



BENEFITS INSIDER

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

SAVE THE DATES: Open Enrollment
November 15th – December 2nd

NOVEMBER IS DIABETES AWARENESS MONTH.

1 in 4 American adults is living with diabetes and doesn't know it. Are you one of them?



When you are a participant of the Teamsters Ohio Contractors Association Health & Welfare Fund, rest assured that we've got you covered! Protecting your personal health information is of utmost importance to us.

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The Importance of Immunization: Flu and Shingles

Every year, millions of people come down with seasonal flu (influenza) or shingles (herpes zoster). These illnesses can be difficult to avoid, but getting your vaccinations is an important step. And with Medical Mutual and EmpiRx, you have plenty of options for where you can go.

Essentially, vaccines are a weakened or dead form of a virus or bacteria. They allow your immune system to produce antibodies so your body is ready if you're exposed to the actual disease.

Of course, vaccines aren't a guarantee you won't get sick. But they can't make you sick, either. Some people experience minor side effects, but they usually don't last long. Even if you do get sick, the symptoms usually aren't as bad.

The U.S. Centers for Disease Control and Prevention (CDC) has useful guidelines for avoiding both the flu and shingles, including how often you should be vaccinated based on your age and overall health.

Influenza (Seasonal Flu)

The flu vaccine is either administered with a shot or a spray you inhale through your nose. Within two weeks, you develop antibodies for a specific strain of the virus. The flu is caused by influenza viruses A and B, but the strains change slightly every year. That's why it's important to get a shot every year. The CDC recommends that everyone age 6 months or older should get a flu shot.

Shingles (Herpes Zoster)

One dose of the shingles vaccine is recommended for all adults age 60 and older, according to the CDC. Those people who had chickenpox earlier in life are more likely to contract shingles, since both illnesses are caused by the same virus. And the risk goes up as you get older. Even if you already had shingles, the vaccine may help you avoid getting it again.

Where to Go

All across Ohio, Medical Mutual and EmpiRx have partnered with pharmacies, grocery stores and other commercial retailers to make sure you have access to the vaccines you need each year.



School-Ready Smiles

No back-to-school checklist is complete without a visit to the dentist. A dental checkup should be part of a child's routine as the school year begins, along with a visit to the doctor for a checkup and immunizations.

It's hard to learn when your teeth hurt! More than 40 percent of children entering kindergarten suffer from tooth decay¹, and more than 19 percent of children ages 2–19 have untreated cavities.² Tooth decay is the most common chronic childhood disease in the country, and every year children miss 51 million hours of school because of oral health problems.³ Students who are absent miss critical instruction time, especially in the early grades where basic math and reading skills are taught.

Regular dental checkups are important because your dentist can find small problems before they become big and painful.

In addition to visiting the dentist, parents should encourage their child to brush with fluoride toothpaste twice a day for two minutes each time and floss every day. It's important to brush or rinse with water after lunch, even at school.

DID YOU KNOW?

The number of students with tooth decay between the ages of 12 and 19 is almost 60 percent.⁴

QUICK BITES

During most routine dental visits, the dentist or dental hygienist will:

- Review your child's dental and medical history
- Look for cavities
- Make sure teeth are growing properly and gums are healthy
- Clean and polish teeth
- Check the way your child's top and bottom teeth work together
- Apply fluoride treatments or sealants as needed
- Take dental X-rays when necessary
- Talk about the best ways to brush and floss

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

DELTA DENTAL

Website: www.deltadental.com/us/en/member/find-a-dentist.html

Phone: 800.524.0149



¹ Pierce KM, Rozier RG and Vann WF Jr., "Accuracy of Pediatric Primary Care providers' Screening and Referral for Early Childhood Caries," Pediatrics 109, no. 5 (2002): e82. ² Centers for Disease Control and Prevention, "Untreated Dental Caries (Cavities) in Children Ages 2–19, United States," web.

³ National Institute of Dental and Craniofacial Research, "Oral Health in America: A Report of the Surgeon General—Executive Summary," web. ⁴ National Institute of Dental and Craniofacial Research, "Dental Caries (Tooth Decay) in Adolescents (Age 12 to 19)," web.

Healthy Smile, Happy Life

Delta Dental of Arkansas, Indiana, Kentucky, Michigan, New Mexico, North Carolina, Ohio, and Tennessee

Does Blue Light emitted from digital devices really harm your eyes?

You may have heard that blue light emitted from digital devices such as smart phones, tablets, and flat screen TVs may be harmful to your eyes. As of today, there is no clinical evidence of damage to the eye from the blue light produced by digital devices.^(1,2) The Association of Optometry's position paper acknowledges that "there have been studies of the effects of visible blue light irradiation on the retinas of rats and rhesus monkeys, but that the length and intensity of exposure to visible blue light in these studies far exceeded that of natural daylight or screen use."⁽³⁾ The discomfort people experience after looking at their digital device screen for a long period of time is most likely caused by digital eyestrain. Although there is no conclusive evidence that visible blue light will harm your eyes, there is a study that attributes increased blue light exposure to sleep pattern disruptions.⁽⁴⁾

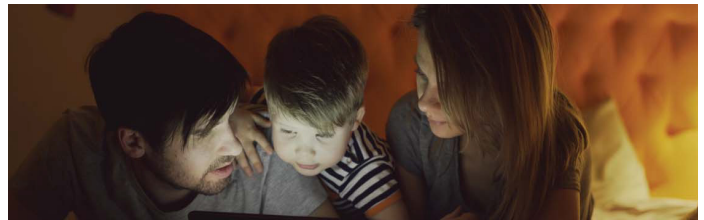
For those that would rather limit their exposure to blue light, it's important to know that the majority of blue light that most people are exposed to comes from sunlight. Consider wearing sunglasses with brown and gray lens colors when you're outside to reduce blue light exposure.

NVA:

Website: www.e-nva.com/nva/content/home/find-provider.xhtml

Phone: 1.800.672.7723

Group Number: 1368000001



You can also reduce blue light exposure and the adverse effects of extensive digital device usage if you:

- Limit your and your children's digital device screen time to two hours per day.
- Use a blue light filter found in the settings of your digital device. Some may refer to it as blue shade, night shift, blue filter, etc. If your device doesn't have one, you can download a blue light filter app from the App Store or Google Play.
- Try eye drops to alleviate dry eye associated with eye strain.
- Practice in the 20/20/20 exercise to help with eye strain. Take 20 second breaks, every 20 minutes by removing your eyes from your digital device screen and looking 20 feet away into the distance.
- Turn off digital devices up to an hour before sleeping to help avoid sleep disruption.

For members interested in blue light blocker protection from digital devices, NVA offers fixed pricing on a selection of lenses and coatings with blue light blocking technology. Please reference your brochure or Blue Blocker Flyer for details.



RESOURCES + REFERENCES

1. O'Hagan, J B, M Khazova, and L L A Price. "Low-Energy Light Bulbs, Computers, Tablets and the Blue Light Hazard." Eye 30.2 (2016): <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4763136/>

2. Tosini, Gianluca, Ian Ferguson, and Kazuo Tsubota. "Effects of Blue Light on the Circadian System and Eye Physiology." Molecular Vision 22 (2016): <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4734149/>

3. AOP Position. Visible Blue Light. Our position on the clinical evidence and advice relating to blue light. <https://www.aop.org.uk/advice-and-support/policy/position-statements/visible-blue-light>

4. Chang, Anne-Marie et al. "Evening Use of Light-Emitting eReaders Negatively Affects Sleep, Circadian Timing, and next-Morning Alertness." Proceedings of the National Academy of Sciences of the United States of America 112.4 (2015): <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4313820/>

AudioNet Hearing Aid Benefits



Do you find yourself turning up the TV volume or asking your family members to repeat themselves? Maybe it's time to look into the hearing benefit provided through our partnership with AudioNet America. This benefit was introduced on October 1, 2021 and available to you and your enrolled dependents.

Keep in mind that if you are in need of a hearing aid, all services need to be preauthorized before you make a hearing aid selection. If you have any questions or if your provider needs to obtain an authorization, please contact AudioNet America at (586) 840-1360 or visit them online at www.audionetamerica.com.

The hearing aid benefit is very comprehensive. Below is a schedule of benefits showing how much is covered for each service and the at what frequency.

| Service | Obtained at a Participating Provider Participating Provider means a physician, audiologist, hearing instrument specialist or dispenser who participates in the AudioNet America Hearing Aid Program. | Frequency |
|---|--|---|
| Audiometric Examination | Covered in Full | Once every 36 months |
| Hearing Aid Evaluation Test | Covered in Full per ear | Once every 36 months |
| Conformity Evaluation | Covered in Full per ear | Once every 36 months |
| Digital Hearing Aids | Mid-Level standard digital hearing devices will be covered in full . Mid-High Level standard digital hearing devices will be covered in full . Advanced Level standard digital hearing devices will be covered with a \$50 monaural /\$50 binaural member co-payment . Flagship Level standard digital hearing devices will be covered with a \$200 monaural /\$350 binaural member co-payment . | Once every 36 months Three-year repair warranty and three-year loss and damage warranty (one-time replacement) |
| Dispensing Fee | Covered in Full per ear | Once every 36 months |
| Replacement Ear Molds (For children up to age 7) | Up to four (4) replacement ear molds annually are covered in full for children up to age 3. Up to two (2) replacement ear molds annually are covered in full for children ages 3-7. Additional molds are charged to member. | No more than four (4) replacement ear molds annually for children up to age 3. No more than two (2) replacement ear molds annually for children ages 3-7. Any additional molds are not covered. |
| Ear Molds (Enrollees over age 7) | First is Covered in Full. Additional molds are charged to member. | First is included with initial hearing aid. Any additional molds are not covered. |
| Batteries | Covered in Full per ear. First 48 batteries, one-time supply | First year only |
| Accessories | Not Covered | |
| Maintenance / Fittings / Follow-Up Visits | Covered in Full within first 6 months, \$20 copay thereafter for the remaining 30 months. | |

Out of Network Benefits: If you live within 25 miles of a Network provider, a Network provider must be utilized in order to receive coverage. If you live within 25 miles of a Network provider and receive hearing aid services and materials from a Non-Network provider, there is no coverage. If you live more than 25 miles from the closest In-Network provider, you will be reimbursed at the in-network provider fee level. However, you must contact AudioNet prior to seeking service with a Non-Network provider in order to qualify for reimbursement.

Taking a Look at Obesity

As life is returning to normal and we recover from the COVID-19 pandemic, it has forced us to reconsider so many facets of life. One of these is the light shone on the obesity epidemic. Whether, it is weight gain caused by the stress of daily life during an unprecedented time or the “new normal” of hybrid schedules, it is time for us to rethink obesity.

First, it is not just “weight gain”. We need to start calling it by its name: “Obesity”. Obesity is a disease, multifaceted and uncontrolled without the correct tools. When we start to look at obesity as a medical condition, not just a lifestyle choice, we can start to dissect the individual problems and treat them accordingly.

Obesity is defined as a BMI (Body Mass Index) of 30 or higher and is the result of a complex interplay between many factors including: environment, diet and portion size, emotional and psychological factors, inactive lifestyle and genetics. Obesity is associated with over 200 co-morbidities; including Type 2 Diabetes, Hypertension, Musculoskeletal Complications, Sleep Apnea and Coronary Artery Disease.

The good news is even a 5% weight loss can have a positive impact on health. And there’s more than one treatment option. Keep in mind, it’s normal to try many approaches on the path to long-term weight management.

It is never too early to focus on health through weight. Teamsters Ohio Contractors Association Health and Welfare Fund recognizes the importance of access to safe and effective medical treatment for our participants. Start today by reaching out to get more information and talk with your health care provider. There are several ways to get help.

Treatment Options Include:

- **Healthy eating and portion control:** Healthy meal planning and smaller portions create an energy deficit (think fewer calories in) while providing the right nutrients for you.
- **Environmental changes:** You can make small changes to your surroundings, such as clearing out high-calorie snacks in your kitchen, or keeping your activity gear near the front door, that may help you stay on track with your weight-management goals.
- **Behavioral approaches:** Working with an expert in behavior modification, such as a counselor or a nutritionist, may help you find ways to build new habits that fit into your lifestyle. Small changes, like reducing sugary drinks or making time to be active a few times a week, can really help.
- **Physical activity:** Physical activity helps you burn calories. The more active your lifestyle, the more calories you’ll burn.
- **Medicine:** The FDA has approved several prescription medicines for weight loss and weight management. You can discuss the possible benefits and risks with a health care provider.
- **Surgical procedures:** Bariatric surgery is usually an option for individuals with a body mass index (BMI) of 35 or higher along with weight-related conditions. There are different types of bariatric surgical procedures that cause weight loss by reducing how much food the stomach can hold. You can discuss the possible benefits and risks with a health care provider.
- **Managing other health conditions:** Talk to a health care provider about how to stay on top of other conditions you may have. Some health conditions may have an impact on your weight.

CONTINUED ON NEXT PAGE.

Here is how your benefits under the Teamsters Ohio Contractors Association Health and Welfare can help you on

YOUR JOURNEY TO A HEALTHIER YOU!

- Nutritional & Behavioral Counseling are covered under the Plan in compliance with ACA requirements. Visit [MedMutual.com](https://www.MedMutual.com) to find a participating provider near you.
- Wellness Programs through Medical Mutual
 - » Weight Watchers Discount- As a Medical Mutual member, you can start or renew your WW membership today and save almost 50% off the regular cost. You can enroll in the Digital program (great if you want a self-guided experience) or the Unlimited Workshops + Digital (great if you want face-to-face accountability). To get started, email your information to WW@MedMutual.com or call 1.800.251.2583.
 - » Fitness Discounts- You'll save money on a membership at facilities in the Curves® and GlobalFit® networks. GlobalFit offers Medical Mutual members special rates that are not offered directly through its fitness clubs or to the general public. You get access to 10,000 fitness clubs nationwide, low rates and flexible membership options. Visit [MedMutual.com](https://www.MedMutual.com), log in to My Health Plan and select Fitness under the Healthy Living tab or call GlobalFit at 1.800.294.1500.

