast: If you usually have cereal, slice a medium or half a large banana on top. As an alternative to cereal, pour half a cup of berries into a cup of plain low-fat yogurt. Slice a banana on top or eat it on the run. Prefer something more savory than sweet in the morning? Add spinach and tomato to your morning omelet, or keep sliced red, orange, and yellow peppers and hard boiled eggs, or individual cottage cheese cups in the fridge.

Mid-morning snack: Snack time is a great time to work in more fruits or vegetables. Consider a snack of a single-serving container of applesauce, a handful of baby carrots, or a small orange.

Lunch: When you need a quick lunch, try a pita sandwich or a wrap loaded with vegetables, or a cup of hearty vegetable soup. Add a small side salad with low-fat dressing.

Dinner: Even if you only have a few minutes, dinner veggies are easy. Heat canned or frozen veggies (without added salt or sauces) in the microwave for a quick side dish. Microwave a sweet potato and add a teaspoon of butter, a splash of apple juice or squeeze of lemon, and a light sprinkling of cinnamon and brown sugar. Any one of these will add another serving of vegetables to your day.

Dessert: Savor a frozen treat made from 100% juice or put ½ cup of melon slices, peaches, or other favorite fruit on a toasted whole-grain waffle and you've added even more healthy fruits to your day.



Other tips to help you eat healthier and get plenty of veggies and fruits.

- At each meal, fill at least half your plate with vegetables and fruits
- Layer lettuce, tomatoes, beans, onions, and other vegetables on sandwiches and wraps
- Add tomato sauce and extra vegetables to pastas and vegetable soups
- Add your favorite canned beans to soups, stews, and salads
- Choose a vegetarian dish when eating out
- Try different bean dishes: Split pea soup, vegetarian chili with kidney beans or white bean chili, black beans over rice, bean tostados and tacos, black-eyed peas with garlic and red pepper, or three-bean salad made with green beans, chickpeas, and kidney beans
- Challenge yourself to try new vegetables from the produce aisle, frozen foods section, or your local farmer's market

Flossing 101

We all know that brushing your teeth twice a day is a good way to keep your mouth and teeth healthy. Yet, while a toothbrush is effective in cleaning the exposed surfaces of a tooth, the bristles often can't get those "hard-to-reach" areas between the teeth. That's why flossing needs to be part of your daily oral health routine, too. By skipping the floss, you may be missing up to 40 percent of the surface area of your teeth! Dental floss can work hand-in-hand with your toothbrush to remove more plaque effectively.

Available in a variety of forms—floss can be found unwaxed or waxed, flavored or unflavored, and in regular or wide. For the most part, the type you choose is completely up to you. You might find waxed floss easier to use between tight teeth or restorations while unwaxed floss will spread out its fibers during use for greater tooth contact. You can also find prethreaded floss—floss attached to a toothpick or a handle—which some people find easier to use.

Don't forget...kids also need to floss! As soon as your child has two teeth that touch, flossing should start. The sooner you add flossing into the brushing routine, the easier it will be for kids to continue this healthy oral hygiene habit as they get older.

Did you know?

Failure to remove plaque from all tooth surfaces is the main cause of tooth decay, gum disease and bad breath.



Quick bites

Flossing facts to keep your teeth healthy:

- Dental floss should be used at least once a day for two to three minutes.
- Pick a time of day to floss and stick to it.
- When flossing, be consistent and start in the same place in the mouth and work your way around so you don't miss any spots.
- You'll need about 18 inches of floss to make sure you have enough for your entire mouth.
- If you notice soreness or a bit of blood, don't give up! This will go away with continued flossing, which will be a sign that your gums are getting healthier.
- If you continue to find flossing difficult, ask your dentist about helpful tips or other options.

FIND A DENTIST:

<https://www.deltadental.com/us/en/member/find-a-dentist.html>

Customer Service: 800-524-0149

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Access your Medical Mutual healthcare plan online 24/7

A secure website specifically for Medical Mutual members, My Health Plan makes it easy and convenient to manage your plan and your health online.



Manage Your Plan

- Search for in-network providers, hospitals and facilities to maximize your benefits
- Order a new member ID card or access a temporary ID card if you don't have yours with you
- View your plan documents to see what is covered



Manage Your Health

- Learn about preventive care and mental health resources available to you
- Access our wellness portal for recipes, interactive fitness challenges, online courses and videos
- Get support for your medical condition through our Chronic Condition Management program.



Manage Your Costs

- Check the status of your deductible and coinsurance
- View your Explanation of Benefits (EOB) statements



To access My Health Plan or register for your account, visit **[MedMutual.com/Member](https://www.MedMutual.com/Member)**.

Download the MedMutual Mobile App



Your Health Plan Benefits at Your Fingertips

Get access to the vital health insurance information you need wherever you are with the MedMutual mobile app. It makes it easy and convenient to manage your health insurance, whether you're at home, at your doctor's office or on the go.

Track Your Claims and Spending Information

Review your claims, including details about the total amount billed, what Medical Mutual paid and what you are responsible for paying. You can also view other spending information, like your deductible, out-of-pocket costs and explanation of benefits (EOB) statements.

Estimate Costs

With our My Care Compare feature, you can shop for healthcare services and compare estimated costs before you schedule an appointment. You can also review quality and patient satisfaction ratings for providers.

Find a Provider

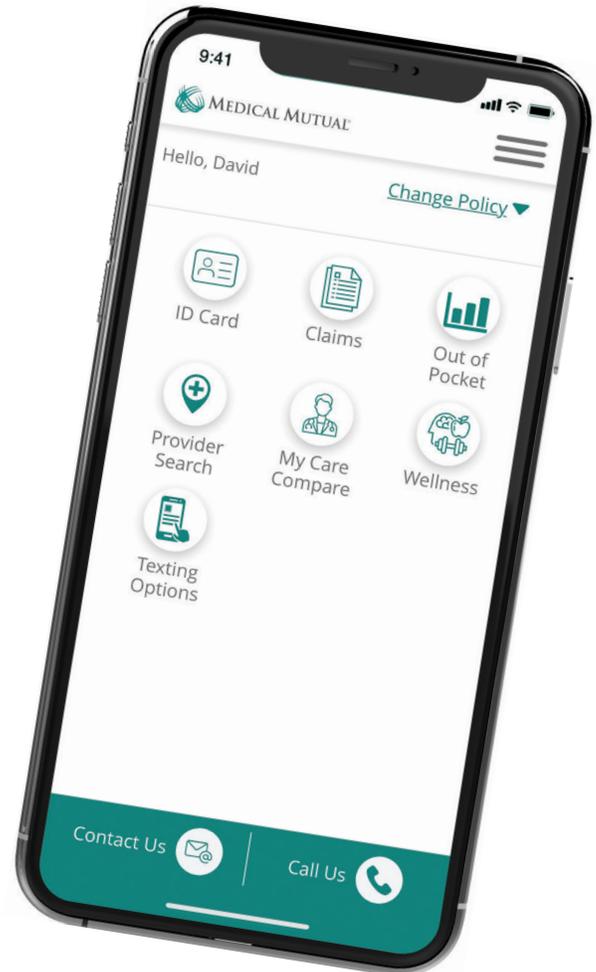
You can enter your location to find the nearest doctor, hospital or urgent care facility covered by your plan and get step-by-step directions. You can also view quality and patient ratings for providers.

Access Your ID Card

You always have your ID card with you with our mobile app. View the front and back of your card and call any of the phone numbers listed with just a tap. You can also email or fax your card to your provider.

Securely Log In Without Your Password

You can even use your device's Facial Recognition or Touch ID feature for a simple, secure and convenient login. This means you don't have to type in your username and password if these features are enabled.



**To download or update the app,
visit your device's App Store
(Apple) or Google Play (Android).**

**Make sure your app is set to automatically
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