


BENEFITS Insider

WINTER 2025

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

NEW BENEFIT!
Introducing
 **Galleri**[®]
a revolutionary test
that detects 50+ cancers
with one blood draw.
Learn more inside!



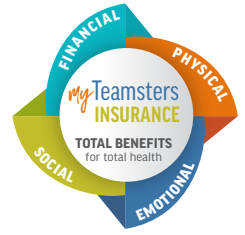
My Teamsters Insurance
PHYSICAL • EMOTIONAL • SOCIAL • FINANCIAL

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Rock Your Resolutions for 2025

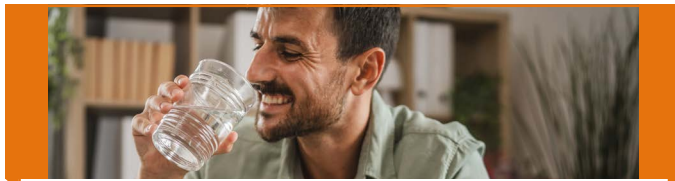
How Your Benefits Can Help Get You There!



As the New Year begins, it's natural to aim for meaningful improvements in our lives. Focusing on the four dimensions of total health—physical, emotional, social and financial—can set the foundation for lasting change. The key? Start small. Small, manageable habits create momentum for big results. And with Ohio Conference of Teamsters Insurance benefits and resources, you have the tools to make it happen.

Here are some tips for setting goals for each dimension of total health, along with an overview of how to use your benefits to support your resolutions—building a healthier, happier 2025:

Small Habits – Big Results



Physical Health

- **Tip:** Focus on small, consistent actions that fit easily into your routine.
- **Example Resolutions:**
 - ✓ Take a 10-minute walk after lunch daily.
 - ✓ Swap sugary drinks for water three times a week.
 - ✓ Stretch for five minutes every morning to reduce stiffness.

These small habits build a foundation for improved energy, fitness and overall health.



Emotional Health

- **Tip:** Practice mindfulness and self-care without overwhelming yourself.
- **Example Resolutions:**
 - ✓ Set a daily “screen-free” hour to recharge.
 - ✓ Try deep breathing for three minutes during stressful moments.
 - ✓ Write down one thing you're grateful for each day.

Small steps in nurturing your emotional health can reduce stress and increase resilience.



Social Health

- **Tip:** Strengthen your relationships through intentional interactions.
- **Example Resolutions:**
 - ✓ Call a friend or family member once a week.
 - ✓ Attend one community or work-related social event per month.
 - ✓ Regularly participate in a shared activity: join a local sports league, volunteer, start a book club or a walking group.

Even small efforts to engage with others can boost your sense of belonging and happiness.



Financial Health

- **Tip:** Simplify money management by focusing on incremental changes.
- **Example Resolutions:**
 - ✓ Set up automatic transfers to your savings account, even if it's just \$10 per paycheck.
 - ✓ Review one recurring expense and consider cutting back.
 - ✓ Use a budgeting app to track your spending once a week. Try the [EveryDollar](#) app.

Taking small financial steps can reduce stress and build confidence over time.



Turning Resolutions into Results Using Your Employee Benefits

Below are examples of the various benefits and programs available to you as an OCT Insurance participant that can support your health and wellbeing goals.

Financial Health

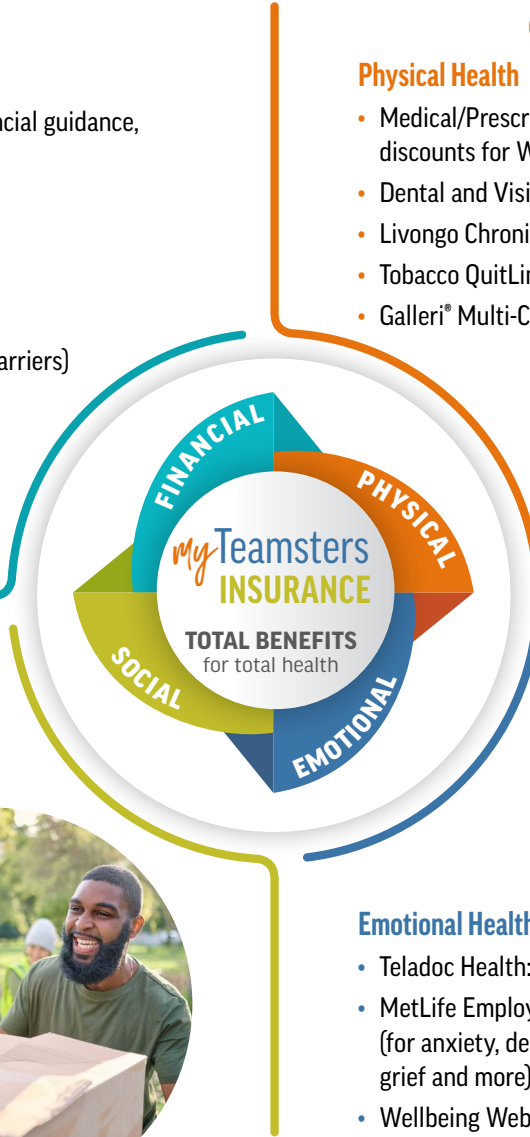
- EAP Financial Support (budgeting, financial guidance, retirement planning and more)
- Wellness Incentive Program
- Healthcare Tax-Advantaged Accounts
- Cost Saver by GoodRx
- Legal Services (through EAP)
- Cost Estimator Tools (through various carriers)

Physical Health

- Medical/Prescription Drug Benefits (including membership discounts for WeightWatchers®)
- Dental and Vision Benefits
- Livongo Chronic Condition Management (by Teladoc Health)
- Tobacco QuitLine
- Galleri® Multi-Cancer Early Detection
- Sword Health Physical Therapy
- Bloom Pelvic Care
- Hello Heart Blood Pressure Monitoring

Social Health

- Gym discounts
- Onsite events
- Paid time off
- Employer volunteer opportunities



Emotional Health

- Teladoc Health: Mental Health Coaching and Support
- MetLife Employee Assistance Program (EAP) Counseling (for anxiety, depression, relationship issues, stress, grief and more)
- Wellbeing Webinars

You Got This!

Big changes don't happen overnight, but small, steady habits lead to lasting transformation. By focusing on each dimension of total health, you'll make 2025 a year of sustainable and meaningful growth. Celebrate small wins, stay consistent and watch how these little changes add up to a healthier, happier you.

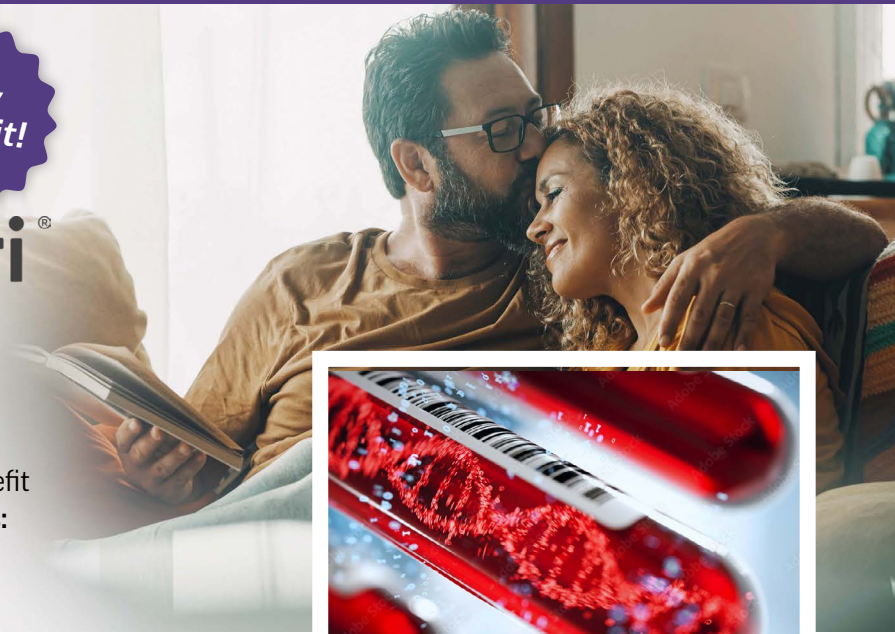




Feature

Introducing Galleri[®] A Revolutionary Cancer Screening Benefit

We are thrilled to introduce a groundbreaking new benefit for qualifying OCT and Industry Welfare Fund members: the **Galleri[®] Multi-Cancer Early Detection Test**.



Why This Matters

Cancer is one of the leading health challenges we face. And while early detection is the key to good outcomes, did you know that nearly 70% of cancers have no recommended screening test? This means many cancers aren't caught until symptoms appear—often when treatment options are more limited. That's where the **Galleri[®]** test comes in. This innovative multi-cancer early detection test is a game changer.

What Galleri[®] Offers

With just a simple blood draw, the Galleri[®] test screens for a unique “fingerprint” of **OVER 50 CANCERS**—even those without current standard screenings. It can detect cancers before they show symptoms.

How It Works

The process couldn't be easier:

- 1 Schedule your test and get a blood draw.
- 2 Galleri[®] analyzes your blood to look for signs of cancer.
- 3 If any signals are detected, you'll receive guidance on next steps to confirm the findings and explore care options with your healthcare provider(s).

Why It's Worth It

Take advantage of this opportunity and empower yourself with information to make the best decisions for your health. The Galleri[®] test is valued at \$949, but as part of your health plan, it's available for just **\$374.50** to qualified members. This is an investment in your health and peace of mind—because early detection can make all the difference.



Protecting your health is the best gift you can give yourself and your loved ones.

With Galleri[®], you have the power to detect cancer early and take control of your health journey.

Do You Qualify?

To qualify for Galleri[®] you and/or your spouse must be:

*An OCT plan member
age 50 or older (or age 40-49
with certain risk factors)*



GET STARTED!

See if you're eligible and request the test by scanning the QR code or visiting Galleri.com/OCT.



Scan Me

Galleri[®] is a prescription-only screening test and does not diagnose cancer. Diagnostic testing is needed to confirm cancer. The Galleri[®] test looks for a signal associated with active cancer and does not predict future genetic risk for cancer. 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.



Be a Winter Warrior: Stay Active Outdoors This Winter

(Sources: Mayo Clinic, American Heart Association, Harvard Medical School)

Winter might bring chilly temps, but that doesn't mean you need to fall into "hibernation mode." Staying active outdoors can keep you in shape, boost your mood, improve your health and help you feel energized all season long.

Embracing the great outdoors in winter may seem daunting at first, but it's an opportunity to experience nature in a whole new way. Whether it's the crisp air, the peaceful quiet of a snowy landscape or the thrill of outdoor adventures, there's something invigorating about getting outside.

Here are five easy ways to get moving outside, even when it's cold:

1 Gear Up and Layer Up: Wear a few light layers instead of one heavy coat. Base layers that wick sweat, like wool or polyester, are great for keeping you dry, and a top waterproof layer will keep you protected from snow or rain. Research shows layering helps you stay warm without overheating. Add insulated gloves, waterproof footwear and a warm hat and you should be good to go!

2 Walk It Out: Don't underestimate the power of a winter walk. Whether it's on your lunch break or after work, a brisk walk can improve your fitness and clear your mind.

Studies show even moderate walking improves heart health and lowers stress.

3 Buddy Up: Find a friend, family member or even your four-legged friend to join you. Whether it's a brisk walk or a trail hike, having a partner makes it more enjoyable and keeps you accountable.



4 Try a New Winter Sport: If you're up for it, try an outdoor sport like cross-country skiing, snowshoeing or ice skating. These activities are fun, low-impact ways to stay active while enjoying the snowy scenery. Plus, they're great workouts that don't require a gym.

5 Set Goals: Challenge yourself with small, achievable goals, like walking a certain number of miles per week or mastering a new winter activity. Tracking progress can keep you motivated.



STAYING ACTIVE HELPS:

- ✓ ward off the winter blues
- ✓ strengthen your immune system
- ✓ keep your fitness goals on track

Plus, it's a great way to break free from cabin fever.

BE SAFE!

Watch for icy spots and make sure to stay visible if you're out early or after dark. Reflective gear and a flashlight can keep you safe in low light.



When It's Time to Take It Indoors

When temperatures dip below zero or wind chills hit -18°F, it's safer to head indoors to avoid frostbite and hypothermia risks. Wet weather or poor visibility can also make outdoor exercise dangerous. On these days, consider hitting the gym or working out at home.

Did you know? Medical Mutual offers gym discounts—many memberships come at a reduced rate, making indoor exercise more affordable. Learn more at [medmutual.com](https://www.medmutual.com).

How Do You Know You've Had **TOO MUCH?**

Having too much caffeine can have a **negative impact** on a person's health and can increase the risk for a **safety incident** on the job.

Common side effects of too much caffeine include:



Nervousness and anxiety



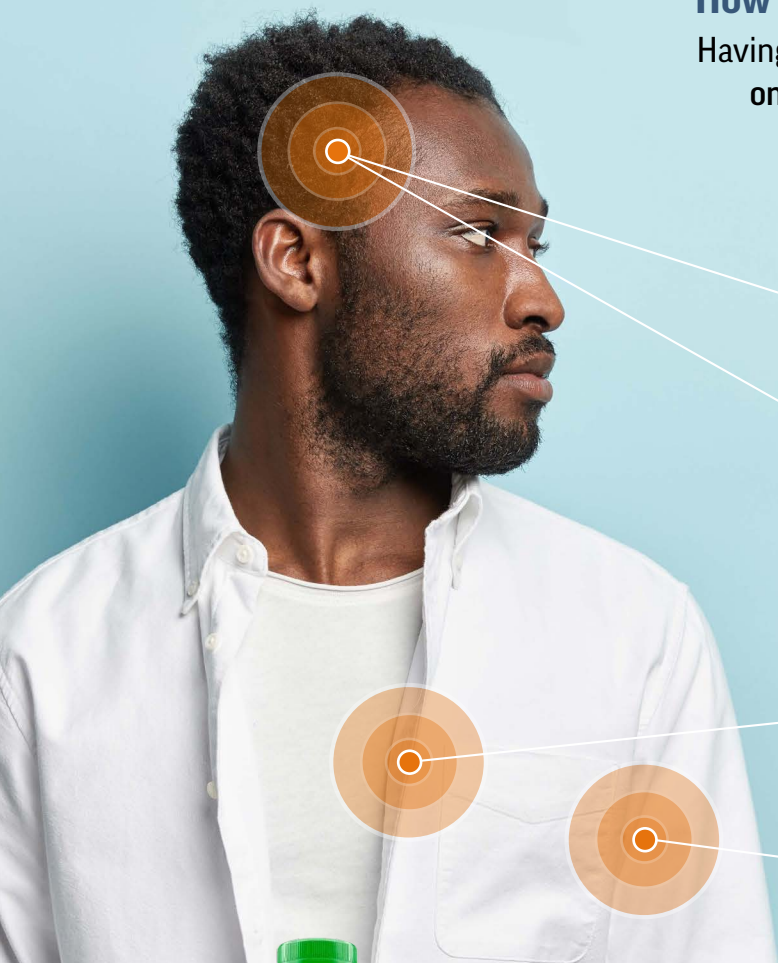
Irritability



Fast heart rate



Shakiness



Choosing the **RIGHT** Caffeinated Beverage for You

If choosing to drink a beverage with caffeine, choose options with:

200mg or LESS of caffeine

10g or LESS of added sugar



IMPORTANT!

Consult with your doctor before consuming caffeine or energy drinks as they can increase your heart rate and worsen certain health conditions.

Tips to Manage Caffeine Consumption



Know Sources:
Check labels for hidden caffeine.



Spread It Out:
Space caffeine throughout the day



Cut Late Use:
Stop at least 6 hours before bed.



Hydrate:
Balance caffeine with water.



Listen:
Adjust if you feel jittery or anxious.



February is Heart Health Month

with



American Heart Association.

Save a Life: Know the Signs and Symptoms of a Heart Attack

(Source: American Heart Association)

Taking care of your heart is key to living a long, active life. By understanding how to protect your heart and lower your risk of a heart attack, you can boost your health for the long haul.



Signs and Symptoms of a Heart Attack

Recognizing the signs of a heart attack early can save a life. Some heart attacks are sudden and intense, but most of them start slowly, with mild pain or discomfort. The warning signs are:



Uncomfortable pressure, squeezing, fullness or pain in the center of your chest—lasting more than a few minutes or goes away and comes back.



Pain or discomfort in one or both arms, the back, neck, jaw or stomach.



Shortness of breath with or without chest discomfort



Other signs such as breaking out in a cold sweat, nausea or lightheadedness.



As with men, women's most common heart attack symptom is chest pain or discomfort. But **WOMEN ARE MORE LIKELY** than men to experience some of the other common symptoms, particularly **shortness of breath, nausea/vomiting** and **back or jaw pain**.

Know Your Numbers

Be sure to schedule a visit with your doctor to learn your personal health numbers to help assess your risk of heart disease. The earlier you notice if one health metric falls outside the healthy range, the sooner you can take action—making it easier to treat and potentially prevent bigger health problems.



Blood Pressure



Cholesterol



Blood Sugar



Body Mass Index (BMI)



56% OF ADULTS have high blood pressure and/or high cholesterol—common contributors to heart disease.

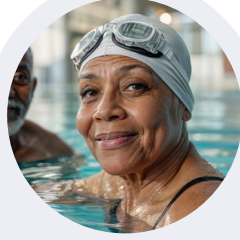
(Source: Hello Heart)

5 Ways to Reduce Your Risk of Heart Disease



Eat a Heart-Healthy Diet

Focus on fruits, vegetables, whole grains and healthy fats.



Exercise Regularly

Aim for 2.5 - 3 hours of moderate activity each week (brisk walking, swimming, cycling).



Manage Stress

Practice relaxation techniques like meditation or deep breathing.



Quit Smoking & Limit Alcohol

Stop or cut down on smoking and keep alcohol intake in check.



Stay on Track with Preventive Care

Keep track of weight, blood pressure, cholesterol and blood sugar levels.

Benefits to Support Your Heart Health

If you need extra support managing your weight or blood pressure, take advantage of these benefits available at no cost through the Medical Mutual medical plan.



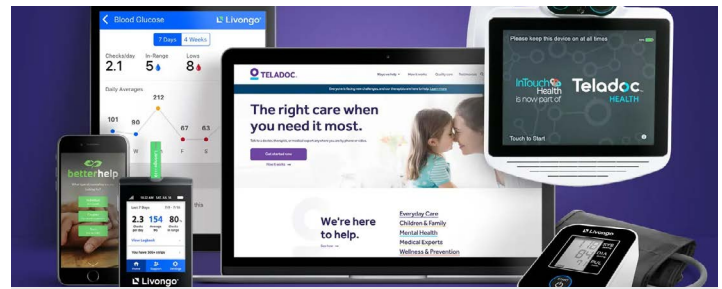
NEW! Hello Heart makes tracking and improving your heart health simple. The Hello Heart app offers:

- ✓ Real-time blood pressure monitoring
- ✓ Personalized tips and helpful insights
- ✓ Easy-to-follow goals
- ✓ Access to healthcare professionals to stay ahead of the game

GET STARTED at NO COST

☎ Call: (800) 767-3471

🔧 Visit: helloheart.com



Livongo (by Teladoc Health) can help you reduce your risk of heart conditions by offering support for maintaining a healthy weight and/or lowering blood pressure (as well as other health conditions).

Qualifying participants receive:

- ✓ Personalized action plan
- ✓ Nutrition, exercise and weight loss support
- ✓ Expert coaching
- ✓ A smart scale that syncs to the Livongo mobile app

GET STARTED at NO COST

☎ Call: (800) 835-2362

🔧 Visit: TeladocHealth.com/Begin/OHIOTEAMSTERS



Brush Up on the Facts: Gum Disease and Heart Health

(Sources: Harvard Medical School, American Heart Association, American Dental Association and Delta Dental)

As the leading cause of death in the U.S., heart disease is a top concern for most adults. While you may be aware of the common risk factors—age, family history, diet, stress, cholesterol levels and blood pressure—you may be surprised by one more risk factor: **gum disease**.

Gum disease is an infection and inflammation of the gum tissue and bone surrounding your teeth. There are two types:



Gingivitis

Early stage

Gums become red, swollen and may bleed



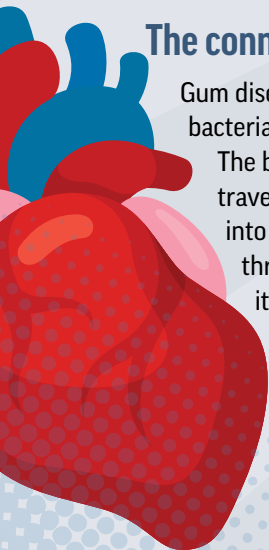
Periodontitis

Later stage

Gums pull away from teeth, bone loss occurs, teeth may fall out

The connection to your heart

Gum disease is caused by oral bacteria found in plaque and tartar. The bacteria in your mouth can travel through the gum tissue, into the bloodstream and throughout the body. When it reaches the heart, the bacteria can cause inflammation, infection and vascular damage which increases your risk of heart disease.



Warning signs

Healthy gums are pale pink and firm, fitting tightly around your teeth. If you suffer from any of the following, it may be a sign of developing gum disease:

- ❗ Red, swollen or sore gums
- ❗ Bleeding when you eat, brush or floss
- ❗ Painful chewing
- ❗ Receding gums
- ❗ Tooth sensitivity
- ❗ Frequent bad breath
- ❗ Pus around the gums and teeth
- ❗ Loose teeth



DID YOU KNOW?

More than **700 SPECIES** of bacteria live in your mouth! Some are necessary to keep your teeth and gums healthy, but others lead to plaque and tooth decay.

Tips to keeping gums healthy

The best way to protect yourself against gum disease is to practice good dental care.



Brush twice a day with fluoride toothpaste for at least two minutes each time.



Get regular dental cleanings to remove tartar and check for signs of gum disease.



Floss regularly to remove plaque from between your teeth.



Eat a healthy diet and limit sugary foods.



Use mouthwash to kill bacteria and reduce plaque buildup.



Quit smoking to support good dental hygiene and health.



TAKE CHARGE! Schedule Your Cleaning Today!

Your dental insurance provider, Delta Dental of Ohio, covers preventive care such as cleanings, exams and X-rays at **100%**, once every six months.





Focusing on Vision Health

(Source: National Eye Institute)



An estimated **61 MILLION** adults in the U.S. are at high risk for serious vision loss.

Of the five senses, eyesight is generally considered to be the most important. Approximately 80% of the information we take in about our environment comes from sight. It protects us from danger, makes our daily activities easier and connects us to our surroundings. Yet most people don't make vision health a top priority—and they should.

The leading cause of vision loss is eye disease. Since many eye diseases do not have any symptoms or warning signs, early detection and prevention are key. With this in mind, here are a few ways you can focus on having good eye health.

LOOK to improve vision health

Drink enough water

Good hydration is necessary to produce enough tears to keep your eyes moist, remove bacteria and rid your eyes of small particles.

Protect your eyes

Wear sunglasses to protect your eyes from the sun's harmful UV rays and safety glasses when needed to avoid eye injury.

Quit smoking

Smoking increases your risk of developing certain eye disorders that can lead to blindness.

Get enough sleep

Sleep allows our eyes to rest and recover. Too little sleep can lead to dry eyes and blurred vision.



Get an eye exam

Even if you have perfect vision, you should get a preventive eye exam at least **once every two years**.

Take screen breaks

Give your eyes a rest by following the 20-20-20 rule:

For every **20 minutes** of screen time

Take a **20 second break**

To look at something **20 feet away**

Eat an eye-friendly diet

- Spinach/Kale
- Carrots/Red Peppers
- Avocados
- Oranges/Berries
- Eggs
- Fatty Fish
- Almonds

Stay active

Regular exercise can delay the onset of age-related eye conditions and reduce the chance of developing other health conditions that cause vision problems.



TAKE CHARGE! Schedule Your Vision Exam Today!

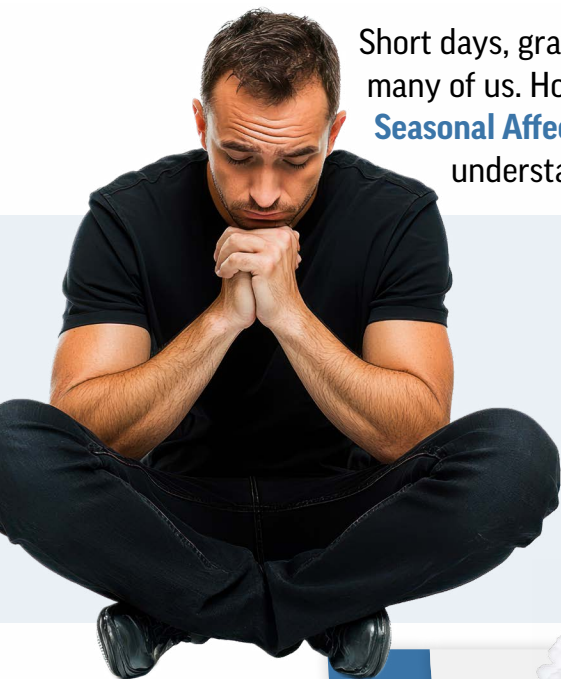
Your vision insurance provider, National Vision Administrators (NVA), covers annual eye exams at 100% if you visit a preferred provider. To find a participating provider near you, visit www.e-nva.com and select "Find a Provider" or call **(800) 672-7723**.



Is it Winter Blues... or Seasonal Affective Disorder (SAD)?

(Source: National Eye Institute)

Short days, gray skies and freezing temperatures can trigger the “winter blues,” in many of us. However, for some, these feelings may signal something more serious: **Seasonal Affective Disorder (SAD)**. While both are linked to seasonal changes, understanding the differences can help you find the right support.



Winter Blues

- ✓ Mild, temporary slump in mood during the colder months.
- ✓ Feel more tired, less motivated or a little down, but these feelings don't usually interfere significantly with your daily life.

SAD

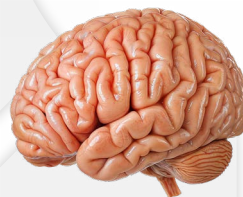
- ✓ A serious form of depression related to changes in seasons.
- ✓ More severe than winter blues, it can negatively impact a person's health, productivity and relationships.

What Causes SAD?

The specific causes remain unknown. Some factors that may come into play include:

Your biological clock
(circadian rhythm)

The reduced level of sunlight in fall and winter may disrupt your body's internal clock and lead to feelings of depression.



Reduced sunlight can also cause a drop in serotonin, a brain chemical (neurotransmitter) that affects mood, which may trigger depression.

Serotonin levels



The change in season can disrupt the balance of the body's level of melatonin, which plays a role in sleep patterns and mood.

Melatonin levels

Common Symptoms

- ✓ Persistent feelings of depression, sadness and hopelessness
- ✓ Increased appetite (craving carbs) with weight gain
- ✓ Oversleeping and low energy even when rested
- ✓ Difficulty concentrating
- ✓ Loss of interest in work or other activities
- ✓ Socially withdrawn



How to Diagnose SAD

SAD can be tricky to diagnose, as symptoms resemble other mental health conditions. A healthcare provider typically diagnoses it by reviewing your health history, discussing symptoms and conducting a physical exam with blood tests to rule out other conditions.

continued on next page...

Treating SAD

You don't have to tough it out on your own. Talk with your healthcare or mental health provider about options to keep your mood and motivation steady throughout the year, such as:

Lifestyle Changes

Regular exercise, spending time outdoors and maintaining a healthy diet can help to alleviate symptoms.

Light Therapy

Using a lightbox that mimics natural sunlight can help regulate your body's internal clock and improve mood.

Talk Therapy

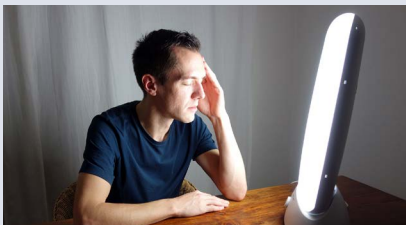
Cognitive-behavioral therapy (CBT) is an effective way to address negative thought patterns and develop coping strategies.

Medications

In some cases, antidepressants may be prescribed to manage symptoms.



Technology for Tackling SAD



Light Therapy Boxes

Mimic sunlight to boost mood and energy by adjusting melatonin and serotonin levels.



Wearable Light Devices

Smartwatches track sleep and light intake, some with blue light settings to enhance alertness.



Dawn Simulators

Mimics the sun by gradually brightening your room to help regulate circadian rhythms and ease morning grogginess.



Smart Lighting

Adjustable smart bulbs mimic natural daylight, helping regulate sleep and improve mood.



If you participate in a Healthcare Flexible Spending Account (FSA) or Healthcare Savings Account (HSA), you may be able to purchase these items using your FSA/HSA funds. Many light therapy items are considered an eligible expense. Visit the [FSAstore.com](https://www.fsastore.com) or [HSAstore.com](https://www.hsastore.com).



TAKE CHARGE! Reach out to the EAP for support

Get free, confidential support through your Employee Assistance Program (EAP):

metlifeep.lifeworks.com



Visit: MetLife EAP log in page to download the app
(username: metlifeep, password: eap)



Call: (888) 319-7819





Why Sports Fandom and Team Spirit Can Be a Winning Experience

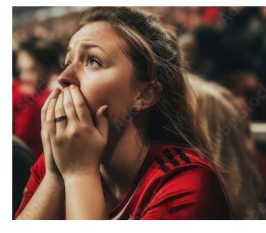
(Sources: Travel Channel, US News Travel, Travel + Leisure, Dave Ramsey)

While sports offer a lot of entertainment value, did you realize being a fan and cheering for your favorite team can help you score points for your total health and wellbeing?

Being a sports fan can have many benefits, including:

Mental health

Watching sports can help relieve stress. People feel less depressed, have reduced anxiety and experience a sense of relief. Fans can also temporarily disconnect from their daily stressors and immerse themselves in the excitement of the game.



Making friends

It's easy to start a conversation with other fans because you both care about the same thing.



Sense of community pride

Fans can feel a special connection when the team is in their community. They can also associate themselves with successful teams and experience a sense of pride in their team's accomplishments.

Active mind

Keeping track of statistics, like yards per carry or save percentage, can keep your brain nimble and healthy.

There's something to look forward to

Having a big event to look forward to always makes life a little better. Fortunately, if you're interested in a sport, there are almost always things going on—filling your calendar with things you enjoy. It also helps make the most of the colder months.

Learning about success and failure

Fans can learn about dealing with both success and failure as their team wins some and lose some.



Sense of belonging

Sports can create a sense of community, allowing individuals to feel connected to something larger than themselves. By identifying with a sports team, fans create a shared social identity with other fans, fostering a sense of belonging and camaraderie. It's a time to share common interests, beliefs and values.

The Countdown To the Super Bowl—Is On!

Kick it off with healthy food options

While there will be no shortage of buffalo wings and cheesy dips, consider these healthy options as well:



Guacamole for heart healthy fats



Turkey or chicken chili with beans for lean protein



Veggies and hummus or Greek yogurt dip for healthy fats and protein



Black bean dip for fiber









Choosing the Right Care, at the Right Time and at the Right Place



Accessing the right type of care when you need it not only saves you time and money but also ensures you get the appropriate treatment for your situation. Whether it's a minor illness, a health concern after hours, or a serious medical emergency, understanding your options helps you make informed decisions.

Use the table below to compare different care options and determine what works best for your needs.

CARE OPTION	WHEN TO USE IT	WAIT TIME	COST
24/7 Nurse Line Call (888) 912-0636	General Health Guidance: <ul style="list-style-type: none"> • Answers to general health questions • Guidance on symptoms • Suggestions on when/where to seek care 	Immediate—usually 0 to 5 minutes	Free
Teladoc Health Virtual Care Call: (800) 835-2362 Visit: TeladocHealth.com	Convenient Online Care for Minor Injuries and Illnesses: <ul style="list-style-type: none"> • Cold/flu/pneumonia/nausea • Cuts/burns/rashes • Sore throat/allergies • Mild infections (ear, sinus, urinary tract) • General mental health consultation • Prescription refills 	Within 10 to 15 minutes	Low Cost  (Deductibles and copays may apply)
Primary Care Provider (PCP) Find a network doctor at medmutual.com	Primary Trusted Source for Care: <ul style="list-style-type: none"> • Preventive care (annual physicals and screenings) • Vaccinations • Chronic condition management • Non-urgent illnesses (e.g., colds, rashes, minor pain) • General mental health consultation 	Typically requires you to schedule in advance (days to weeks)	Mid-Range Cost  (Deductibles and copays may apply)
Urgent Care Find an urgent care near you at medmutual.com	Same-Day Care for Minor Injuries and Illnesses: <ul style="list-style-type: none"> • Cold/flu/pneumonia/nausea • Cuts/burns/rashes • Sore throat/allergies • Mild infections (ear, sinus, urinary tract) • Sprains and strains • Stitches/minor fractures • Prescriptions 	15 minutes to 1 hour	Higher Cost  (Deductibles and copays may apply)
Emergency Room Find an ER near you at medmutual.com	Serious/Life-Threatening Injuries and Illnesses: <ul style="list-style-type: none"> • Seizure • Severe pain (head, neck, abdominal, back) • Chest pain or pressure; shortness of breath • Major illness or injuries • Uncontrolled bleeding • Broken bones • Sudden numbness, weakness, speech difficulty or vision changes • Poisoning or drug overdose; mental health crisis 	2 to 4 hours, depending on severity	Highest Cost  (Deductibles and copays may apply)

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