



BENEFITS INSIDER

A PUBLICATION OF THE OHIO CONFERENCE OF TEAMSTERS & INDUSTRY HEALTH AND 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.



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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!

DATA PROVIDED BY

 **DELTA DENTAL**®



WEIGHT MANAGEMENT PROGRAM

Live your healthiest life possible



Your health and the health of your family is important to Ohio Conference of Teamsters & Industry Health and Welfare Fund. With that in mind, the Weight Management program by Teladoc Health is now being offered so you can live your healthiest life and feel your best.

TOOLS AND SUPPORT, TAILORED TO YOU



Expert coaching and support

Get personalized advice on nutrition, meal plans, weight loss and more to help you reach your goals.



Guidance on healthy habits

Learn how to take simple but powerful steps to manage your weight, eat healthy and sleep better.



A connected smart scale

The scale syncs to an easy to-use mobile app so you can track weight and activity all in one place.

Get started today

Visit TeladocHealth.com/Begin/OHIOTEAMSTERS or call Teladoc Health Member Support at 800-835-2362.



Relieve aches + pains
from the comfort of
your home

Tired of experiencing chronic pain or loss of mobility? Struggling with discomfort? Meet Sword Thrive, your new digital physical therapy program designed to help you overcome joint, back, and muscle pain—all from home.

Combining licensed physical therapists (PTs) with easy-to-use technology, Thrive is more than just convenient, it is proven to work. 67% of members are pain-free by the end of their program.



HERE'S HOW IT WORKS



Pick your PT

Thanks to your dedicated PT, your Thrive program is entirely customized to you, your goals and your abilities.



Get your Thrive kit

Your kit comes with your own tablet, and will provide you and your PT with real-time feedback.



Stay connected

Chat 1:1 with your PT anytime. They'll check in, monitor your progress, and adjust your program as needed.



Feel the relief

Complete your exercise sessions whenever is most convenient for you. Then feel pain relief for yourself.

Pain doesn't wait. Why should you? Enroll today to get started

sword.health/thrive/ohioteamsters/go





Bloom is your no-cost, digital pelvic health benefit.

1 in 3 women suffer from pelvic health disorders¹ including bladder issues, bowel dysfunction, and pelvic pain.

Sword Health developed Bloom to give you relief with an easy-to-use, at-home pelvic therapy solution..



Here are some signs you may need pelvic therapy:



Leakage (bladder or bowel)



Pain or difficulty emptying bladder



You are pregnant or postpartum



Pain in the lower abdomen



Pain during or after intimacy

What you get with Bloom

- Expert Care**

Bloom’s Pelvic Health Specialists all have Doctor of Physical Therapy degrees and provide guidance throughout the program.
- Innovative Tech**

Women perform short pelvic-therapy sessions from home, using a safe, intravaginal pod that connects to a mobile app.
- Real Results**

Bloom sessions are fun and interactive. Members track progress and receive guidance through the app.

Scan the QR Code to learn more or visit:

sword.health/bloom/ohioteamsters/go





Scan the QR Code to participate in our wellness program!

To access the wellness portal:

- 1. Sign in to your My Health Plan account at www.medmutual.com/member
- 2. Mouse over Healthy Living
- 3. Click on Wellness Portal
- 4. Accept Terms



Deadline to complete program activities is 12/31/2024.

Questions?

Call 1-855-553-1006 or send a message on the portal.

Health Assessment | \$20

Complete the online health assessment through the link on the wellness portal, www.medmutual.com/member. Answer all of the questions to the best of your ability.

Annual Physical | \$30

Complete an annual physical or women's well exam with your provider.

Biometric Health Screening | \$50

Complete a health screening with your doctor or with LabCorp. For your screening to be considered complete, at least one biometric result (for example: weight, height or blood pressure) and one result from a blood panel must be submitted. If you already had a doctor's appointment with lab work on or after 1/1/2024, you can submit those results instead of completing another screening.

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.



There has been a change to your prescription benefit plan

You now have access to more pharmacies for the medications you take regularly

Effective April 1, 2024, you will have access to an expanded list of pharmacies where you can fill 90-day supplies of many of the medications you take regularly (for things like diabetes, high blood pressure, asthma, etc.).

CVS Caremark expanded the Maintenance Choice® program nationally to include Kroger affiliated pharmacies. With this addition, the Maintenance Choice® program will include Costco and its mail pharmacies, Kroger affiliated pharmacies, several independent pharmacies, CVS Pharmacy and CVS Caremark® Mail Service Pharmacy.

Find a pharmacy:

Sign into Caremark.com to find a select participating pharmacy where you can fill 90-day supplies of many of the medications you take regularly using the pharmacy locator tool.



If you have any questions, call the number on your member ID card.

We're here to help you manage your prescriptions.

— Your team at CVS Caremark

Have questions? We want to help.

Sign in at Caremark.com for the fastest way to view your benefits and keep your account up to date, or to speak to a Customer Care team member, call the number on your member ID card.



COST SAVER

Helping you save money on your medications

We know that keeping your out-of-pocket costs low is important to you and your family. That's why CVS has created Caremark® Cost Saver™, powered by GoodRx®, to help you save money on your medications.

How Cost Saver works

Cost Saver makes sure you get the lowest available cost for your prescription medications. All you have to do is present your CVS Caremark member ID card when you pick up your prescriptions. CVS will manage the rest for you by automatically applying the lowest available discount price.

Your CVS Caremark member ID card is all you need for Cost Saver to work for you. Just show it to your pharmacist and we'll take it from there.

Cost Saver, powered by GoodRx, benefits include:



Providing you with the lowest available prices for many commonly prescribed, non-specialty generic drugs



Automatically applying your out-of-pocket costs to your deductible and out-of-pocket thresholds



Delivering you a seamless experience that avoids wasted time shopping around for the lowest available price



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.



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

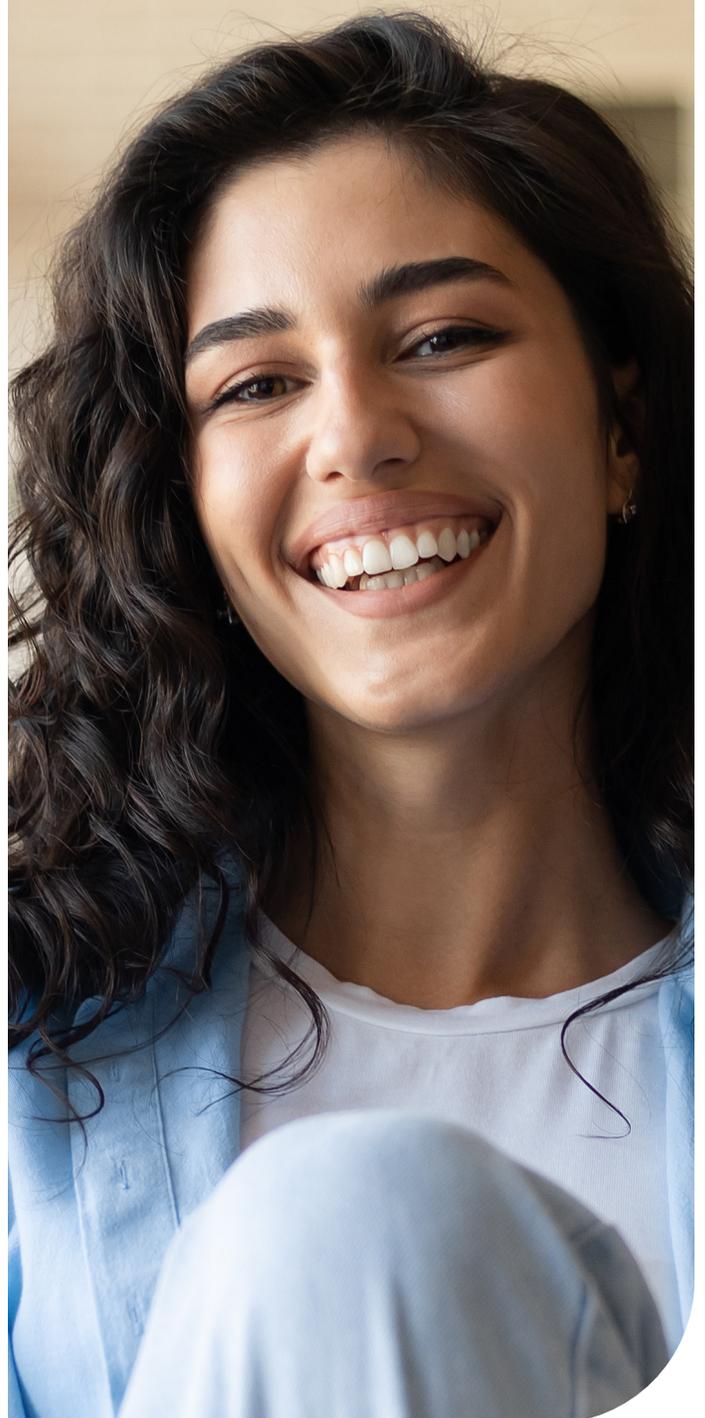
LasikPlus+

The
LASIK Vision
INSTITUTE

TLC
Laser Eye Centers®

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



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.