

BENEFITS Insider

FALL 2024

A PUBLICATION OF THE OHIO CONFERENCE OF TEAMSTERS & INDUSTRY HEALTH AND WELFARE FUND



Welcome to our reimagined Benefits Newsletter!

New look and feel—with a fresh engaging design.



Easy to read

More visuals, less words.



Useful content

Addresses your *total health and wellbeing*: physical, emotional, social and financial



Real-life application

Learn how your benefits and resources can be used in everyday life to help you and your family thrive!

WHAT'S INSIDE:

2 COMING SOON:
BENEFITS OPEN ENROLLMENT
Cracking the Code on Benefits Lingo

3 It Pays to Invest in Your Health:
Wellness Incentive Program

5 Important Updates
About Your Benefits

6 Eat Like a Champ
to Beat the Flu

8 Target a Healthy
Hunting Season

10 The Dangers of Smoking
and Vaping—And How
to Kick the Habit

12 Shifting Gears without
Burning Out

13 Are You a Lone Wolf?
Why Being Part of the
Pack Pays Off

14 Stress Less: 5 Ways
to Get Your Financial
House in Order

15 Have Questions?
We Have Answers!
Vendor Contact Information

2025 Open Enrollment Is Just Around the Corner: Friday, Nov. 15 to Saturday, Nov. 30, 2024



Watch for and review your enrollment materials arriving in homes soon!



Think through your healthcare and other benefits needs for 2025.



Consider what's changing for 2025 and how that may affect your enrollment decisions.



Review your current elections and decide if they will still meet your future needs.



Be sure to designate or update your beneficiaries.

October is Health Literacy Month!

Cracking the Code on Benefits Lingo

Annual benefits open enrollment is almost here! As you look through your enrollment materials, you may notice some benefit terminology that seems like a foreign language. Don't worry—we've translated them to make them easier to understand. Knowing these benefit basics will help you make smart choices and get the most out of your benefits.



EMPLOYEE CONTRIBUTIONS (premiums)

This is the "price tag" for your benefit coverage (e.g., medical, dental and vision). It's the pre-set dollar amount that gets deducted (taken out) automatically each pay period from your paycheck and represents your cost to be enrolled in your benefits. This amount is deducted regardless of whether you end up using healthcare services or not.

COPAY

This is the pre-set dollar amount you may be charged at the time of care each time you use specific health care services, such as office visits, urgent care visits, emergency room visits or prescriptions. The amount can differ for in-network and out-of-network services. You pay a lower copay when you stay in-network.

DEDUCTIBLE

The plan requires that you pay a certain amount of money out of your own pocket for some healthcare services before the plan will begin to pay its share. This required amount is called the plan deductible. This means that when you start out a new plan year, you will need to pay 100% of the cost until you reach that deductible amount. Keep in mind, if you are in a high deductible plan with a Health Savings Account (HSA), your HSA funds can be used to help offset that deductible.

COINSURANCE

Once you have paid the full deductible, your health insurance kicks in—meaning rather than paying 100% of the cost, you will share the costs with the plan. Your share is called coinsurance. For example, let's say you met the deductible, your medical plan required 20% coinsurance and your doctor's visit came to \$100. The plan would pay 80% (\$80) and your 20% coinsurance of the \$100 expense would be \$20.

OUT-OF-POCKET MAXIMUM

This is your financial safety net. It is a cap (maximum limit) on your medical expenses for the year, including what you pay in deductibles, coinsurance and copays. Once you reach this maximum limit, the plan typically covers the full cost of eligible services for the rest of the year.

EXCLUSIONS

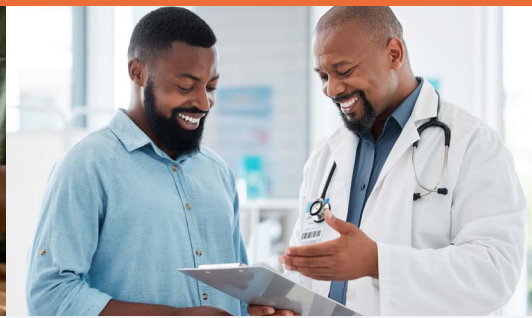
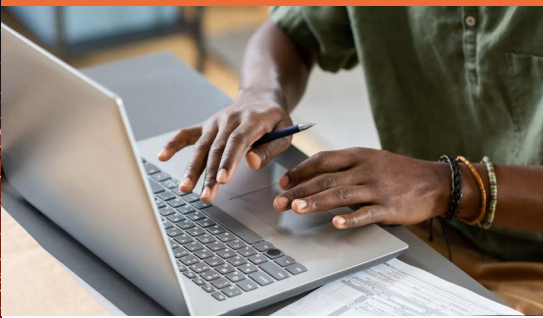
Exclusions are specific conditions or services your health plan will not pay for or cover. It is important to understand the benefit exclusions of a plan before enrolling for it.

It Pays to Invest in Your Health:

Participate in the Wellness Incentive Program and Earn Up to a \$100 Reimbursement



Deadline to complete program activities and earn your \$100 reimbursement is Dec. 31, 2024.



Health Assessment Earn \$20

- This online health assessment is a quick, confidential questionnaire that helps you get a snapshot of your overall health.
- You'll answer some simple questions about your lifestyle, habits and medical history, and in return, you'll get personalized insights into areas where you're doing great and where you could improve.
- Keep your health on track by completing the online health assessment through the link on the wellness portal, medmutual.com/member. Answer all the questions to the best of your ability.

Annual Physical Earn \$30

- This important routine check-up with your doctor is critical for assessing your overall health.
- During the visit, your doctor will review your medical history, check vital signs like blood pressure and heart rate, and may run basic tests, like blood work, to catch any issues early.
- Complete an annual physical or women's well exam with your provider.

To learn more about the Wellness Incentive Program, view the [informational presentation](#).

Biometric Health Screening Earn \$50

- Biometric screenings are quick health checks that measure key indicators like your blood pressure, cholesterol, blood sugar and body mass index (BMI).
- These screenings give you a snapshot of your overall health and can help identify risks for conditions like heart disease or diabetes before they become bigger problems.
- It's an easy way to stay on top of your health and take action if needed.
- 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.
- You can submit your results through the My Health Plan wellness portal or fax your results to the number at the top of the form.
- If you already had a doctor's appointment with lab work on or after Jan. 1, 2024, you can submit those results instead of completing another screening.

GET STARTED! IT'S AS EASY AS 1-2-3!

1



Scan Me

Sign in to your My Health Plan account at www.medmutual.com/member

2

Click on *Healthy Living*, then click on *Wellness Portal*

3

Accept the terms and get started!



...continued

Why Preventive Care Matters

Preventive care isn't just for when something's wrong; it's about staying ahead of the game.



Catch issues early

The best defense is a good offense. Regular check-ups help catch potential health problems before they become bigger headaches.



Stay strong

Your body is your engine. Make sure it's running smoothly with quick screenings that check everything from cholesterol to blood pressure.



Save time and money

Preventive care can help avoid those bigger, more expensive health problems down the road. No one has time for hospital visits!



Know your numbers

You can't improve what you don't track. Biometric screenings and health assessments give you the info you need to stay on top of your health.



Feel your best

When you're healthy, you're at your best for work, family and everything in between.

Take control, stay ahead and feel good. Preventive care makes all the difference!

Important Updates about Your Benefits



COMING IN 2025

GRAIL Cancer Screening Benefit



We are pleased to unveil a new benefit coming your way for 2025—the GRAIL cancer screening. The GRAIL cancer screening is a cutting-edge blood test designed to detect early signs of multiple cancers—even before symptoms appear. No complicated procedures, just one quick blood draw to catch the early warnings of dozens of different cancers.

How It Helps

When it comes to cancer, catching it early is everything. Identifying cancer risks early can give you and your doctor more options for treatment and better outcomes. It's a powerful tool in taking control of your health, giving you peace of mind and a proactive way to stay ahead of cancer. Watch for more information coming in the months ahead.



New Dental Legislation

Due to new legislation going into effect Jan. 1, 2025, Delta Dental of Ohio will no longer be able to offer or apply discounts on any services not covered by your dental plan. Common examples of these services include adult orthodontics, veneers, sealants and cosmetic dentistry procedures.



Limited-Time Offer: Save Up to \$1,200 on LASIK



Did you know LASIK is an FSA/HSA-eligible expense? Take advantage of your benefits and **save up to \$1,200** on LASIK for both eyes when treated by **Dec. 31, 2024**, with one of National Vision Administrator's featured providers. This offer gives you great savings on top of using your pre-tax dollars. To redeem this offer or to find an NVA provider near you, visit www.e-nvalasik.com or call (888) 684-3937.



Eat Like a Champ to Beat the Flu

(Sources: CDC, Flu.gov)



Power up your immune system and keep the flu at bay by filling your plate with foods that strengthen your body's defenses. Grab your fork and dig into this lineup of immune-boosting foods!



Leafy Greens

Spinach, kale and other leafy greens are the secret weapons of healthy eating. They're loaded with vitamins and antioxidants that protect your cells and keep your immune system on guard.

TIP Try to include salads in your diet or blend some spinach or kale into a smoothie.

Garlic

Garlic isn't just for flavoring your food—it's also a hidden health hero. It has a compound called allicin that helps ramp up your immune system.



TIP Throw some fresh garlic into your pan as you cook savory dishes. Add to your sauces or sprinkle garlic powder onto your meals for a tasty way to boost your health.

Berries

Blueberries, strawberries and raspberries are antioxidant powerhouses. They help protect your cells and give your immune system a boost.

TIP Snack on berries or mix them into your yogurt, salad or cereal.



Citrus Fruits

Oranges, grapefruits, lemons and limes are nature's power-ups. Packed with vitamin C, they help your body fight off germs.

TIP Start your day with a glass of low-sugar orange juice. At lunch or as a snack try some orange slices. Squeeze some lemon into your water throughout the day.



Yogurt

Yogurt is a personal trainer for your gut. It's full of probiotics that keep your digestive system healthy, which is great for your overall immunity.

TIP Enjoy yogurt with fruit or honey.



Nuts and Seeds

Nuts and seeds are nature's little energy bars—packed with vitamin E to keep your immune system firing on all cylinders.

TIP Munch on a handful of nuts or add on top your oatmeal or salad. Mix chia seeds into your yogurt or smoothies. **Note:** Nuts are high in calories so eat them in moderation.

Ginger

Ginger is the spicy sidekick for your health. With its natural anti-inflammatory and antioxidant properties, it helps keep your immune system strong.

TIP Add ginger to your tea or cooking for an extra kick.



Protect Your Crew, FIGHT the Flu: 5 Reasons to Get the Flu Shot



2
Reduce complications.
 If you have a chronic condition like asthma, diabetes or heart disease, the flu can cause serious issues like pneumonia. The flu vaccine reduces these risks and helps keep you out of the hospital.



4
It's free.
 Flu shots are available at no cost to you through your Medical Mutual health plan and CVS Pharmacy. Many other pharmacies also offer them, making it easy to fit vaccination into your schedule. You can also ask your primary care physician for a flu shot.



1
Prevent the spread.
 According to Harvard School of Public Health, 20% to 30% of people with the flu virus have no symptoms but are still contagious and can spread the virus to others. Get vaccinated and stop the spread.



3
Avoid a heart attack.
 The flu can cause inflammation leading to blood clots. The vaccine helps your body manage inflammation and cuts the risk of strokes and heart attacks.*



5
Protect those around you.
 The flu spreads easily, so it's likely you'll pass it on to family and friends. Getting your flu shot not only keeps you healthy but also helps protect the people around you, especially those who are at higher risk.

*Based on Journal of American Medical Association.



Are you age 50+, have a history of shingles or have a health condition?

If so, the Centers for Disease Control recommends you get the **shingles vaccine**.

- 100% covered by the medical plan
- Prevents shingles and lessens complications (even if you've had shingles in the past)



Here are some examples of places you can get your flu and shingles vaccines:

- CVS Pharmacy
- Discount Drug Mart
- Giant Eagle
- Marc's
- Meijer
- Costco



Target a Healthy Hunting Season

(Source: Mayo Clinic)

It takes more than preparing your hunting equipment to have a successful hunt this fall. Physical preparation is also key. From walking, to climbing, to hauling, to bending—hunting takes a toll on your body. But with a little advanced planning, you can be trail ready and enjoy a safe and healthy hunting season. Here's how:

SHOOT for Regular Exercise

Hunting is physically demanding, and poor physical fitness can put you at risk for falls, injuries and even heart attacks. To get in hunting shape, focus on exercises that build endurance and stamina.



Cardio

- Brisk walking
- Running
- Swimming



Flexibility

- Stretching
- Balancing exercises
- Yoga



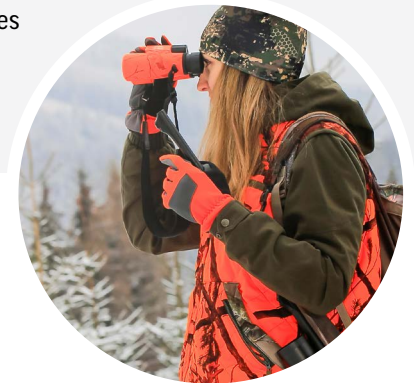
Strength Training

- Weights
- Isometric exercises (planks, wall sits)

TRAINING TIPS:

- 1 Begin exercises several weeks before hunting. At least 12 weeks if possible.
- 2 Exercise for at least 30 minutes, five times a week.
- 3 Walk in your hunting clothes and gear to get used to the extra weight.

GET IN HUNTING SHAPE WITH FITNESS DISCOUNTS
If you are enrolled in a Medical Mutual health plan, you can get access to all kinds of health and wellness products and services.
Log in to [My Health Plan](#), then click [Healthy Living](#) and then click [Living Discounts](#).



AIM to Eat Healthy

To stay alert and keep your energy up, you'll need to fuel your body. Focus on healthy foods in the days leading up to and during the hunt: fruits, vegetables, whole grains, lean proteins and healthy fats.



HEALTHY HUNTING SNACKS

Pack easy to carry foods that are edible at any temperature.

- Fresh or dried fruit and vegetables
- Nuts and seeds
- Trail mix
- Energy bars
- Peanut butter and jelly whole wheat sandwiches
- Jerky (watch the sodium)



BUCK Smoking and Drinking

Smoking and drinking should be avoided. Smoking restricts oxygen to your heart, lungs and muscles and causes inflammation. Alcohol and drugs impair coordination, vision and judgment. None of which is good for your health or hunting. (See page 11 for a resource that can help you kick the tobacco habit.)



GOOD SOURCES OF HYDRATION

Keep SIGHT on Hydration

Dehydration can happen quickly while hunting. On average, men need about 15.5 cups of fluid per day and women 11.5 cups. Increased activity level and outside temperatures may mean you need more.



Water



Unsweetened iced or hot tea



Low-sugar juice



Electrolyte drinks



Fruits



Vegetables



October is National Physical Therapy Month

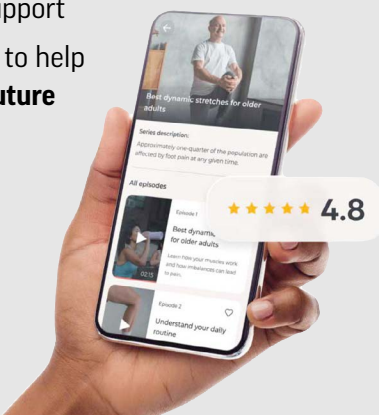
Transform Your Physical Therapy with sword

Sword Health offers personalized physical therapy right from home—no need for in-person appointments!

Sword pairs physical therapists with wearable technology to create personalized treatment plans for acute, chronic and post-surgical pain.

What You Can Expect:

- ✔ Access to a **physical therapist** who guides you through custom exercises
- ✔ **Personalized treatment plans** for acute, chronic and post-surgical pain
- ✔ **Real-time feedback** to make sure your recovery is safe and effective
- ✔ The **Sword Health app** where you can track your progress and receive support
- ✔ Programs to help **prevent future injuries**



GET STARTED!

- 1 Visit the Sword [website](#)
- 2 Complete the health survey
- 3 Choose and meet your physical therapist
- 4 Receive your kit which includes a tablet and accessories



SCAN TO REGISTER

PURSUE Safety

Help protect yourself by following these recommended safety guidelines

- Get adequate rest
- Wear eye, ear and foot protection
- Use safety harnesses
- Dress for the weather and wear blaze orange
- Assume every firearm is loaded
- Carry a first aid kit
- Tell someone where you will be
- Have a two-way communication device

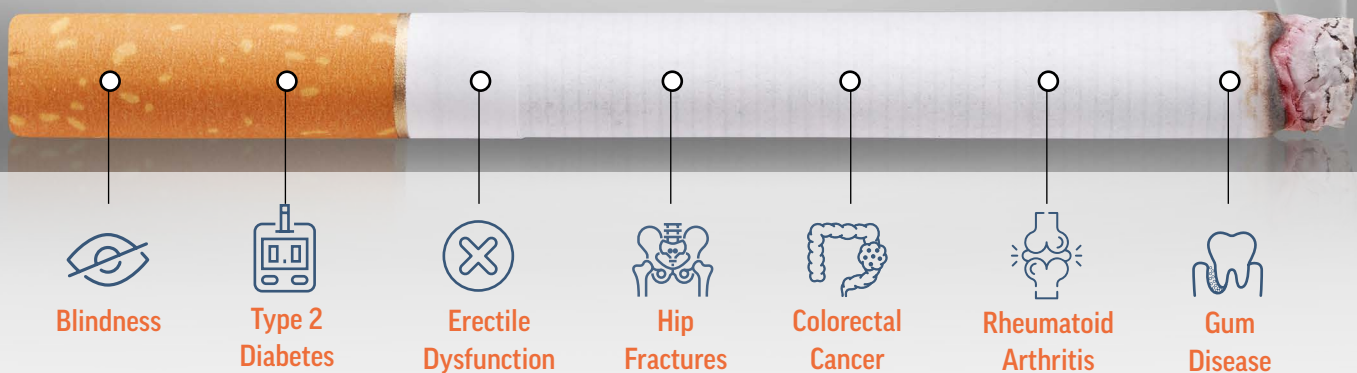
November is Lung Cancer Awareness Month

The Dangers of Smoking AND Vaping— and How to Kick the Habit

(Sources: American Lung Association, American Cancer Society)

Smoking isn't just a bad habit—it's a serious health risk.

Besides the well-known connection to lung cancer, smoking also ups your chances of heart disease, stroke and other conditions including:



Blindness

Type 2
Diabetes

Erectile
Dysfunction

Hip
Fractures

Colorectal
Cancer

Rheumatoid
Arthritis

Gum
Disease

Smoking messes with your fitness, too, cutting your stamina and making it harder to stay active. Plus, smoking can age you faster, causing wrinkles and yellow teeth.

Want to Cut Your Risk of Developing These Health Issues? **QUIT SMOKING.**

Sure, quitting isn't easy—nicotine is super addictive, and smoking gets tied to a lot of your daily habits. (The same goes for e-cigarettes!) But kicking the habit is worth it and once you stop smoking, you'll notice:

- ✓ Food tastes better
- ✓ Your sense of smell returns to normal
- ✓ Your breath, hair and clothes smell better
- ✓ Your teeth and fingernails stop yellowing
- ✓ You're no longer out of breath performing ordinary activities



98% of all
e-cigarette
products
contain nicotine.



Trading One Dangerous Habit for Another

Don't make the mistake of thinking e-cigarettes are a safe alternative to smoking cigarettes or on par with nicotine gum to help you quit smoking. E-cigarettes (or vapes, e-cigs, vape pens and mods), are devices that heat up a liquid to create an aerosol you inhale. When you use one of these devices, that's called **vaping**.

What makes e-cigarettes so dangerous **AND addictive** are the chemicals in the liquid which can include nicotine, flavorings and other additives. E-cigarettes can also contain other harmful ingredients, including:



Ultrafine particles that can be inhaled deep into the lungs



Flavorants such as diacetyl, a chemical linked to serious lung disease



Volatile organic compounds



Heavy metals, such as nickel, tin and lead



E-cigarette use also has been linked to respiratory problems, gastrointestinal conditions, heart problems, nicotine poisoning and even injury caused by e-cigarette battery explosions.

Medical Mutual's QuitLine

If you need help to quit smoking or vaping, Medical Mutual offers QuitLine—a free, tobacco cessation program.

What you can expect:

- ✓ One-on-one coaching with a trained Quit Coach[®]
- ✓ Personalized quit plan
- ✓ Quit guide and educational materials
- ✓ A supply of nicotine replacement therapy (if you qualify)

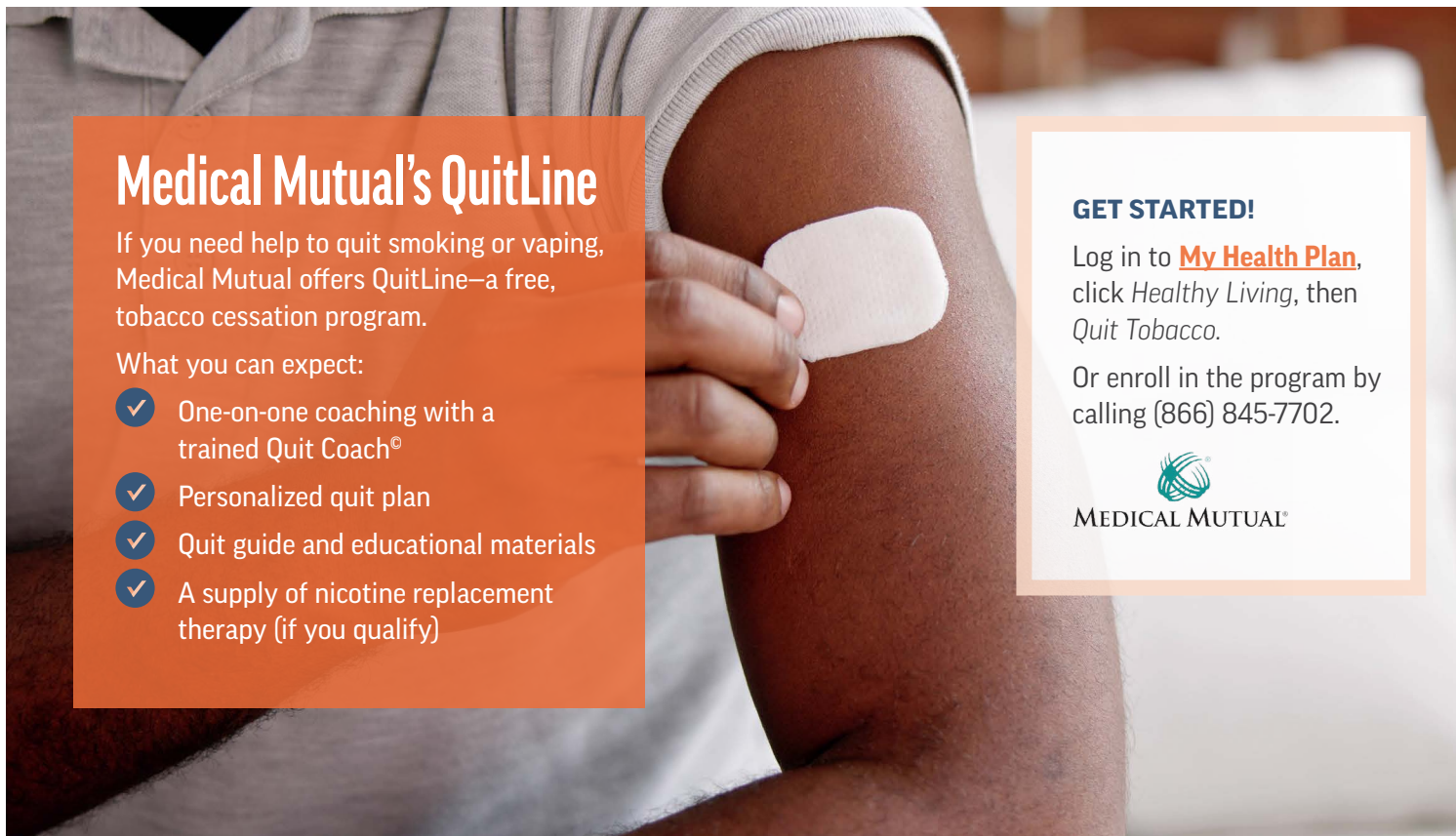
GET STARTED!

Log in to [My Health Plan](#), click *Healthy Living*, then *Quit Tobacco*.

Or enroll in the program by calling (866) 845-7702.



MEDICAL MUTUAL[®]



Shifting Gears without Burning Out

(Sources: American Psychological Association, Mayo Clinic, CDC)

Transitioning to a new phase in life—a job switch, getting married, making a big move or other taking on other major change—can feel like you're shifting gears in a high-speed race. But with the right techniques, you can navigate these shifts smoothly without running on empty.

Take Pit Stops

Give yourself regular breaks to recharge. A quick walk or a few deep breaths can act as a mini pit stop, refreshing you and boosting your focus. Be patient with yourself as you settle into a new normal.

Maintain Your Engine

Incorporate activities you enjoy into your routine—exercise, hobbies or hanging out with friends. A healthy lifestyle supports mental resilience and keeps stress at bay.

Tune Your Priorities

Prioritize your tasks to keep everything running smoothly. Break them down into manageable chunks and focus on one at a time. This helps keep stress levels low and productivity high.

Slow Down Around the Curve

Set realistic expectations and try not to put added pressure on yourself. Understand that major life transitions take time to adjust to, and it's okay to have ups and downs.

Pull Over for Support

Don't hesitate to seek help from friends, family or a professional if you're overwhelmed. Getting support can provide a fresh perspective and steady your course.

Need Added Support?



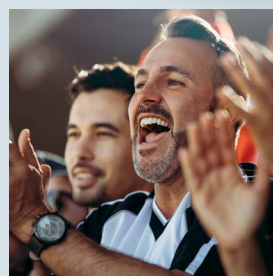
Access the Employee Assistance Program (EAP) through your MetLife life insurance benefit. This program gives you easy-to-use tools to tackle life's everyday challenges—at no cost to you.

What you can expect:

- ✓ Up to five phone or video consultations with licensed counselors for you and your eligible household members, per issue, per calendar year.
- ✓ Online tools and educational resources.

GET STARTED

- ↓ Visit [MetLife EAP](#) log in page and download the mobile app (username: metlifeeap, password: eap).
- ☎ Call (888) 319-7819



Give yourself credit for any progress you make along the way, no matter how small. Celebrating wins can boost motivation and give you a sense of accomplishment!



Are You a Lone Wolf?

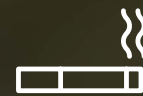
Why Being Part of the Pack Pays Off

(Sources: U.S. Department of Health and Human Services, ManTherapy.com)

Loneliness is more than just feeling bad—it can harm your health. That’s why it’s more important than ever to understand the value of strong social connections. Staying connected to others can boost your health and enhance your overall quality of life.

Loneliness has been linked to a **higher risk** of:

- cardiovascular disease
- dementia
- stroke
- depression
- anxiety
- premature death



Did You Know?

Being socially isolated can be as harmful as smoking up to **15 cigarettes** a day.

THE BENEFITS OF BEING PART OF A PACK

Live Longer

Good friends help reduce stress and boost your immune system. They're there to support you and make life more enjoyable, even in tough times.



Feel Better

Your pack provides support and stability. Plus, they help keep your hormones in balance, which is important for overall health.



Do Better

Social groups offer advice, motivation and encouragement making it easier to overcome challenges and achieve your goals.



Improve Other Relationships

Friendships help you develop important skills like empathy and patience, which improve all your relationships.



Aim to build and strengthen relationships by considering these tips:

Take 10 minutes each week to call someone you care about.

Join a group focused on a favorite hobby, such as reading, shooting or hiking.

Take a class and learn something new.

Get involved in your community by finding volunteer opportunities.

Join an amateur sports league.

Ask a coworker to lunch.



Stress Less

Top 5 Ways to Get Your Financial House in Order

Getting your finances in shape doesn't have to be a daunting task. With a few smart moves and the right resources, you can take control of your money and set yourself up for success. Here are five tips to help you get started:



Set Financial Goals

Having clear financial goals keeps you motivated and focused. Whether it's buying a home, paying off debt, or saving for retirement, define what you want to achieve and break it into manageable steps. Set realistic timelines and regularly review your progress. This approach helps you stay on track and makes financial planning more manageable.



Invest in Your Future

Investing early can make a big difference in your financial future. Contribute to a 401(k) if your employer offers one, especially if there's a match. If not, consider an IRA or a personal investment account. Even small, regular contributions can grow significantly over time due to compound interest. Investing helps you build wealth for future needs and goals.

Pay Down High-Interest Debt

Prioritize paying off high-interest debt to free up cash and reduce financial stress. Use the avalanche method to tackle the debt with the highest interest rate first, or the snowball method to pay off the smallest debts first for quick wins. Reducing debt not only saves money on interest but also improves your financial health.



Build an Emergency Fund

Life's surprises, like unexpected car repairs or medical bills, can hit hard. To prepare, aim to save three to six months' worth of living expenses in an emergency fund. Start small by setting aside a portion of your paycheck each month in a separate account. Over time, this will provide a financial cushion, giving you peace of mind and reducing stress.



Create a Budget You Can Stick To



A budget helps you see where your money is going and where you can save. Start by tracking your income and expenses for a month to understand your spending habits. Break your expenses into categories like housing, groceries, etc. Set limits for each category that fit your financial goals and adjust as needed. A budget keeps your spending in check and ensures your money works for you.

FREE Financial Wellness Resources

Money management plan for financial success one step at a time
» [Dave Ramsey's 7 Baby Steps](#)

Tools to budget and track expenses easily
» [NerdWallet](#)

Basics of investing and growing wealth
» [Investopedia](#)

Additional financial wellness advice and guidance
» [MyMoney.gov](#)

Have Questions? We Have Answers!

Vendor Contact Information

IF YOU HAVE A QUESTION ABOUT...	CONTACT...	OR VISIT VENDOR WEBSITE...
Medical Coverage	Medical Mutual of Ohio (Group# 800217) PO Box 6018 Cleveland, OH 44101-0918 (800) 362-1279	medmutual.com
Telemedicine	Teladoc (800) 835-2362	teladohealth.com
Prescription Coverage	CVS Caremark (Group# RX21HH) PO Box 52136 Phoenix, AZ 85072-2136 (844) 449-0353	caremark.com
Dental Coverage	Delta Dental of Ohio (Group# 10415-0001) PO Box 9085 Farmington Hills, MI 48333-9085 (800) 524-0149	deltadentaloh.com
Vision Coverage	National Vision Administrators (NVA) (Group# 1369 0000 01) PO Box 2187 Clifton, NJ 07015 (800) 672-7723	e-nva.com
Employee Assistance Program	MetLife (Policy# 144718-1-G) 200 Park Avenue New York, NY 10166 (888) 319-7819	metlifeep.lifeworks.com Username: metlifeep Password: eap
Physical Therapy	Sword Health (888) 492-1860	meet.swordhealth.com/dpt/ohioteamsters
Pelvic Healthcare	Sword Health/Bloom help@hibloom.com (888) 492-1860	join.hibloom.com/ohioteamsters
Cancer Screening	GRAIL (833) 694-2553	galleri.com/OCT
Life Insurance or AD&D Insurance	MetLife (Policy# 144718-1-G) 200 Park Avenue New York, NY 10166 (800) 438-6388	metlife.com