



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!

- Influenza Awareness
- Not sure whether you want to get the flu shot or not?
- How Stress Affects the Body & How to Lower Stress Levels
- 8 Workouts That Are Perfect for Winter

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Influenza Awareness

The best way to reduce your risk from seasonal flu and its potentially serious complications is to get vaccinated every year. National Influenza Vaccination Week (NIVW) is a national awareness week focused on highlighting the importance of influenza vaccination. Learn more about who should get a flu vaccine, ways to take preventive actions to help stop the spread of germs and physician approved medications to assist with symptoms. Have you scheduled your flu shot?

[Visit the CDC today to learn more about National Influenza Vaccination Week.](#)



Lower Stress: How does stress affect the body?

Learn more about stress management and what you can do to keep your stress levels under control. Simple changes to one's lifestyle such as taking a break to catch up with a friend, moving your body more, sleeping, and focusing on one's breath, have proven to lessen stress levels.

Learn more about managing your stress here:

<https://www.heart.org/en/healthy-living/healthy-lifestyle/stress-management/lower-stress-how-does-stress-affect-the-body>



Know your risk of getting Shingles

- About 1 in every 3 people in the United States develops shingles during their lifetime
- Shingles is a painful rash that typically develop on one side of the face or body
- Visit your PCP if you believe you are experiencing any symptoms of shingles

8 Workouts That Are Perfect for Winter

Sometimes the cold weather and dark days have all of us craving a cozy blanket, your couch and not so much the gym. Movement is important all year long, especially during the winter months if you're feeling low energy and down in the dumps. Understand 8 creative ways you can incorporate movement into your chilly winter days.

[Click Here to view 8 Winter Exercises.](#)



Give Yourself a SHOT Against The Flu.

What's New for 2022-2023

For the 2022-2023 flu season, the CDC's Advisory Committee on Immunization Practices (ACIP) recommends that all adults 65 years of age and older receive high-dose vaccines or adjuvated flu vaccines. An adjuvant is an ingredient added to a vaccine that helps create a stronger immune response. There is no preferential recommendation for people younger than 65 years.

FREQUENTLY ASKED QUESTIONS

When should I get a flu shot?

It's usually best to get your flu vaccine in September and October; however, vaccination after October can still provide protection during the peak of flu season.

Why do I need to get vaccinated every year?

Flu viruses evolve quickly, so last year's vaccine may not protect you from this year's strains. New flu vaccines are formulated each year to address rapidly adapting flu viruses. Also, a person's immune protection from vaccination declines over time, so an annual vaccine is needed for optimal protection.

How effective is the flu vaccine?

While vaccine effectiveness can vary, recent studies show that flu vaccination reduces the risk of flu illness by 40% to 60%. In children, flu vaccination may reduce risk of severe life-threatening influenza by 75%.

Who should get the flu vaccine?

The Centers for Disease Control and Prevention recommends annual flu vaccines for everyone 6 months of age and older. Vaccinations are particularly important for at-risk populations, including pregnant women, older adults, and young children.

For patients with certain allergies, such as allergy to egg, antibiotics, gelatin, or other vaccine ingredients, please consult with your doctor or pharmacist.

Can the vaccine give me the flu?

No. However, you may develop flu-like symptoms due to a reaction to the vaccine, exposure to a flu virus during the two-week window before the vaccine takes full effect, or other illnesses, such as the common cold.

Can I get a COVID-19 vaccine at the same time as a flu vaccine?

Yes, you can get the COVID-19 vaccine and flu vaccine at the same time. Be sure to follow the appropriate schedule for each vaccine. Please speak with your health care provider if you have concerns about receiving both vaccines simultaneously.

Will a flu vaccine protect me against COVID-19?

Flu vaccines are not designed to protect against COVID-19. Flu vaccination reduces the risk of illness, hospitalization, and death due to influenza. Likewise, COVID-19 vaccination is the best protection against COVID-19. COVID-19 vaccines are not designed to protect against flu.

Besides getting the flu vaccine, are there other things I can do to protect against the flu?

Wash your hands often and thoroughly with soap and water. Use an alcohol-based hand sanitizer if soap and water aren't available. Whenever possible, avoid touching your eyes, nose, or mouth. Get plenty of sleep, exercise regularly, and drink plenty of fluids. Vaccinations are particularly important for at-risk populations, including pregnant women, older adults, and young children.



Contact your doctor's office or participating pharmacy.

References <https://www.cdc.gov/flu>

Oral and overall health are closely connected, which means regular dental visits are an important part of any disease management plan. People with diabetes are not only more likely to have gum disease, but a more advanced stage of the condition than someone without diabetes.

Consider this – if sugar is high in your blood, it's high in your saliva, too. This means that people with diabetes need to pay special attention to their oral health, as they are at a higher risk of having gum disease or experiencing dry mouth. Regular dental visits can keep your oral health in check, and can make it easier to control your blood sugar levels.



The link between diabetes and oral health

More than 34 million children and adults in the United States have diabetes. Of those, 7 million are actually unaware of their condition. To top it off, an estimated 88 million people have prediabetes, a condition that increases the risk of developing Type 2 diabetes in the future.

What do these statistics and diabetes have to do with oral health?

Research has found a strong connection between periodontal (gum) disease and diabetes. People with diabetes are not only more likely to have gum disease, but can have a more advanced stage of the condition than those without diabetes. It's important to know that anyone is at risk, especially pregnant women who are at an increased risk for both gum disease and gestational diabetes due to a change in hormone levels.

Unlike gum disease, diabetes is not always preventable. That's why regular dental visits are necessary in helping those at risk for diabetes to become more aware of the risks and importance of maintaining good oral health. Proper care of the mouth, including treatment of gum disease, may even help people with diabetes achieve better blood sugar control.

Understanding the connection between diabetes and gum disease will help keep your oral and overall health in check.



People with diabetes can better manage their oral and overall health with these tips:

- Schedule regular dental cleanings at a frequency recommended by your dentist to help eliminate the source of bacteria associated with gum disease.
- Tell your dentist you have diabetes, and remind him or her of the status of your condition at each visit.
- Share your doctor's and dentist's contact information so they can discuss proper treatment, should an issue arise.
- Practice good oral health habits, such as brushing and flossing regularly and using a daily mouthwash.

10 Things to Consider Before Buying Eyeglasses Online



Shopping online for eyeglasses has evolved from being non-existent to now being a convenient alternative to shopping at private practices, optical retailers, or big box stores. Nowadays, you may be able to order your exact specifications and unique customizations all from your computer or hand held digital devices. Some companies allow you to upload your picture and see samples of how certain eyeglasses would look on you, or may even ship samples to your home. Besides the obvious convenience and potential lower cost of online shopping, below are some additional “pros” to consider, along with some “cons” to take note of:

Advantages of shopping for your glasses online:

1. Access to more frame options as you can easily shop around on different websites (as opposed to running from retailer to retailer, or eye care provider)
2. Access to plenty of information (but you will have to read it) without having to commute to an optical retailer or eye care provider office
3. No sales pressure
4. Access to occasional discounts provided by online retailers
5. Saves you time

Disadvantages of shopping for your glasses online:

1. Cannot ask detailed questions with live, in-person assistance
2. Difficulty in measuring your own pupil distance, bifocal height, frame size, and other measurements necessary to accurately fill a prescription
3. Possible difficulty in returning custom fabricated eye wear that does not fit well or accurately correct your vision
4. Possibility of ordering the wrong prescription, or other problems - some of which may lead to blurred vision or eyestrain
5. Some websites may not accept your vision benefit plan

To further assist you in purchasing more affordable, quality eyeglasses online, consider the following tips:

- Avoid limiting yourself to designer brands
- Check out large discount stores for special deals
- Research the seller to check for reviews and complaints
- Once you decide on the eyeglasses you like, search online for better prices for the same product
- Read return policies
- Review shipping policies
- Don't be afraid to discuss the cost of frames and/or lenses with your eye care professional

If you'd like to learn more about online eyeglass shopping, [click here](#). Remember, when shopping or purchasing eyeglasses, whether in person or online, you will need a valid and current prescription. So be sure to visit your eye care professional when you are ready to start eyeglass shopping in the future!

RESOURCES & REFERENCES:

www.webmd.com/eye-health/ordering-glasses-online#1
Phone: 800-672-7723



Get the free NVA vision benefits member mobile app for your iPhone or Android:





Life Events

Life is full of wonderful events—family milestones, socializing with friends, watching your children at their school play, or celebrating retirement after years of hard work. These are the times that bring joy and happiness to our lives, and you deserve to enjoy them at their fullest. One way to ensure maximum participation is to take care of your hearing health care. Having untreated hearing loss makes it difficult to participate in conversations, hear the voices of friends and loved ones at parties, enjoy music, or hear the beautiful sounds of nature.

Don't miss out on life's most precious moments by not being able to fully participate. You deserve to enjoy the laughs, the conversations, and the beauty of music during the holiday season. Your hearing benefit will connect you with a caring and knowledgeable hearing care provider who will help you on your journey.

[Click Here](#) to visit the AudioNet website and access your benefits.

Customer Service: 586-944-0043



Here are a few suggestions we recommend.

- Do a self-assessment of your hearing. Do you find it difficult to hear in noisy surroundings or struggle during a one-on-one conversation?
- Evaluate your activity level. Have you noticed less interest in going to the movies, parties, or family events, because of difficulty with communication?
- Have your hearing checked. Going in for a hearing test is the first step on the road to improving your quality of life.
- Be open to new things. Learning about hearing loss and ways to treat it will empower you with the tools to make the best hearing healthcare choice for your needs

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

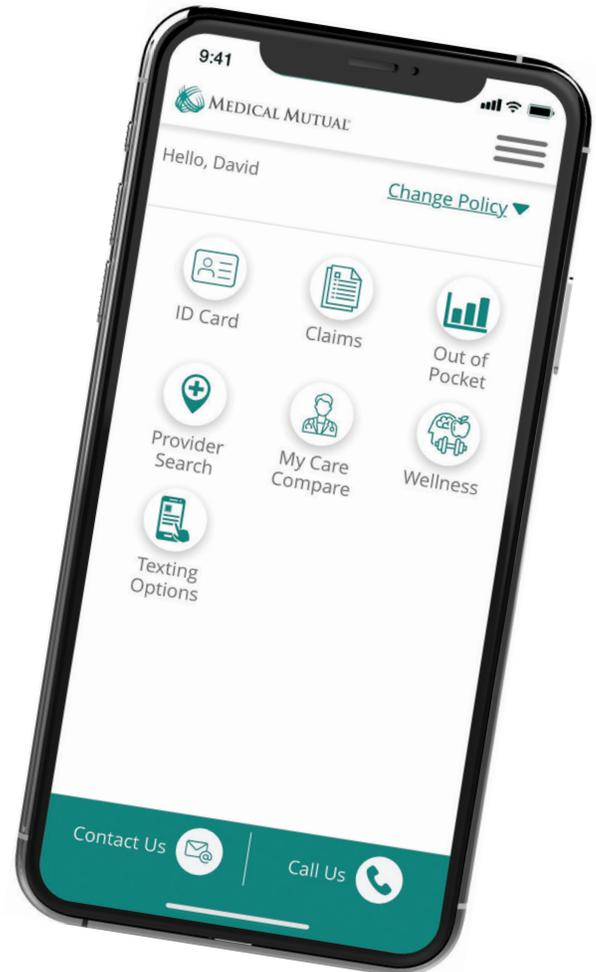
You can enter your location to find the nearest doctor, hospital or urgent care facility covered by your plan and get step-by-step directions. You can also view quality and patient ratings for providers.

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 update, so you don't miss out on future upgrades and new features.

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PCP Checklist



Partnering with your provider to improve your health.

Your primary care provider (PCP) is your first stop for medical care. Here are some important tips and reminders of what to discuss at your checkup.

Make note of these important things to talk to your doctor about:

- Any health or life changes since your last visit
- Any recent hospitalizations or visits to the emergency room (ER) or urgent care
- Any symptoms you are experiencing
- Any specialists you see to help manage your care (including mental health practitioners)
- All medications you are taking (including prescription, over the counter, and supplements)
- Any interactions between supplements and over-the counter or prescription medications
- Any barriers or concerns you might have to get your prescriptions filled
- Options to use a mail-order pharmacy or obtain three-month supplies for maintenance medications

Questions to ask about my physical health

Weight

- What is my weight and Body Mass Index (BMI)?
- Are these numbers at a healthy level?

Blood Pressure

- What is my blood pressure and is it healthy for me?
- How often should my blood pressure be checked?
- Should I check my blood pressure at home?

Vaccinations

- Am I due for any vaccinations?
- Any other questions related to vaccines?

Cancer Screenings

- Am I due for any cancer screenings (e.g., cervical, breast, colorectal)?
- How often do I need them?

Blood Tests

- Do I need a cholesterol check?
- Should I be screened for diabetes?

Other Tests

- What other test(s) do you recommend based on my medical history?

Activity

- How much and what type of exercise is right for me?

Sleep

- How many hours of sleep should I get each night?
- What can I do to address any sleep problems?

Items to share about my emotional health

- Feeling down or depressed
- Feeling anxious or irritable
- Changes to energy level
- Changes to stress level (e.g., personal, family, work related)
- Substance use for myself or a loved one (e.g., tobacco, vaping, drugs or alcohol)
- Am I feeling safe?

List for people with diabetes

- Hemoglobin A1c test (HbA1c)
- Kidney monitoring test
- Cholesterol check
- Eye exam to detect diabetes related changes
- Foot exam
- Depression screening

Information about your next appointment

Remember to plan ahead. It may take up to 30 days for a routine or preventive care appointment and up to 48 hours for an urgent visit. At your next appointment, ask your doctor if another provider in the office can be an appropriate backup for you. If you've been hospitalized or treated in the ER, be sure to notify your PCP and schedule a follow-up appointment.

Additional resources

Telehealth

Ask your provider if a telehealth appointment is right for you. To find more information about telehealth appointments, visit My Health Plan and click Health Awareness under the Healthy Living Tab.

NurseLine

Call 1-888-912-0636 to speak with a specially trained nurse anytime you have a health concern. The service is available 24 hours a day — at no charge.

QuitLine

Give up tobacco for good with one-on-one coaching, a personalized quit plan, educational materials and more. Call 1-866-845-7702 or visit My Health Plan and click Healthy Living, then Quit Tobacco.

Need help?

If you need help finding a PCP or are having trouble getting an appointment, Medical Mutual can help. Please call Customer Care toll free at the number on your ID card (TTY: 711 for hearing impaired).

