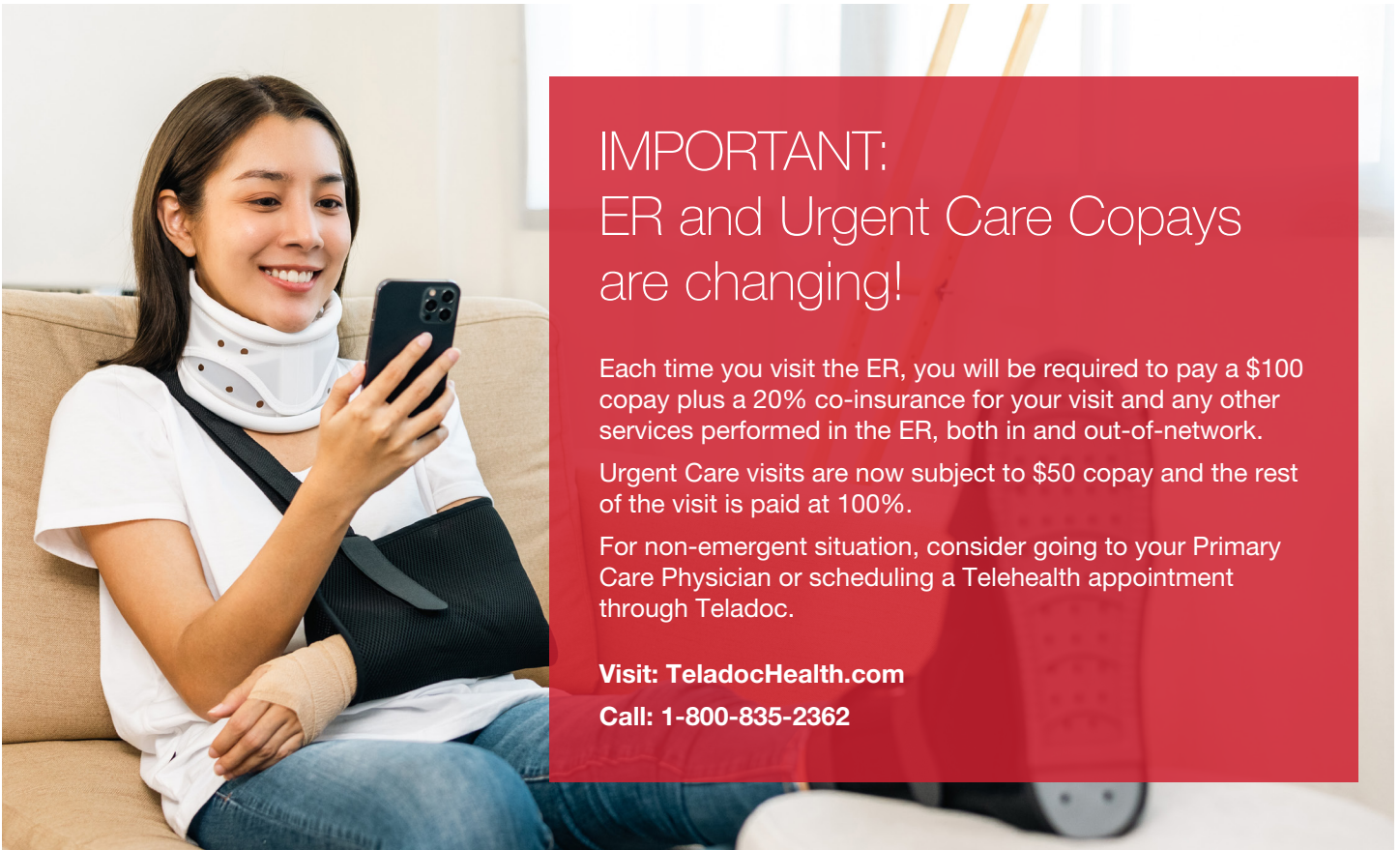




# BENEFITS INSIDER

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



## IMPORTANT: ER and Urgent Care Copays are changing!

Each time you visit the ER, you will be required to pay a \$100 copay plus a 20% co-insurance for your visit and any other services performed in the ER, both in and out-of-network.

Urgent Care visits are now subject to \$50 copay and the rest of the visit is paid at 100%.

For non-emergent situation, consider going to your Primary Care Physician or scheduling a Telehealth appointment through Teladoc.

Visit: [TeladocHealth.com](https://www.TeladocHealth.com)

Call: 1-800-835-2362

**!** Hourly Health and Welfare rate is increasing to \$8/hr, effective 5/1/2024

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# 15 Ways to Boost Your Calcium Intake

You're careful about calories and fussy about fat. You crunch the numbers and keep track of your daily diet. But how conscious are you of calcium, the mineral that keeps men and women strong and healthy?

Calcium plays an important role in strengthening bones and teeth. But what many people don't know is that it also helps muscles and nerves function properly. Calcium isn't something your body can manufacture itself, so it relies on your diet to meet its needs.

Bones and teeth store about 99 percent of the calcium in the body, with the remaining 1 percent usually found in blood, muscles and other bodily tissues and fluid. If your body isn't getting enough calcium from the foods you eat, it will take the mineral out of your bones, essentially robbing them of some of their strength. A calcium deficiency can eventually lead to osteoporosis, which is the loss of bone mass. Because bones are continually repaired throughout your lifetime, it is essential to get enough calcium, no matter your age. Taking care of your bones now will aid you in later years.

It is currently recommended that adults ages 18-50 consume about 1000 milligrams (mg) of calcium a day, while adults ages 51 or older need 1200 milligrams. (It is also worth noting that adequate consumption of vitamin D aids in the absorption of calcium.)

The best sources of calcium are, of course, dairy foods. Just one cup of milk or yogurt contains 300 milligrams of calcium. Other good sources include cheese (200 mg. per ounce) and cottage cheese (77 mg. per 1/2 cup). Use caution with dairy products, however. While you can meet your calcium needs with three to four dairy servings per day, watch out for extra calories and fat. Often, these foods come in non-fat or low-fat varieties, many of which taste just as good as the full-fat versions yet still contain the same amount of calcium.

Green, leafy vegetables are high in calcium, but low in calories. One cup of spinach contains almost 250 milligrams of calcium, while a cup of kale has almost 100 milligrams. Broccoli contains 80 milligrams, making it another healthy vegetable to include in your diet. Other excellent sources include canned sardines (325 mg per 3 oz), canned salmon (180 mg per 3 oz), nuts such as almonds, legumes like garbanzo beans or peas, and fortified tofu (130 mg per 1 cup).

## 15 Simple Ways to Increase Calcium Consumption

There are many easy ways to boost your calcium intake by sneaking these foods into your daily diet:

1. Add beans to soups, chili and pasta dishes.
2. Grate low-fat cheese over soups and salads.
3. Enjoy a smoothie made with yogurt.
4. Use milk instead of water in soups, breads, sauces or salad dressings.
5. Add milk to tea or coffee in the morning.
6. Try plain yogurt as a vegetable dip.
7. Stir some nuts into a yogurt cup as a snack.
8. Include leafy vegetables in baked casseroles such as lasagna.
9. Buy juices and cereals fortified with calcium.
10. Drink skim milk instead of soda at lunch.
11. Eat hot oatmeal made with milk for breakfast.
12. Snack on crunchy broccoli instead of potato chips.
13. Substitute plain low-fat yogurt for recipes that call for sour cream.
14. Treat yourself to pudding made with skim milk for dessert.
15. Take a daily supplement, available in capsules or chewable tablets.

# Member Mobile App

On the go? Take the NVA app with you!



National Vision Administrators, L.L.C.



## Find Vision Care Providers

Search for providers by locations & frames available at \$0 out-of-pocket cost.



## View Benefits

Fast access to eligibility and plan coverage information.



## Access Your ID Card

Simply pull up your ID card image whenever you need it.



## NVA Smart Buyer®

Get the info you need for smarter eye care and eyewear purchases



Vision Benefits. Smarter.®



Please Note: Only NVA active main cardholders can access the NVA vision benefits member app. Dependents cannot create their own accounts on the app.  
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## Brush Up for Heart Health

### Healthy smiles, healthy hearts

How you care for your teeth and gums may play a role in your heart health.

Studies have shown that both periodontal (gum) disease and heart disease have similar underlying causes including age, tobacco use, genetics, stress, medications, poor nutrition and obesity.

However, another factor is the buildup of dental plaque over time. Gingivitis, an early state of gum disease, occurs when bacteria in the mouth grow into plaque, causing inflammation and bleeding in the gums. When left untreated, plaque can spread below the gum line, allowing bacteria to enter the bloodstream. Because of the inflammation and spread of bacteria into the bloodstream, it's believed that there is an increased risk for other systemic diseases such as heart disease.

Although more than 70 percent of Americans ages 65 and older have gum disease, there is good news. You can reduce your risk of heart disease and gum disease by practicing good oral health habits every day. Regular brushing, flossing and dental checkups are important for your smile and your heart.

### Talk to your dentist if you notice any of these indicators of gum disease:

- Gums that bleed easily
- Red, swollen, tender gums
- Gums that have pulled away from the teeth
- Persistent bad breath or bad taste in the mouth
- Permanent teeth that are loose or separating
- Any change in the way the teeth fit together when biting
- Any change in the fit of partial dentures

DATA PROVIDED BY



# Chronic Condition Management Program

## Personalized support to help you achieve your health goals

Medical Mutual wants to partner with you to help you achieve your personal health goals and make sure you receive the care you need. Our Chronic Condition Management program is provided at no additional cost to you. This program supports the care you receive from your healthcare providers.

If you are managing one of the conditions listed below, our Chronic Condition Management program may be right for you:

- Asthma
- Heart Failure (HF)
- Coronary Artery Disease (CAD)
- Chronic Obstructive Pulmonary Disease (COPD)
- Diabetes
- Hypertension
- Musculoskeletal pain
- Pelvic health issues (individuals with vaginal anatomy, regardless of gender identity)

Our program provides digital/virtual, remote monitoring and telephonic options that are customized to meet your needs. You also have the flexibility to participate at times that best meet your needs.



### Digital/Virtual Health Coaching

We offer multiple digital/virtual coaching options to help our members better understand their condition, prevent disease progression, give us quick updates on their progress, and improve their health.



### Remote Home Monitoring

This program leverages specialized equipment, daily digital check-ins, and as-needed telephonic coaching from a nurse to help you avoid further complications and progress toward improving your health.



### No Member Cost Sharing for Diabetes Testing Supplies

Many of our healthcare plans offer diabetes testing supplies with no member cost sharing if you participate in our Chronic Condition Management program. These include syringes, pen needles, a lancing device, lancets, blood glucose testing strips, a blood glucose meter and control solution.



### Telephonic Health Coaching

Telephonic health coaching is designed to provide extra support to help you manage your chronic condition and make progress toward your personal health goals. Members enrolled in this program typically work with a nurse over a 90-day period to make health improvements. Members also have access to a team of professionals, including certified health educators, dietitians, pharmacists and social workers. At the end of 90 days, members may extend their telephonic health coaching or transition into one of our digital options, depending on their needs.

If you participate in one of our digital/virtual options, you can always contact the Medical Mutual Chronic Condition Management team if you need additional support. Our team may also reach out to you to follow up on any health concerns you report through your digital health coach or quarterly self-monitoring surveys.

### For More Information or to Enroll

Call 1-800-590-2583 to learn more or to enroll in our Chronic Condition Management program. Our care management specialists are available Monday through Friday from 8 a.m. to 4 p.m. (confidential voicemail available 24/7).

Medical Mutual may also reach out to you if we think you could benefit from this program to provide information on how to get started.

***Thank you for trusting Medical Mutual to be a partner in your health and wellness.***



MEDICAL MUTUAL®

# Fact Sheet: What to Know About Biosimilar Alternatives

## What Are Biosimilars?

Biosimilars are drugs that are highly similar to and have no clinically meaningful differences from an existing FDA-approved biologic drug, known as a reference product. They are used to treat the same conditions and have the same mechanism of action as the reference product.

Biosimilars have been proven to be just as safe and effective as their reference products through clinical trials, and have similar efficacy and safety profile as the originator biologic drug.

They also have similar manufacturing processes and meet the same quality standards.

Biosimilars are expected to transform the specialty drug landscape just like generic drugs did for traditional medications. They can increase access to important treatments and improve patient outcomes, all while providing a lower-cost alternative for patients.



**EmpiRx Health  
is a high adopter  
of biosimilars,  
which help reduce  
costs on behalf of  
members without  
compromising health  
outcomes.**

***Additional information, visit  
[empirxhealth.com](https://www.empirxhealth.com)***

## HEALTHY LIVING RECIPE:

# High-Protein, Low-Carb Waffles

### INTRODUCTION

Each waffle is approx six grams of carbs. They taste very close to a regular waffle. Top with low calorie syrup or fruit.

### INGREDIENTS

3/4 scoop vanilla whey powder (6g carbs)

1 egg

1/3 tsp baking powder

2 TBS water

1 tsp oil

Optional: a dash of vanilla and splenda if the powder you are using is not flavored

**Minutes to Prepare: 5**

**Minutes to Cook: 10**

**Number of Servings: 1**

### DIRECTIONS

Blend ingredients together until smooth using a fork. Grease waffle maker and add to the HOT waffle griddle. Close and cook as you would a regular waffle.

Serving Size: makes 1 waffle

### Nutritional Info

Servings Per Recipe: 1

Amount Per Serving

Calories: 186.6

Total Fat: 10.4 g

Cholesterol: 219.3 mg

Sodium: 250.6 mg

Total Carbs: 6.0 g

Dietary Fiber: 2.2 g

Protein: 17.4 g

