Summer 2025



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

Inside the Mind & Heart

Inside this newsletter discover insights on mental wellness, self-care, the power of compassion and more!

Read on to grow, heal, and connect.



What's Inside.

Men's Health Month - June

PAGE 2

Build Balance and Prevent Falls Through Somatic Exercises

PAGE 6

How to stay socially connected in a health way

PAGE 11

Brush Up for Heart Health

PAGE 3

Colorectal Cancer Awareness

PAGE 7

Steps to take care of yourself while caring for others

PAGE 12

Lyme Disease What You Should Know to Protect Yourself

PAGE 4

SEE Now PAY Later!

PAGE 9

Healthcare from the break room, living room or anywhere else

PAGE 13

The Connection Between Oral Hygiene and Your Overall Health

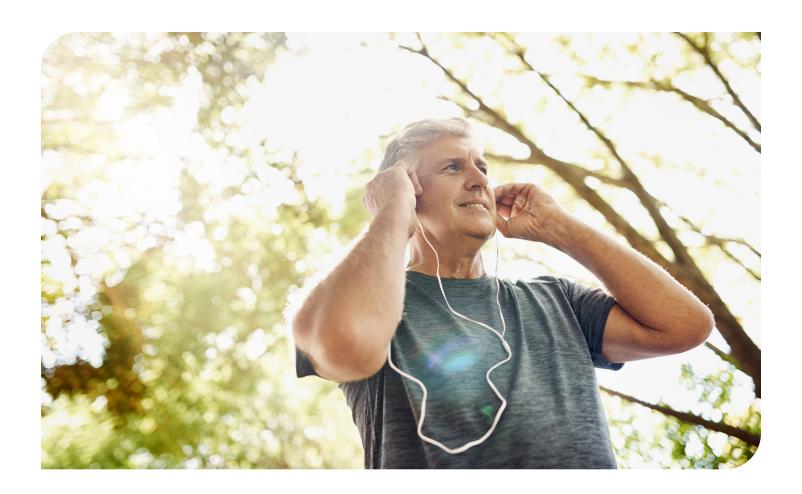
PAGE 5

Ways to support teens' mental health

PAGE 10

How Can I Manage Stress?

PAGE 14



Men's Health Month - June

June is Men's Health Month, a good time to remember that proactive and preventive care saves lives. This month, and every month, we're encouraging men to take charge of their health by scheduling routine check-ups and preventative screenings and adhering to their prescribed medications.

Too often, men delay care until symptoms become too serious to ignore. In fact, men between the ages of 15 and 65 are significantly less likely to seek preventive care services compared to women. This tendency can lead to late diagnoses, more complicated treatments, and poor health outcomes.

Men's Health Month is the perfect time to book a doctor's appointment for yourself or help a loved one do the same.



Keep the conversation going, stay proactive about care, and make health a lifelong priority every month of the year.

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.

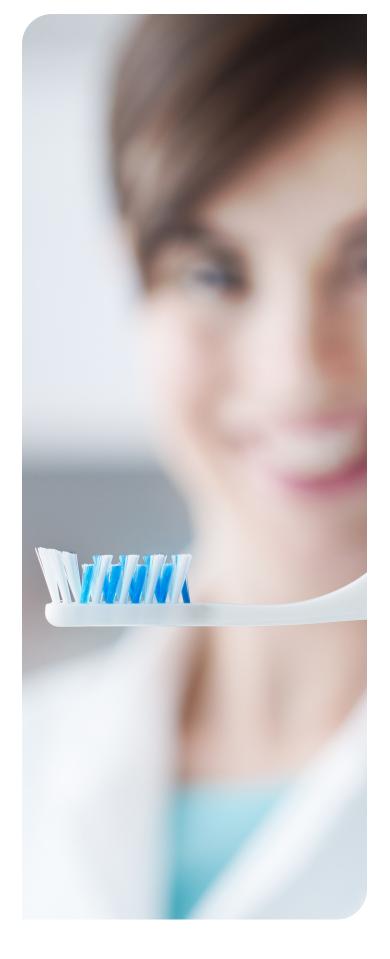
Studies have shown that both periodontal (gum) disease and heart disease have similar underlying causes including age, tobacco use, genetics, stress, medications, poor nutrition and obesity.

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 plague, 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





Lyme Disease What You Should Know to Protect Yourself



Spring and summer bring sunshine and warm weather, but they also mark the start of tick season.

Some tick bites spread Lyme disease, an illness that can cause serious and long-term health issues if left untreated. Reports from the Ohio Department of Health show Lyme disease cases have jumped from 37 in 2010 to over 1,700 in 2024.

What is Lyme disease?

Lyme disease is a bacterial infection that progresses through stages lasting weeks, months or years.

Lyme disease cases are tracked by the Centers for Disease Control and Prevention (CDC) to identify high-risk areas, allowing for better interventions and prevention.

Signs and symptoms of Lyme disease

The earliest sign of Lyme disease is a bull's-eye rash that expands over time.

"People can develop a headache, fatigue, joint and muscle pain, fever and chills," said Dr. Dwight McFadden, Assistant Medical Director at Medical Mutual.

He notes that symptoms can progress to nerve weakness and pain, dizziness or shortness of breath, numbness or tingling in the extremities, irregular heartbeats and chest pain.

How to stay safe

Ticks inhabit wooded and grassy areas, transferring to people through direct contact with tall shrubbery.

To avoid tick bites, wear long clothing and enclosed shoes. Check yourself and pets for ticks while outdoors and once again indoors.

If you find a tick, promptly and carefully remove it by following these steps:

- Avoid touching the tick with bare fingers by using tweezers to grasp it as close to the skin as possible, using a steady upward motion until it releases.
- Avoid using products like petroleum jelly, nail polish, kerosene, alcohol or heat for removal.
- Wash your hands and the bite area thoroughly with soap and warm water.
- If possible, secure the tick and take a picture to show your provider.

When to see your provider

"Lyme disease is curable if identified and treated early, but if it remains undiagnosed until later stages, it can result in chronic health problems," Dr. McFadden said.

Contact your primary care provider (PCP) if you notice a small bug bite developing into a larger rash, you develop flu-like symptoms after spending time in tick-prone areas or you can't fully remove a tick.

Medical Mutual can help you find a PCP. Use our provider search tool at MedMutual.com/ FindAProvider or call the Customer Care phone number listed on your member ID card to speak to a representative.



The Connection Between Oral Hygiene and Your Overall Health

Brushing your teeth might seem like preventive care, but it's closely tied to your overall wellness.

Good oral hygiene isn't just about having a bright smile and fresh breath. It can protect you from health issues caused by harmful bacteria.

This connection highlights the importance of regular dental visits and how consistent oral hygiene practices keep your teeth and gums healthy.

Your mouth is the gateway to your body. When food and drink residue is left on your teeth, it can grow harmful germs and bacteria that may enter your bloodstream.

Poor oral health can lead to an increased risk of infection and cause serious health issues like cardiovascular disease, endocarditis, respiratory infections and pregnancy complications.

Good oral health practices and regular dental checkups not only control germs and bacteria, but they can prevent and identify serious dental issues early.



Maintaining good oral hygiene

You can protect your teeth and gums by following these general tips:

- Brush your teeth regularly: At least two times per day for at least two minutes each time with a fluoride toothpaste and softbristle brush. Replace your toothbrush every three to four months, or after being sick.
- Use floss and antibacterial mouthwash daily: Use at least once to help remove food pieces and reduce plaque and bacteria buildup. Choose alcohol-free mouthwash to prevent dry mouth.
- Avoid tobacco products: Smoking causes lung disease and oral cancers. The American Dental Association advocates for smoking and tobacco cessation initiatives. Medical Mutual members have access to Pivot Breathe, a digital-based tobacco cessation program that helps members track, reduce and ultimately quit smoking and other tobacco products.
- Eat and drink nutritiously: Limit sugary food intake and choose water over acidic beverages, soft drinks and alcohol.

How often you should see your dentist

While certain medical conditions, medications and lifestyle factors can affect your oral health, regular dental checkups can help detect and treat issues early.

Exams and teeth cleanings should be done every six months, but those prone to cavities, gum disease or other oral health issues may need more frequent visits.

Let your dentist know if you have non-healing mouth sores, discolorations or persistent lumps, which can be signs of oral cancer. Warning signs like tooth pain, bleeding gums, loose teeth or chronic bad breath should also be discussed.

Build Balance and Prevent Falls Through Somatic Exercises

As you age, the risk of experiencing a fall that causes significant health problems increases.

The Centers for Disease Control and Prevention (CDC) reports that over 14 million adults aged 65 and older fall every year from factors like surroundings, muscle weakness, health conditions or medications. Exercises focused on improving your balance, stability and coordination can lower that risk.

What are somatic exercises?

Somatic exercises, meaning "relating to the body," involve subtle, mindful movements that focus attention on internal sensations.

Unlike traditional exercises that build strength, somatic exercises train your brain to control muscles, enhance balance and increase awareness through slow, deliberate movements.

These activities help you stay coordinated, build core strength and keep your joints mobile, so you can keep enjoying the things you love as you age.

You may be aware of some popular somatic exercises, including:

- Yoga
- Dance
- **Pilates**
- Tai Chi

Are there additional health benefits?

Somatic exercises are suitable for older adults and those with mobility issues.

"They don't require special equipment and can be done in a variety of positions and settings, like the comfort of your home," said Dr. Linda Patterson, Utilization Management Medical Director at Medical Mutual.

Somatic exercises use relaxed muscles and slow, gentle movements, making them easier on the body.

For those with chronic pain and muscle tension, these exercises can address difficult movements and how to manage them.



Somatic exercises can also serve as a therapeutic way to address mental health through:

- Meditation
- Stretching
- Breath work

Strengthening this mind-body connection increases awareness of thoughts and emotions, reduces stress and anxiety, improves emotional well-being and helps heal past trauma.

Other ways to improve your balance

Consider supportive footwear, since over 50% of older adults who fall at home admit to wearing slippers, socks or no shoes. Other tips include installing grab bars, using non-slip mats in bathtubs and showers, and reducing home clutter.

Talk to your primary care provider (PCP) about testing for bone loss conditions like osteoporosis. Women should test every two years starting at age 65, or earlier if post-menopausal with risk factors.

If you do not have a PCP, Medical Mutual can help.

Use our provider search tool at MedMutual.com/ FindAProvider or call the Customer Care phone number listed on your member ID card.

Colorectal Cancer Awareness

Regular screenings for colorectal (colon) cancer are highly recommended once you reach age 45 — or earlier if you have a personal/family history or other risk factors.

Learn more about colorectal cancer, including risk factors, symptoms and screening options that are available to you.

Risk Factors

- Age your risk increases as you get older
- Personal health history of colorectal polyps, colorectal cancer, or inflammatory bowel disease (e.g., Crohn's Disease or ulcerative colitis)
- Family history of colorectal cancer and/or colorectal polyps or certain inherited genetic syndromes

Other factors that also play a role in increasing your risk include being overweight or obese, eating a diet high in red and/or processed meats, tobacco use, and alcohol use. For more information on reducing your risk, please visit the resources below.

Medical Mutual's Customer Care Specialists are available to answer any questions you may have.

Call us at the number on your member ID card.



Symptoms

Colorectal cancer and colorectal polyps (abnormal growths in the rectum or colon that can turn into cancer if not removed) don't always cause symptoms, which is why you should get screened regularly.

Symptoms may include:

- A change in bowel habits (diarrhea, constipation, or narrowing of the stool) that lasts more than a few days
- Rectal bleeding with bright red blood, or blood in the stool that might make the stool look dark brown or black
- Feeling that the bowel doesn't empty fully, or abdominal pain, aches, or cramps that won't go away
- Weakness/fatigue, or unintended weight loss
- For a list of possible symptoms, visit CDC. gov/colorectal-cancer/symptoms

Many of these symptoms can be caused by something other than cancer, but if you have any of these problems, make sure to see your doctor right away.

Talk to Your Primary Care Provider (PCP) About Your Risks

Schedule an appointment with your PCP at least once per year, or sooner, if you have any concerns or symptoms of colorectal cancer. Many providers offer telehealth visits as an alternative to a face-toface visit. Ask your provider about your options. If you don't have a PCP, log in to My Health Plan at MedMutual.com/Member and use the Find a Provider tool found under the Resources & Tools tab.

Colorectal Cancer Screenings and Tests Available to You

Your personal and family health history will determine what type of test and the frequency of testing that is right for you.

All of the tests listed below are covered by your Medical Mutual plan when using in network providers:

Test Type	Test Description and Preparation	Where Test is Performed	Test Frequency
Stool Test Guaiac-based fecal occult blood test (gFOBT)	Uses a chemical to detect blood in the stool. Ask your doctor how to prepare for the test. You may need to avoid certain medications and foods prior to the test.	Stool collected at home and returned as instructed by your doctor	Yearly
Stool Test Fecal immunochemical test (FIT)	Uses antibodies to detect blood in the stool. No bowel preparation is needed prior to the test.	Stool collected at home and returned as instructed by your doctor	Yearly
Stool Test Stool DNA test (FIT DNA Test / Cologuard)	Detects altered DNA and the presence of blood in the stool. No bowel preparation is needed prior to the test.	Stool collected at home and returned as instructed by your doctor	Every 3 years
Procedural exams Computed Tomography (CT) Colonography	A small tube is inserted into the rectum. X-rays and computers are used to produce pictures of the inside of the colon or rectum. Your doctor will advise you on how to prepare for the test.	In a hospital or outpatient setting	Every 5 years
Procedural exams Flexible Sigmoidoscopy*	A doctor inserts a short, thin, flexible, lighted tube into your rectum to check for polyps or cancer inside the rectum and lower third of the colon. Your doctor will advise you on how to prepare for the test.	In a hospital or outpatient setting	Every 5 years
Procedural exams Colonoscopy *	A doctor inserts a longer, thin, flexible, lighted tube into your rectum to check for polyps or cancer inside the rectum and the entire colon. Your doctor will advise you on how to prepare for the test.	In a hospital or outpatient setting	Every 10 years or as determined by your doctor

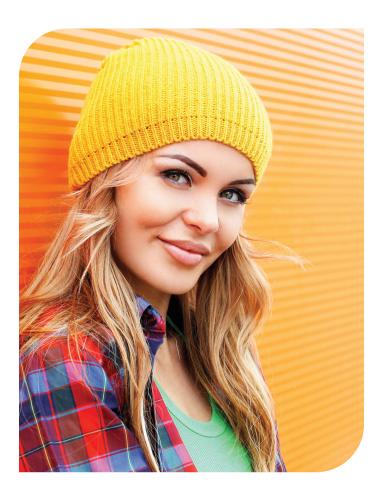
^{*}If a polyp is found during your procedure, it may be removed. Your doctor will discuss your options for medications to relieve any discomfort you may have during your procedure, and provide any instructions for follow up care.

SFF Now PAY Later!

No interest if paid in full within 24 months** 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.



\$1,100* OFF LASIK \$550 OFF PER EYE

TO SCHEDULE YOUR FREE LASIK EXAM, Call 1-877-295-8599 or visit www.e-nvalasik.com









Vision Benefits. Smarter.®

www.e-nva.com

Ways to support teens' mental health

A new school year brings a fresh start for students and families alike. There are new classes and new routines to get used to. And in many cases, there is a need for mental health support.

Academic demands and social pressures can increase the levels of stress and anxiety in teens and young adults. Unfortunately, these are difficult times for young people in America.

Sadly, in 2023 suicide was the third-leading cause of death among people ages 15 to 19.

There's hardly a high school in this country that has escaped being touched by this type of tragedy.

Start talking

If you have a teen in your life, it's important to remain connected. Encourage teens and young adults to reach out when they need support.

You can provide support by:

- Encouraging healthy sleep, nutrition and exercise habits. A healthy body leads to a healthy mind.
- Celebrating their hobbies and other positive social networks.
- Helping with time management and organization.
- Asking them to practice relaxation and mindfulness exercises with you.
- Setting realistic expectations about academic or sports-related performance.
- Educating them about excessive technology/ social media use and its impact on mental health.



If you or someone you care about is considering suicide, call 988 or the National Suicide Prevention Lifeline at 800-273-TALK (8255).

According to the CDC's most recent Youth Risk Behavior Survey students who reported feeling 'persistently sad or hopeless' in 2023:

53% of teen girls compared to 36% in 2011

28% of teen boys compared to 21% in 2011.

65% of LGBTQ+ teens.

Conversation starters

- I've been worried about you. Can we talk about what you are experiencing?
- It seems like you are going through a difficult time. How can I help?
- I'm concerned about your safety. Have you thought about harming yourself or others?

As adults, the more we talk about our feelings and mental health in general, the less of a stigma will be attached to it. We all experience emotions. There's no shame in telling your teens you feel sad or anxious and why. Being a good role model could open the door to their sharing.

Help our teens

There is good news. As a society, we are taking steps to help our children and remove the stigma around asking for mental healthcare. The presence of therapists and social workers in schools has shown a positive impact on teen mental health. Parents and educators are learning how to spot the signs of children who need help.

It's never easy for anyone to talk about feelings of depression, anxiety or any mental health issues. Recognizing symptoms is a step in the right direction toward getting help. Offering to help them can make a difference in both of your lives.

Let Teladoc Health be a part of your wellness journey.

To sign up or learn more, go to *TeladocHealth.com*.

How to stay socially connected in a health way



Humans are social creatures. We need social relationships and communities to grow, to thrive and to stay physically and emotionally healthy. Even the most introverted people need interaction with others from time to time.

Social isolation and loneliness can result in psychological and physical disintegration. Adults who are lonely or socially isolated are at higher risks for:

- High blood pressure
- Heart disease
- Obesity
- Anxiety and depression
- Cognitive decline and more

Older adults are at a higher risk for isolation. Reasons why include limited mobility, hearing, vision and memory loss.

Connect with yourself

Knowing yourself is the first step in finding and establishing new social connections. Ask yourself:

- How much time do you prefer to spend with others?
- Do you prefer to connect with people in person? Via video chats or on the phone? Are text messages enough for you? Do you like a combo of them all?
- What kind of interaction feels best to you? Do you prefer casual chitchat? Deeper conversations? Do you just want to be near another person even if you're not talking?
- Are there people in your life who help you grow? Are there people in your life you think might be holding you back?

Connect with others

Armed with the knowledge of how you like to socialize, create a plan for yourself. Don't be afraid to speak up. If you find yourself in a social situation that makes you uncomfortable, say so.

Communication is key. Here are some ideas to connect with others:

At work

- Start a lunch group.
- Schedule virtual coffee chats with coworkers online.
- Create a walking group.
- Give praise freely and often! Tell your colleagues what they do that inspires you or makes you grateful.

At home

- Eat dinner with your family.
- Share about your day.
- Plan a family trip.
- Schedule a recurring date night with your partner.
- Have a screen-free night and do something creative together.
- Tell your kids and/or partner why you're proud of them.

With other loved ones

- Schedule a weekly or monthly phone date with a friend.
- Find a workout buddy to enjoy time together while getting some physical activity.
- Tell a good friend why you value their friendship-it can mean a lot!

There's no right or wrong way to find social balance.

Be respectful of your comfort levels and those of others. In turn, you may connect with them and find the community and companionship you need.

Let Teladoc Health be a part of your wellness journey.

To sign up or learn more, go to TeladocHealth.com.

Steps to take care of yourself while caring for others

We are a population of caregivers.

We take care of children, spouses, our homes and our pets. Increasingly, people in the middle of their lives (those aged 35-55) are being called to provide care for their aging parents and relatives while still caring for their younger family members. As people are living longer and having kids later in life, this group is growing.

Today, caregivers often get stuck in the middle, helping parents and children. Hence the term "sandwich generation."

What it takes

Any of these jobs could take all your spare time. Combining the needs of younger and older family members can be overwhelming. Add in trying to balance your professional demands, and it's extra stressful.

You're tasked with organizing on multiple levels. You're often requested to be in more than one place at the same time. No party in this equation wants their needs relegated to second (or third) place. And there is the emotional toll to consider.

Who takes care of you?

Anyone who has flown on an airplane has heard the instructions: Put on your own oxygen mask before helping others. This one statement is the central tenet of self-care.

Take the time to consider all that you're going through physically and emotionally. Coming to terms with that requires an emotional investment.

Sadly, both jobs only last for a limited time. The reversal of roles with a parent is one part grief, one part gratitude, maybe even one part anger.

Recognizing that you also have needs in this equation starts you on the right path. Like your younger and older family members, you may also need mental and physical support to get through this time.



Steps to take

- **Self-care is not selfish.** There are ways you can take care of yourself and others by being conscious of your needs.
- **Be self-aware.** Understand your own needs physical and emotional. Prioritize them.
- **Organize.** Leverage technology to manage calendars, create appointment reminders and store information.
- **Set boundaries.** Don't be available round the clock. Communicate the times you are available and times you need for yourself.
- Learn coping skills to manage stress.
- Stay healthy. Remember you need sleep, nutrition and exercise. A healthier you is a healthier caregiver.
- **Communicate.** Be open about your own limitations. Practice honest conversations with kids and parents.
- **Practice gratitude.** Be thankful for the chance to serve as a caregiver. Appreciate the small moments.

The goal is to be the caring, thoughtful family member you know you can be without losing yourself.

Let Teladoc Health be a part of your wellness journey.

To sign up or learn more, go to TeladocHealth.com.



Healthcare from the break room, living room or anywhere else



Start using your Teladoc Health benefits.

24/7 Care

Need care for non-urgent and common conditions? Get same-day appointments with a certified provider from wherever you are. Teladoc Health providers diagnose, treat and even prescribe medicine if needed.

- Allergies
- **Bronchitis**
- Flu
- COVID-19
- Pink eye
- Rashes
- Sinus infections
- Sore throats
- And more

\$10/visit

To better support you and your family, Teamsters - OCA Health and Welfare Fund is happy to offer virtual care and mental health support at a minimal copay.

Mental Health

Find support that works best for you. You can connect with a therapist 7 days a week and get a personalized plan and online content designed for you.

- Anxiety and depression
- Sleep issues
- Relationship conflicts
- Trauma and PTSD
- Medication management

Therapy \$10/visit Psychiatry \$10/first visit Psychiatry \$10/ongoing visits

> More information coming soon! Visit TeladocHealth.com Call 1-800-835-2362



How Can I Manage Stress?

Stress makes your body release a hormone called adrenaline. This hormone can temporarily speed up your breathing and heart rate and raise your blood pressure. These reactions prepare you to deal with the situation — the "fight or flight" response.

Chronic, or long-term, stress is when stress is constant and your body is in high gear on and off for days or weeks at a time. Chronic stress may lead to high blood pressure, which can increase risk for heart attack and stroke.

It's important to recognize how stress affects you, learn how to deal with it and develop healthy habits to reduce your stress.

How can stress affect me?

Stress affects each of us in different ways. What's stressful to one person may not be for another. Stress can cause poor health behaviors that are linked to heart disease and stroke. It also can have physical signs and emotional effects.

Stress may contribute to poor health behaviors such as:

- Smoking or smoking more than normal
- Overeating
- Being physically inactive
- Eating an unhealthy diet
- Becoming overweight
- Drinking too much alcohol
- Not taking medications as prescribed

Chronic stress can cause physical and emotional issues, including:

- digestive problems
- anxiety and depression
- headaches trouble sleeping
- weight gain
- memory and concentration issues
- high blood pressure
 14 | BENEFITS INSIDER SUMMER 2025 NEWSLETTER

How can I manage stress?

Finding ways to manage stress is important for your physical health and mental well-being. Here are some things that can help you manage stress:

- Use positive self-talk. Turn negative thoughts into positive ones. Instead of saying "I can't do this," say "I'll do my best."
- Exercise regularly. Physical activity can relieve stress, tension, anxiety and depression. Consider a brisk walk, hike or bike ride.
- Make time for friends and family. It's important to maintain social connections and talk with people you trust.
- Get enough sleep. Adults should aim for an average of seven to nine hours a night.
- Practice relaxation techniques. Try deep breathing while listening to music, meditate or do yoga.
- Do a hobby you enjoy. It can be fun and distract you from negative thoughts or worries.
- Identify sources of stress in your life and look for ways to reduce and manage them.

How can I reduce the amount of stress in my life?

Everyone gets stressed sometimes, but you can identify effective ways to manage or reduce the amount of stress in your life. Here are some things that may help reduce your daily stress:

- Think ahead about things that might bother you and plan how to deal with them.
- Avoid things that you know cause you stress, such as rushhour traffic.
- Learn to say "no" if you don't have time to do something.

Don't promise too much to others.

- Plan your time wisely to get important things done without rushing.
- Stay organized with "to do" lists and tackle big tasks one step at a time.

HOW CAN I LEARN MORE?

- Call 1-800-AHA-USA1 (1-800-242-8721) or visit heart.org to learn more about heart disease and stroke.
- Sign up for our monthly Heart Insight e-news for heart patients and their families at HeartInsight.org.
- Connect with others sharing similar journeys with heart disease and stroke by joining our Support Network at heart.org/ SupportNetwork.