



BENEFITS INSIDER

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

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

CVS caremark™

SAVE TIME AND MONEY.

Our digital tools help you find ways to save on medication and manage your prescriptions on your own time.

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Digital tools make it easy to manage your health whenever - and wherever - you like. You can look for saving opportunities, stay on top of your prescriptions and more. Here's how our digital tools can help you every day.

Stay in the loop. Sign up to get email or text messages about your prescriptions, ways to save, status updates and more.

Refill fast. Request refills quickly and keep track of prescriptions for your family in one convenient place. See how close you are to meeting your deductible and out-of-pocket cost maximum anytime.

Explore Rx savings options. Find out if your Rx is covered or if you could pay less for it. And see if options like Rx delivery by mail or changing to a generic medication can save you money.

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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 CVS Caremark, 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 CVS Caremark have partnered with pharmacies, grocery stores and other commercial retailers to make sure you have access to the vaccines you need each year.

Visit one of these convenient locations to get your vaccinations for the flu and shingles:

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



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⁾

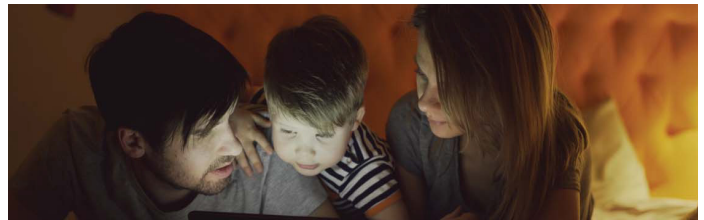
For those that would rather limit their exposure to blue light, it's important to know that the majority of blue light that most people are exposed to comes from sunlight. Consider wearing sunglasses with brown and gray lens colors when you're outside to reduce blue light exposure.

NVA:

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

Phone: 1.800.672.7723

Group Number: 1369000001



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/>

Diabetes management, simplified

An advanced blood glucose meter and as many strips and lancets as you need, paid for by your employer.

It's all in the meter and on the house.



Personalized tips with each blood sugar check



Real-time support when you're out of range



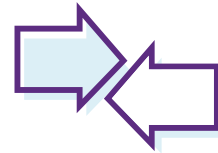
Strip reordering right from your meter



Optional alerts to keep contacts in the loop



Send a Health Summary Report directly from your meter



Automatic uploads mean no more paper logbooks

GET STARTED

Text "GO OHIOTEAMSTERS" to 85240 to learn more and join

You can also join by visiting Join.Livongo.com/OHIOTEAMSTERS/register or call 800-945-4355 and use registration code: **OHIOTEAMSTERS**





The Diabetes Plate Method

The Diabetes Plate Method is the easiest way to create healthy meals that can help manage blood sugar. Using this method, you can create perfectly portioned meals with a healthy balance of vegetables, protein, and carbohydrates—without any counting, calculating, weighing, or measuring. All you need is a plate!

1. Fill half your plate with nonstarchy vegetables

Nonstarchy vegetables are lower in carbohydrate, so they do not raise blood sugar very much. They are also high in vitamins, minerals, and fiber, making them an important part of a healthy diet. Filling half your plate with nonstarchy vegetables means you will get plenty of servings of these superfoods

2. Fill one quarter of your plate with lean protein foods

Foods high in protein such as fish, chicken, lean beef, soy products, and cheese are all considered “protein foods.”

Protein foods (especially those from animal sources) usually contain saturated fat, which may increase your risk of heart disease. Lean proteins are lower in fat and saturated fat, making them a healthier choice.

Keep in mind that some plant-based protein foods (like beans and legumes) are also high in carbohydrates

3. Fill one quarter of your plate with carbohydrate foods

Foods that are higher in carbohydrate include grains, starchy vegetables, beans and legumes, fruit, yogurt, and milk. These foods have the greatest effect on blood sugar.

Limiting your portion of carbohydrate foods to one quarter of your plate can help keep blood sugars from rising too high after meals.

4. Choose water or a low-calorie drink

Water is the best choice because it contains no calories or carbohydrates and has no effect on blood sugar.

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THE DIABETES PLATE METHOD

All you need is a plate!

Example of nonstarchy vegetables

- Asparagus
- Broccoli
- Brussel Sprouts
- Cabbage
- Carrots
- Celery
- Cucumber
- Eggplant
- Leafy greens (kale, collards, mustard greens, or Swiss Chard)
- Mushrooms
- Okra
- Green beans, snow peas, pea pods, sugar snap peas
- Peppers
- Salad Greens (arugula, lettuce, spinach, endive, spring mix, etc)
- Squash - Zucchini, yellow squash, chayote, spaghetti squash
- Tomatoes

Examples of Lean Proteins

- Poultry - chicken, turkey
- Eggs
- Fish - salmon, cod, tuna, tilapia, swordfish
- Lean beef - chuck, round, sirloin, flank or tenderloin
- Lean pork - center loin chop or tenderloin
- Lean deli meats
- Cheese & cottage cheese

Plant Based Proteins

- Beans, lentils, hummus and falafel
- Nuts and nut butters
- Edamame
- Tofu and tempeh
- Plant-based meat substitutes

Examples of Carbohydrates

- Whole grains - brown rice, bulgur, oats, polenta, popcorn, quinoa
- Whole grain products - pasta, bread, tortilla
- Starchy vegetables - acorn & butternut squash, green peas, parsnips, potato, pumpkin, sweet potato/yam
- Beans and legumes such as black, pinto, kidney and garbanzo beans
- Fresh and dried fruits
- Dairy products - milk, yogurt and milk substitutes

Example of Zero or Low-Calorie drinks

- Unsweetened tea (hot or iced)
- Unsweetened coffee (hot or iced)
- Sparkling water / club soda
- Flavored water or sparkling water without added sugar
- Diet soda or other diet drinks



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. The Ohio Conference of Teamsters & Industry 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.

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Here is how your benefits under the Ohio Conference of Teamsters & Industry 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.
- Bariatric Surgery* - For bariatric surgery to be covered, you must meet medical necessity requirements set forth by Medical Mutual. Generally, you must have BMI of 40 or above, or BMI of 35 or above with at least one high-risk comorbid condition such as hypertension, sleep apnea or diabetes (among many others). For full details, please contact the number on the back of your Medical Mutual card.
- 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.

**Not all Plans cover Bariatric Surgery. To see if you are eligible and if your Plan covers this procedure, contact Medical Mutual.*





Live Webinar Schedule

WELL - BEING. DONE WELL.

To register for a webinar, click the desired title and complete the linked registration form.

TITLE	DATE & TIME
Recognizing the Signs of Depression in a Team Member	Wednesday, Oct 12 th 1:30pm-2:30pm EST
QTIP! (Quit Taking it Personally) -The Art of Healthy Detachment	Wednesday, Oct 26 th 12pm-12:45pm EST
Sweet Smarts	Wednesday, Nov 2 nd 12pm-12:45pm EST
The Stress and Addiction of News Consumption	Wednesday, Nov 9 th 1:30pm-2:30pm EST
Don't Stress The Season	Thursday, Dec 8 th 1pm-1:45pm EST
Family Dynamics During the Holidays	Wednesday, Dec 14 th 1:30pm-2:30pm EST

Can't attend a desired webinar? No problem...

On-Demand webinars are available on our Blog or via your Member Portal, An account may be required for access to materials on the Member Portal, please reach out to your account manager for more information .

LIFE COMES WITH CHALLENGES.

Your Assistance Program is here to help.

Your Assistance Program can help you reduce stress, improve mental health, and make life easier by connecting you to the right information, resources, and referrals.

All eligible employees, spouse/partner, dependents, household members and parents/parents-in-law are eligible to use any of the IMPACT services. This includes access to short-term counseling and the wide range of services listed below:

3 Mental Health Sessions Manage stress, anxiety, and depression, resolve conflict, improve relationships, overcome substance abuse, and address any personal issues.

3 Life Coaching Sessions Reach personal and professional goals, manage life transitions, overcome obstacles, strengthen relationships, and build balance.

Financial Consultation Build financial wellness related to budgeting, buying a home, paying off debt, managing taxes, preventing identity theft, and saving for retirement or tuition.

Legal Consultation Get help with personal legal matters including estate planning, wills, real estate, bankruptcy, divorce, custody, and more.

Work-Life Resources and Referrals Obtain information and referrals when seeking childcare, adoption, special needs support, eldercare, housing, transportation, education, and pet care.

Personal Assistant Save time with referrals for travel and entertainment, seeking professional services, cleaning services, home food delivery, and managing everyday tasks.



Medical Advocacy Get help navigating insurance, obtaining doctor referrals, securing medical equipment or transportation, and planning for transitional care and discharge.

Member Portal and App These digital tools enable you to access your benefits 24/7/365 with online requests and chat options. They also provide easy access to thousands of articles, webinars, podcasts, and tools covering total well-being.

Contact IMPACT Solutions
Call: 800-227-6007
Visit: www.MyImpactSolution.com
Code: octeap

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An AllOne Health Company