



# BENEFITS INSIDER

A PUBLICATION OF THE OHIO CONFERENCE OF TEAMSTERS & INDUSTRY HEALTH AND 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.](#)**

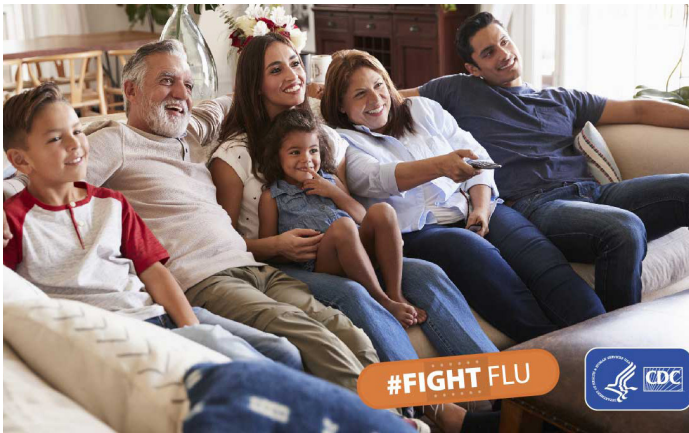


## Lower Stress: How does stress affect the body?

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.](#)**

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.

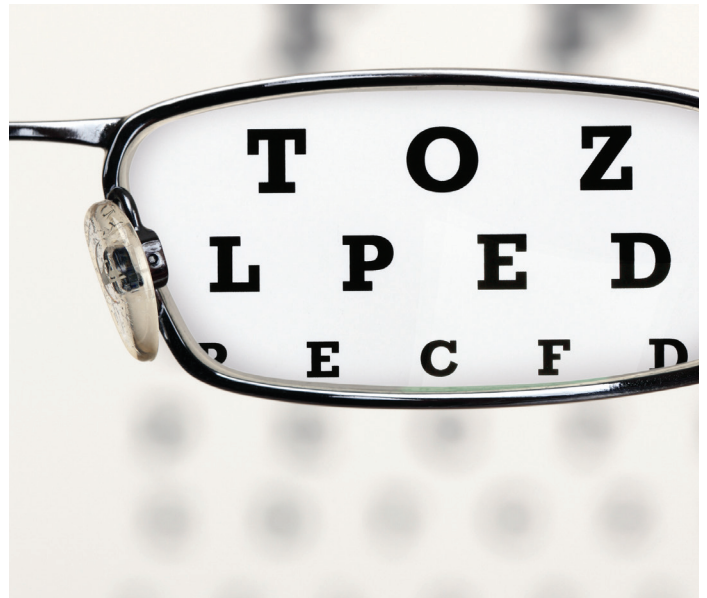
# 5 Health Issues Detected by an Eye Exam

Getting a comprehensive eye exam not only may detect a change in vision but it can determine your overall health. The eye is the only place in the body where a doctor has a clear view of your blood vessels, nerves and connecting tissue without the need for surgery.

This unobstructed view allows eye doctors to see what's going on in other parts of your body not just your eyes.

## Here are 5 health issues that may be discovered during an eye exam:

- 1. DIABETES:** Change or damage in the blood vessels of the retina. If the blood vessels are leaking blood or a yellowish fluid you may have diabetic retinopathy. Diabetes is the leading cause of blindness among adults in the US.
- 2. HYPERTENSION:** Blood vessels in the eyes are normally straight, if they narrow, bend, kink, or tear the likelihood of high blood pressure exists.
- 3. HIGH CHOLESTEROL:** The cornea may have a yellowish appearance or yellow ring around it. Also plaque found in the blood vessels of the retina is another indication of high cholesterol. High cholesterol can lead to fat build-up blocking blood flow to the eye which can cause vision loss.
- 3. THYROID DISEASE (GRAVE'S DISEASE):** Protruding, bulging eyes are an indication of thyroid disease.
- 4. STROKE:** A microscopic clot in the blood vessels of the retina could put someone at risk for a stroke.
- 5. TUMOR OR ANEURYSM:** Pupils of different sizes and droopy eyelids or a change in the appearance of the retina may reveal a tumor or aneurysm.



If your eye doctor detects any of these health conditions, you should seek immediate attention from your healthcare professional for further investigation.

# Your eyes can reveal to your eye doctor underlining health issues.



[Click Here](#) to check your vision benefits and the many discounts on vision services not covered by the plan.

# 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:	Disadvantages of shopping for your glasses online:
<ol style="list-style-type: none"><li>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)</li><li>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</li><li>3. No sales pressure</li><li>4. Access to occasional discounts provided by online retailers</li><li>5. Saves you time</li></ol>	<ol style="list-style-type: none"><li>1. Cannot ask detailed questions with live, in-person assistance</li><li>2. Difficulty in measuring your own pupil distance, bifocal height, frame size, and other measurements necessary to accurately fill a prescription</li><li>3. Possible difficulty in returning custom fabricated eye wear that does not fit well or accurately correct your vision</li><li>4. Possibility of ordering the wrong prescription, or other problems - some of which may lead to blurred vision or eyestrain</li><li>5. Some websites may not accept your vision benefit plan</li></ol>

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:

<https://www.webmd.com/eye-health/ordering-glasses-online#1>



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





# 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?

CONTINUED ON NEXT PAGE.

## 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

**WW** (Formerly know as: *Weight Watchers*)

As a Medical Mutual member, you can start or renew your WW membership today and save almost 50 percent off the regular cost of a Digital, Digital + Studio or WW for Diabetes program.

### **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).



# 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.



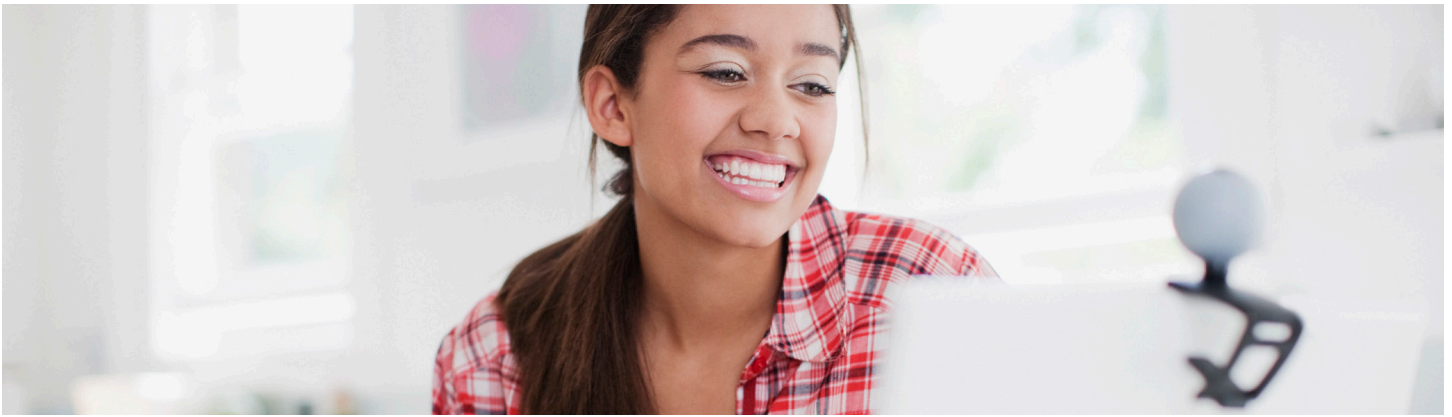
To download or update the app,  
visit your device's App Store  
(Apple) or Google Play (Android).

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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## 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
<i>Managing Your Money in Tough Times</i>	Wednesday, Jan 11 <sup>th</sup> 1:30pm-2:30pm EST
<i>Exploring the Intersection between Mental Health and Physical Health</i>	Tuesday, Jan 25 <sup>th</sup> 12pm-12:30pm EST
<i>Minimizing Worry to Maximize your Life</i>	Wednesday, Feb 8 <sup>th</sup> 1:30pm-2:30pm EST
<i>Creating a Respectful Workplace</i>	Thursday, Feb 16 <sup>th</sup> 12:00pm-12:45pm EST
<i>Workplace Differences: A Matter of Style</i>	Wednesday, March 8 <sup>th</sup> 1:30pm-2:30pm EST
<i>Boundaries and Blindspots</i>	Tuesday, March 21 <sup>th</sup> 12:00pm-12:30pm 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 .