



# BENEFITS INSIDER

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

## Your Wellness Matters

This quarter, we're bringing you a wealth of insights to help you stay healthy, informed, and empowered. Inside, you'll learn how to take advantage of your heart health benefit, maintain your childhood smile, and why having a primary care doctor makes all the difference. Explore mental health resources, convenient online vision shopping options, and the importance of updating your beneficiary designations. Plus, uncover eye-opening facts about cancer, tips for creating a vision statement for your goals, and strategies to get back to a pain-free version of yourself. Don't miss our featured healthy living recipe for a delicious boost to your wellness routine.

[Read more inside!](#)



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# Take advantage of your heart health benefit.

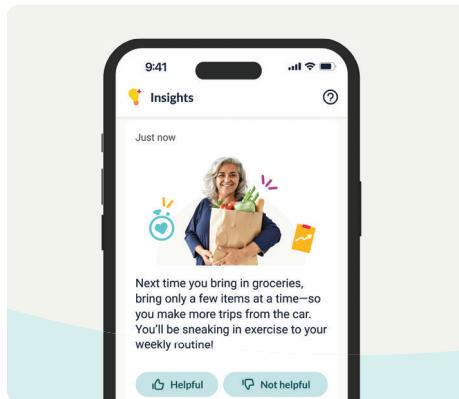
## Track the impact of your everyday choices with Hello Heart.

Hello Heart is the first app that helps you manage your heart health and get real-time tips.

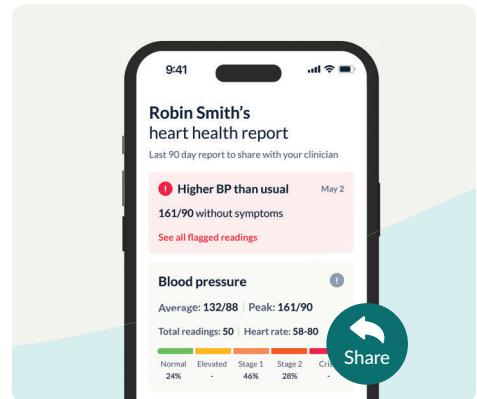
### With the Hello Heart app, you can:



Track your blood pressure with a **free monitor**.



Get insights by tracking your cholesterol, medication, and activity.



Share private reports with your doctor.



**Sign up to get the free Hello Heart app and blood pressure monitor.**



## Get started today.

Scan the QR code or text OHTTEAM to 75706 to create an account.

You can also visit [join.helloheart.com](http://join.helloheart.com) and enter Ohio Conference of Teamsters & Industry Health & Welfare Fund to create an account.



The Hello Heart program is available at no-cost to active members, pre-65 retirees, spouses, and adult dependents (18+) enrolled in the Ohio Conference of Teamsters & Industry Health & Welfare Fund, with blood pressure readings of 130/80 mmHg or above or those taking blood pressure medication, those who are taking medication for high cholesterol, and/or women ages 52+ that are going through or have gone through menopause. Each eligible family member should enroll separately.

# Maintaining Your Childhood Smile

Cavities aren't just for kids, and as we age into adulthood it's important to maintain good oral health to ward off preventable dental problems.

Untreated dental disease can lead to serious health problems such as infection, damage to a bone or nerve, and tooth loss. To keep your smiles healthy and happy, adults should continue with the same routine they grew up with. Brush twice a day for two minutes, floss daily and rinse with mouthwash. Routine dental checks (even while pregnant) can catch hidden oral emergencies early and reduce your risk for tooth decay. If you wait to see a dentist until pain has already started, it's likely too late to treat decay.

Despite improvements in oral health care, the U.S. spends more than \$113 billion annually on costs related to dental care. Keep your wallet—and your mouth—healthy by taking care of your teeth.

## Quick bites

- The baby boomer generation will be the first majority to maintain its natural teeth over a lifetime.
- More than 40 percent of adults have felt pain in their mouth in the last year.
- Tooth decay and gum disease are the most common causes of tooth loss among adults.
- More than 48,000 Americans are diagnosed each year with oral cancer, which is largely preventable.
- Chewing sugar-free gum containing xylitol can help prevent cavities.

## DID YOU KNOW?

***By age 34, more than 80 percent of people have had at least one cavity.***

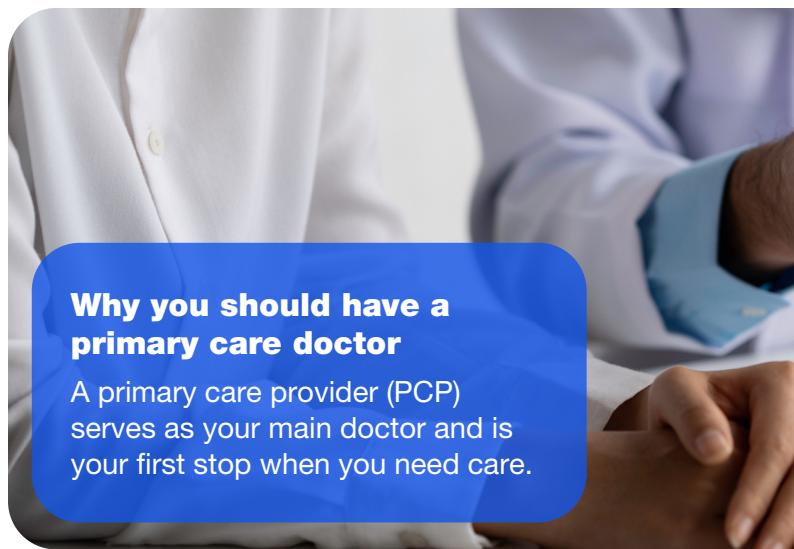


# Having a primary care doctor makes a difference

**Stay healthy and help lower your healthcare costs over time with a PCP**

The right doctor can have a positive impact on your health and well-being. Choosing one in your plan can save you money as well. The following information can help you find a doctor who is a good fit for you and your family.

## When you see the same doctor over time, they can:



See the full picture of your health	Save you time and money	Coordinate your care or treatments	Help you avoid costly ER visits	Assist you after hours
 They know your health history and can connect the dots quickly if you have a health issue.	 A PCP helps you stay healthy with preventive care and can help manage chronic conditions and medications.	 They help ensure tests aren't needlessly repeated, your medicines work well together, and your other doctors agree on your health needs.	 Call your PCP first when you have an illness, minor injury, or flare-up of a chronic condition. They can advise you where to go for care.	 Many PCPs now have evening and weekend hours. Some may also offer telehealth virtual visits.

## The main types of primary care doctors include:

- Family practitioners and general practice doctors treat people of all ages. This type of doctor might be a good choice if you want to keep your family's care "under one roof."
- Internal medicine doctors, also called internists, treat adults and may have special knowledge about certain health problems. If you have a long-term health condition, an internist who specializes in your issue may be a good fit.
- Pediatricians specialize in caring for children, from birth to early adulthood.

## What to consider when choosing your doctor

Every doctor is different. Take time to find a doctor who makes you feel comfortable, listens to your needs, and explains things clearly. It's also important to find out if the doctor:

- Is part of your health plan's network. You'll pay less out of pocket for your visits, preventive care screenings, vaccines, and annual physicals. If your doctor is not in your plan's network, you may not be covered at all.
- Has the training and background to treat your health problems.
- Has an office in a convenient location, close to your home or work.
- Holds office hours that work with your schedule.
- Offers telehealth options, such as text, email, phone, or video visits.



You can visit different doctors in your plan's network to find the one who is right for you. If you're not happy with your first choice, it's okay. You may be able to change your primary care doctor depending on your plan.

### Three ways to find a doctor in your plan:

1. Download the Sydney Health<sup>SM</sup> mobile app, log in, and select Find Care.
2. Call Member Services at the number on your ID card.
3. Scan the QR Code below or log in at [anthem.com](http://anthem.com) and choose Find Care.



*Use your phone's camera to scan this QR code.*

***If you believe you are having a life-threatening emergency or your health is in serious jeopardy, call 911 immediately.***

## Anthem Health Guide

### Your health plan support team

Trying to understand your benefits or connect to care? Anthem Health Guide can help. We'll answer your questions, simplify processes, and explain how to use your benefits. That way you can focus on what matters most — your health.

### We're there when you need us

Our role is to listen and be by your side when you need guidance. Let us know how we can support you.

- **When you need help now:** We know you're busy, so we always aim to answer your questions in just one call or chat.
- **When you're not sure what to do:** We'll step in when you don't know what your benefits cover, how much a service will cost, or what doctor to see.
- **When you need help coordinating care:** Your health is important. We'll work with you to schedule appointments and make sure you take full advantage of your benefits.



**Connect with Anthem Health Guide**

**Call us at 833-952-2042**

Scan the QR code to download the Sydney<sup>SM</sup> Health mobile app. Log in, choose Customer Support, and select Contact Us.



ENSURE YOUR LIFE INSURANCE PROCEEDS  
BENEFIT YOUR LOVED ONES.

Update your beneficiary  
designations today!



### Have you had a major life event recently?

- Change in marital status?
- Birth of or adopted a child?
- Death in the family?

Major life events are good reasons to review your life insurance beneficiary. The beneficiary on file at the time of a death, is who will receive your life insurance benefits. Life insurance gives you confidence that your loved ones would be financially prepared without you to handle expenses.

Review your beneficiary annually as part of your financial wellness discussions to guarantee the designated beneficiary is who you want to receive the benefit.

### Please update your beneficiary information today.

### WE'RE HERE TO HELP

You can reach us at  
1-800-GET-MET8 (1-800-438-6388).  
We're available Monday -Friday,  
8:00 a.m. -8:00 p.m. ET.

### Things to keep in mind while designating your beneficiaries

If you don't designate a beneficiary, your life insurance proceeds will be distributed according to the terms of the policy, which could include your estate.

- Be sure to list a secondary beneficiary in the event your primary beneficiary passes away before you.
- List the full name of each beneficiary instead of "son", "spouse", "wife", etc.
- If you have more than one primary beneficiary, please be sure to specify the percentage of proceeds you'd like each one to receive.
- Think carefully about all options before naming minor children as life insurance beneficiaries. By law, minors can't receive or control these assets, so funds must be distributed to someone who's 18 or older or may be held by the carrier until the child is no longer a minor. Distribution may be determined by the State. No matter the size of your estate or your Life insurance policy, it may be better to put the assets into a trust to be distributed to your heirs according to your specific instructions. A trust isn't as complicated.
- If you list specific beneficiaries, then your life insurance policy will override your will. Make sure your wishes are covered in both documents.
- If you live in a Marital Property state and you want to name someone other than your spouse, your spouse may still have a marital property claim to part or all of the death benefit. If you want to name someone other than your spouse, have your spouse sign the beneficiary statement or submit a signed and dated letter giving their permission.
- You can designate your favorite charity or non-profit as a beneficiary. Be sure to include the Tax ID and contact information.
- Consider consulting an advisor (investment professional, accountant, lawyer, etc.) if you have specific questions.



# Teladoc<sup>®</sup> HEALTH

## Mental Health: What to know about this benefit

### **Did you know 1 in 5 adults battle with Mental Health challenges each year?**

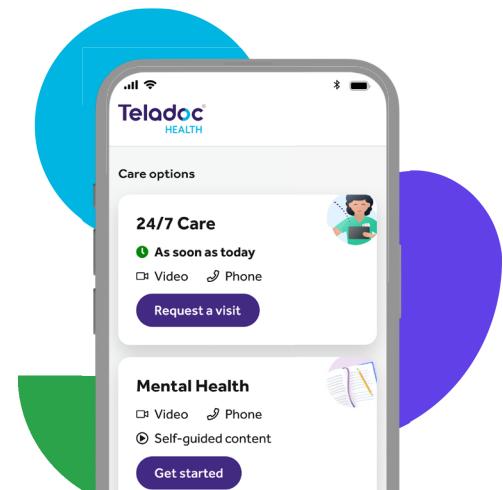
This means it's likely you or someone you know may need to find mental health help at some point. Our Teladoc Health plan might offer additional services like meeting with mental health professionals by phone or video. This care is always private because you choose when and where to meet with the therapist (like at home, in your vehicle).

Our experts help with stress, anxiety, sleep and more so you can care for yourself emotionally. Your mental health deserves as much attention as your physical health. So join the 75% of people using the Teladoc Mental Health benefit who say this service has helped them feel better in just 3 appointments.

### **What Mental Health services does Teladoc Health provide?**

Teladoc Health licensed therapists are here for you no matter what you are facing, whether it's big or small. They can help you improve your mood with things like:

- Learning to stay calm in stressful moments
- Managing and understanding depression
- How to handle relationship and family problems
- Controlling anxiety caused by work or personal issues
- Working through past trauma
- Overcoming burnout which could be causing mental or physical exhaustion and irritation



### **How much does Teladoc Health cost?**

Your out of pocket cost varies based on your plan. If you do have to pay, you will see your cost before you finish requesting your visit. You can pay with a credit card, prepaid debit card, HSA (health savings account), or by PayPal.

### **How do I sign up?**

To sign up for Teladoc Health call 1-800-835-2362, or visit the website. After you set up your account, you will fill out a short medical history. You can choose the provider who you like and best fits what you are looking for. Then you will schedule a private visit at a time - and place - that works for you.

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

Call 1-800-835-2362

Download the Teladoc Health app

# Convenient Online Shopping options for your vision needs

You can now use your NVA vision benefits online with UVP - an in-network, online vision provider, and purchase premium eyewear from the comfort of your home!

NVA members get more coverage on their frames and lenses when using UVP. See the chart below for enhanced coverage amounts based on the NVA frame allowance.

## DISCOVER THE UVP ADVANTAGE

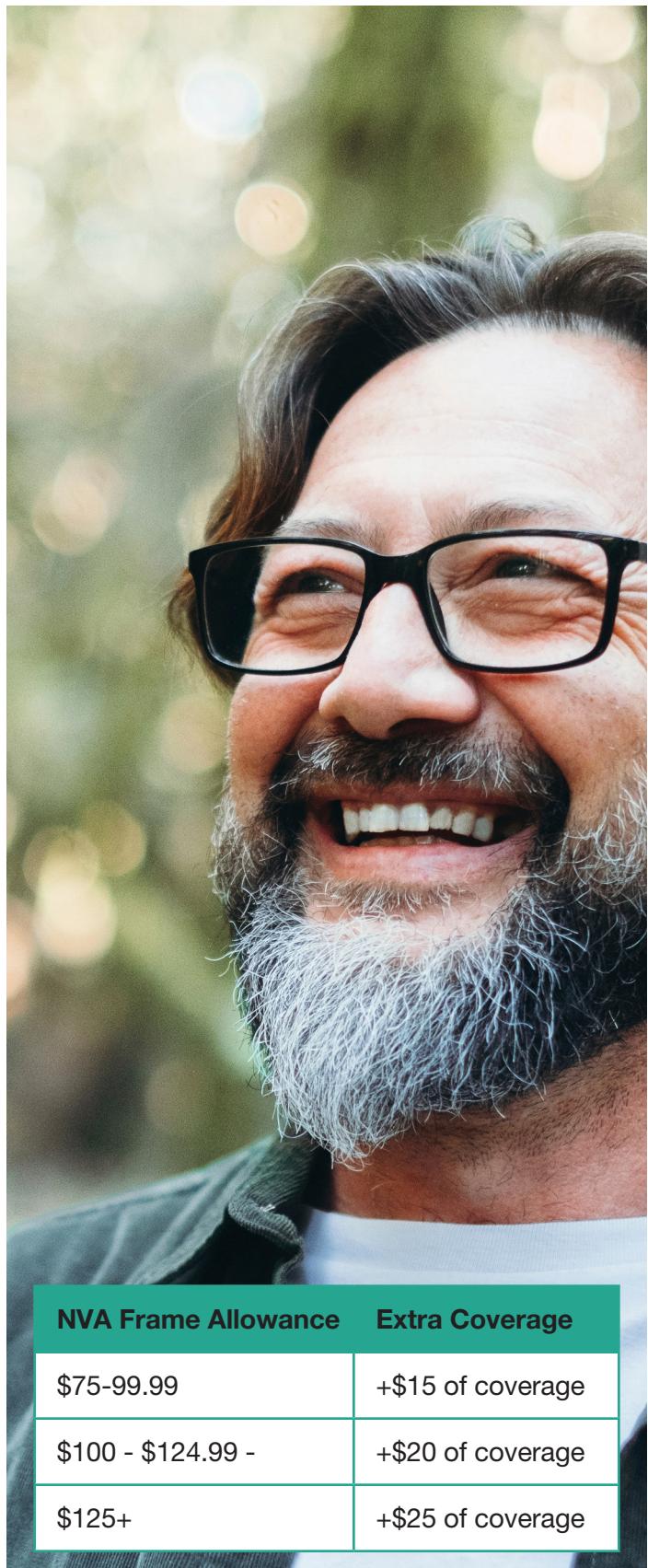
- Browse 6,000+ styles, including designer brands
- Virtual try-on technology — see how frames look on you
- Shop securely from the comfort of home
- Free shipping and hassle-free returns

## SHOP FOR A NEW PAIR OF EYEGLASSES TODAY!

1. Log into your NVA Member Portal at [www.e-nva.com](http://www.e-nva.com)
2. Click on Find Eyecare Professional and select See Online Options
3. Click on the UVP logo to access online shopping site
4. Explore 1000's of frames and try your glasses on virtually
5. Enter your prescription details
6. Complete your order and enjoy your new frames.



**Access your NVA Member Portal to get started, scan here!**



NVA Frame Allowance	Extra Coverage
\$75-99.99	+\$15 of coverage
\$100 - \$124.99 -	+\$20 of coverage
\$125+	+\$25 of coverage

**UVP** • ONLINE FRAMES & LENSES



## 1 in 3 people will develop cancer in their lifetime

Today, only three cancers that affect men have recommended screening tests (i.e., prostate, lung, and colorectal), according to the US Preventive Services Task Force.

Only four cancers that affect women have recommended screening tests (i.e. cervical, breast, lung, and colorectal), according to the US Preventive Services Task Force.

That leaves a large, potentially life-altering gap in screening for the number of cancers that could impact you.

### **Fortunately, there's a proactive tool to screen for cancer — The Galleri® test.**

The Galleri test screens for a “fingerprint” of many of the deadliest cancers, including those we don’t have recommended screening tests for today, like pancreatic, esophageal, and liver.\*

Empower yourself with additional insight into your health—for yourself and those who depend on you.



#### **Request the Galleri test**

The Galleri test, valued at \$949, is available for \$374.50 to OCT participants and dependents who are age 50 or older, or ages 40–49 with additional risk factors.

Scan the QR code or visit [Galleri.com/OCT](http://Galleri.com/OCT)

### **Treating cancer starts with knowing you have it.**

Add a groundbreaking blood test to your recommended screenings. The Galleri test screens for a signal shared by more than 50 types of cancer with the convenience of a routine blood draw.

#### **Important Safety Information**

The Galleri test is recommended for use in adults with an elevated risk for cancer, such as those age 50 or older. The test does not detect all cancers and should be used in addition to routine cancer screening tests recommended by a healthcare provider. The Galleri test is intended to detect cancer signals and predict where in the body the cancer signal is located. Use of the test is not recommended in individuals who are pregnant, 21 years old or younger, or undergoing active cancer treatment.

Results should be interpreted by a healthcare provider in the context of medical history, clinical signs, and symptoms. A test result of No Cancer Signal Detected does not rule out cancer. A test result of Cancer Signal Detected requires confirmatory diagnostic evaluation by medically established procedures (e.g., imaging) to confirm cancer.

If cancer is not confirmed with further testing, it could mean that cancer is not present or testing was insufficient to detect cancer, including due to the cancer being located in a different part of the body. False positive (a cancer signal detected when cancer is not present) and false negative (a cancer signal not detected when cancer is present) test results do occur.

#### **Laboratory/Test Information**

The GRAIL clinical laboratory is certified under the Clinical Laboratory Improvement Amendments of 1988 (CLIA) and accredited by the College of American Pathologists. The Galleri test was developed — and its performance characteristics were determined — by GRAIL. The Galleri test has not been cleared or approved by the Food and Drug Administration. The GRAIL clinical laboratory is regulated under CLIA to perform high-complexity testing. The Galleri test is intended for clinical purposes.

The Galleri test does not detect a signal for all cancers and not all cancers can be detected in the blood. False positive and false negative results do occur. Galleri is a screening test and does not diagnose cancer. Diagnostic testing is needed to confirm cancer. The Galleri test should be used in addition to healthcare provider recommended screening tests. The Galleri test is available by prescription only.

\*Sensitivity in study participants with pancreatic cancer: 83.7% overall (61.9% for stage I, 60.0% stage II, 85.7% stage III, 95.9% stage IV); esophageal cancer was 85.0% (12.5% for stage I, 64.7% stage II, 94.1% stage III, 100% stage IV); and liver/bile duct cancer: 93.5% overall (100% for stage I, 70.0% stage II, 100% stage III, 100% stage IV).

# Creating a Vision Statement for Your Goals

By Kailee Staph  
MS, NBC-HWC, CWP, CLC, FNC, CTTS

When it comes to reaching your health goals, whether it's losing weight, building strength, improving energy, or simply feeling better day-to-day, one of the most powerful tools you can use is a vision statement. Think of it as a guiding light—a clear picture of what you want to achieve and how you want your life to feel once you get there. A strong vision keeps you motivated, focused, and inspired, even when life gets busy or challenges arise.

## What is a Vision Statement?

A vision statement is a short, positive declaration that describes your ideal outcome. Unlike a goal, which is specific and measurable (like “lose 10 pounds in 3 months”), a vision statement is broader and emotional. It focuses on how achieving your goal will make you feel, and the life you want to create.

For example:

- Instead of: “I want to run 5 miles in 6 weeks,”
- Try: “I feel strong, confident, and energized as I move my body every day.”

Notice how the second statement taps into motivation and emotion—it gives you something to visualize and strive for beyond numbers or measurements.

## Why a Vision Statement Helps

1. **Keeps you motivated:** When you're tempted to skip a workout or grab that extra dessert, your vision reminds you why you started.
2. **Provides clarity:** Knowing exactly what you want your life to feel like helps you make decisions that align with your goals.
3. **Strengthens focus:** Your vision helps you prioritize your health and wellness amidst life's distractions.
4. **Encourages consistency:** A vivid vision can make healthy habits feel purposeful rather than forced.



## How to Write Your Own Vision Statement

Follow these steps to create a statement that inspires and motivates you:

1. **Start with your “why”:** Ask yourself why you want to reach your goal. What changes do you want to feel in your body, mind, and life?
  - Example: “I want to feel energetic and strong so I can play with my kids without getting tired.”
2. **Use the present tense:** Write your statement as if you are already living it. This helps your brain treat it like reality and boosts motivation.
  - Example: “I am confident, active, and proud of my healthy choices every day.”
3. **Focus on feelings and outcomes, not just numbers:** Include how achieving your goal will make you feel physically, emotionally, and mentally.
  - Example: “I feel vibrant, balanced, and in control of my health and my time.”
4. **Make it personal and positive:** Your vision should reflect what's meaningful to you, not what you think others expect.
  - Example: “I nourish my body with foods that make me feel strong and energized, and I move every day in ways I enjoy.”
5. **Keep it short and memorable:** A vision statement should be easy to recall so you can repeat it daily for motivation.



## Examples of Health and Wellness Vision Statements



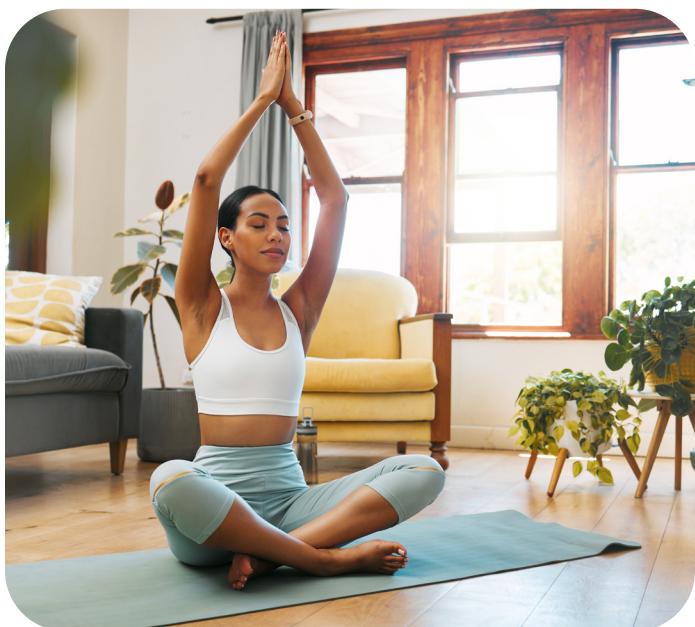
*I feel energized, balanced, and proud of the choices I make for my body each day.*



*I am strong, capable, and confident in my fitness journey, enjoying movement that makes me feel alive.*



*I nourish my body with healthy foods I love, and I enjoy daily movement that keeps me feeling vibrant and focused.*



*I celebrate my progress, stay motivated, and embrace a healthy lifestyle that supports my long-term goals.*

# Get back to the pain-free version of you

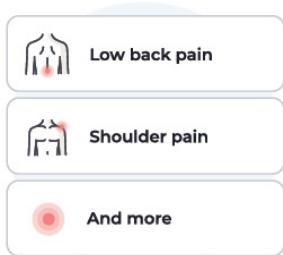
## **Ease pain and move confidently into the new year.**

If your shoulder aches while shoveling snow, or your knees protest as you return to the gym or train for a winter 5K, now's the perfect time to get back to the pain-free version of you.

Thrive is your \$0-cost digital physical therapy benefit designed to ease back, joint and muscle pain all from the comfort of home. Packed schedules and holiday parties won't get in the way of your 10-minute exercise sessions on your Thrive Pad, a portable tablet with motion-tracking technology that you'll use to complete your program.

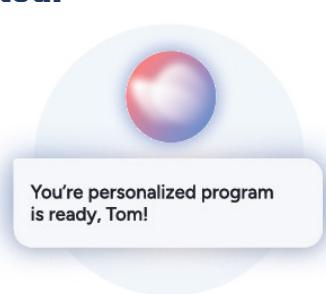
With over 600,000 members free from pain, Thrive has helped people of all ages significantly reduce discomfort—many find relief in as few as 9 sessions<sup>1</sup>. Enroll in your no-cost benefit now to go into the new year with a jump-start on your resolutions.

### **Here's how to get started:**



#### **Enroll in Thrive**

In 10 minutes or less to start your journey to real relief



#### **Get your personalized program**

Created by a Doctor of Physical Therapy



#### **Receive your Thrive Kit**

Including your complimentary Thrive Pad



#### **Get back to a pain-free you**

As you complete your at-home guided exercises

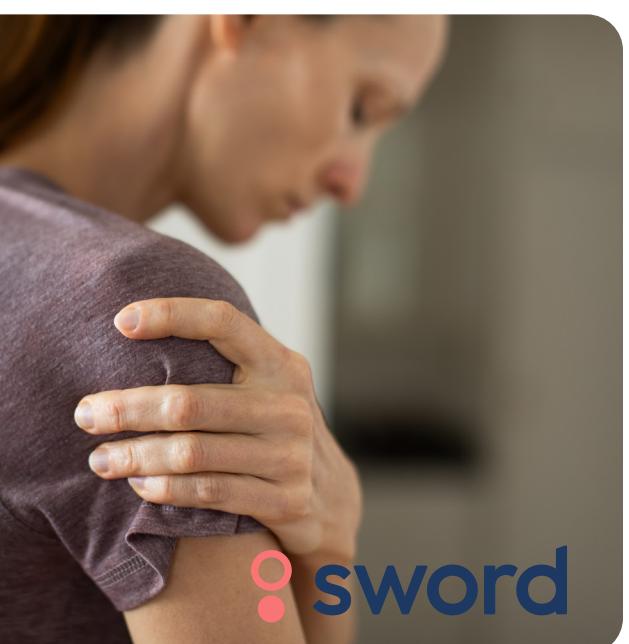
<sup>1</sup>Those that score 5/7 or higher on PCIC scale after 9 sessions. Source: Sword member base, 2024 data



#### **Activate your Thrive benefit today**

Scan the QR code with your phone camera or visit [sword.health/campaign/back2u/best\\_tk](http://sword.health/campaign/back2u/best_tk)

**Have questions?** Call us at: (385) 498-4640





## HEALTHY LIVING RECIPE: Oven Fried Parmesan Chicken

### INTRODUCTION

These come out very moist. I found this on the back of a grocery store ad and made a few changes. The original called for 2 tsp of Thyme, 1/4 c of Parmesan, & 2 c of cornflakes. I measured after I dipped and found I had a good 1/2 c of mixture left so I cut the recipe back accordingly.

\* For those of you that are salt restricted- You might want to leave out the salt as there's probably enough in the Parmesan cheese. I just sprinkled a little salt over the bowl.

I also extended the cooking time. The original time was 20 mins.

### Nutritional Info

Servings Per Recipe: 4  
Amount Per Serving  
Calories: 221.2  
Total Fat: 3.2 g  
Cholesterol: 128.0 mg  
Sodium: 390.2 mg  
Total Carbs: 9.8 g  
Dietary Fiber: 0.5 g  
Protein: 38.3 g

**Number of Servings: 4**

### INGREDIENTS

1 Egg white  
3 Tb Parmesan Cheese  
1 1/2 c Cornflakes, crushed  
1/4 tsp ea Salt & Black Pepper  
1 tsp dried Thyme  
4 bnls/skls Chicken Breasts

### DIRECTIONS

Preheat oven to 400 degrees F.  
Beat egg white until frothy. In another bowl mix Parmesan cheese, cornflakes, salt, pepper, and Thyme. Dip each chicken piece in the egg white and then dip into the cornflakes mixture, patting well to ensure the mixture adheres to the chicken. Place the chicken on a lightly oil sprayed pan. Bake about 25 mins or until internal temperature reaches 165 degrees F.