



TEAMSTERS TRUST BENEFITS INSIDER

PAGE 2 Mental Health and
Chemical Dependency
Co-pay Changes

PAGE 3 Cigna LifeSOURCE
Transplant Network
Mail Order Pharmacy

PAGE 4 What Is A Primary
Care Provider?

PAGE 5 Wellness and
Benefit Programs

PAGE 6 Going to the Doctor Can
Save You Money

Annual Enrollment Reminder

Every year the Washington Teamsters Welfare Trust holds annual enrollment. Every participant – not just those with plan changes – must complete enrollment annually to maintain medical coverage. You will receive a packet in the mail in November asking you to verify or update your enrollment information and covered dependants. If you live in a Group Health Options service area, you will also have a choice of a Group Health Options medical plan.

TAKE ACTION

Complete your annual enrollment when it's offered to avoid a delay in claims processing, such as lab or medical bills. Make sure you and your eligible dependants are listed so that all of you continue to receive coverage, and that all dependants who are no longer eligible are removed from your plan.

Prescription Plan Changes

Changes to your prescription drug program establishing maximum quantities on certain medications went into effect July 1, 2014 for new prescriptions under Medical Plans A, B, C and JC28XL. Please note that these limits were already in effect for Medical Plan Z.

When you visit an in-network pharmacy and present your ID card, the pharmacy will let you know if a quantity limit applies to your prescribed medication. Any medication over the limit will not be covered, unless determined medically necessary by MedImpact. If a limit ever applies to one of your medications and you feel this is in error, you may have your prescribing doctor request a waiver by contacting MedImpact and explaining why the larger quantity is necessary.

MedImpact administers the prescription drug program for the Washington Teamsters Welfare Trust PPO network, and provides a nationwide network of pharmacies. MedImpact uses information from the U.S. Food and Drug Administration (FDA) and other scientific research to establish maximum quantities on certain medications.

GET MORE INFORMATION

Please refer to your plan booklet to see your specific prescription coverage or log in to www.NWAdmin.com to see the details of your plan. You may also visit <https://mp.medimpact.com> or call the Pharmacy Helpdesk at **(800) 788-2949**.

WELLNESS PROGRAMS TO CONTINUE

We're happy to announce that the wellness programs offered by the Trust at no cost to you will be continued for another year! Now is a great time to make healthy lifestyle changes with the help of a certified coach, quit smoking or get help managing a chronic condition. To find out more about the wellness programs available to you, **visit page 5.**



Mental Health and Chemical Dependency

Professional guidance is available if you or your eligible dependants need help dealing with alcohol and/or drugs, anxiety, depression, family matters (marital and parenting issues), gambling, stress, or other mental health and chemical dependency issues.

Mental Health and Chemical Dependency covered services include:

- Outpatient counseling (individual and group sessions)
- Inpatient acute hospitalization (includes detoxification)
- Alternate care programs
 - Day treatment
 - Intensive outpatient services
 - Chemical dependency rehabilitation programs
 - Partial hospitalization

Your mental health and chemical dependency services are subject to the same co-pay, coinsurance, annual deductible and inpatient pre-certification requirements as other medical services except that the outpatient office visit co-pays under Medical Plans A, B, C, and Z are as follows:

NUMBER OF SESSIONS	INDIVIDUAL SESSIONS	GROUP SESSIONS
1-20 SESSIONS	\$10.00 co-pay	\$5.00 co-pay
21 SESSIONS OR MORE	\$15.00 co-pay	\$7.50 co-pay

GET CONNECTED

If you or an eligible family member would like to speak to an advocate about mental health or chemical dependency issues please call **(855) 402-0272** or log in to **www.CignaBehavioral.com**, with your employer ID: **washingtonteamsters**.





Cigna LifeSOURCE Transplant Network

Pursuing and receiving a transplant can be difficult and confusing. As a Trust participant, you have access to the facilities, services and benefits of the Cigna LifeSOURCE Transplant Network, one of the leading transplant networks in the industry.

Sometimes seeing a doctor or visiting a quality facility isn't enough – you also need a strong support system to help you through a difficult time. Cigna LifeSOURCE can evaluate your individual needs and help make sure you're as comfortable as possible by providing you with personalized support, including the following:

Transplant Case Manager

A transplant case manager will be your single point of contact to help you manage your benefits and access the services you need. Each patient facing a transplant is assigned a case manager, who is your advocate within the system. Cigna LifeSOURCE transplant case managers handle all aspects of case management. They help people facing a transplant navigate their health insurance and get the most from their benefits.

Visit www.cignalifesource.com to learn more about your options for sending travel claims.

THE BOTTOM LINE

If you will be requiring a transplant procedure, talk to a transplant case manager about which nationwide transplant facilities are in-network for your type of procedure. If you get a transplant at an in-network facility, you can rest assured knowing these programs have satisfied Cigna's quality standards. And you could save significant out-of-pocket costs, depending on your coverage.

NEED MORE INFORMATION?

Call the Transplant Case Management Department: **(800) 668-9682** or visit www.cignalifesource.com

The Benefits of Using A Mail Order Pharmacy

Mail Order is a quick, safe and reliable way to get your medications delivered right to your door – and medications are often at lower prices than at a retail pharmacy.

Benefits of using a Mail Order Pharmacy include:

- **Saving money and time.** Depending on your plan, you may be able to get three months of medication prescribed at once. You'll have fewer refills and may have lower out-of-pocket costs.
- **Accuracy and safety.** Licensed pharmacists carefully review each prescription against your known allergies, health conditions and other medications that you may be taking.

- **Convenience.** Get your medication delivered right to you in confidential, tamper-resistant packaging that stands up to weather.

TAKE ACTION

Save time and possibly money by using the Mail Order prescription program available with your plan. Visit the Union Center Pharmacy at <https://www.ucrph.com/> or call **(800) 441-9174**.





What Is A Primary Care Provider?

Your primary care provider is someone who will care for you as a whole person throughout your life. By seeing you regularly – when you are sick, and also for regular check-ups – your doctor can develop a complete picture of your health, monitor changes, and suggest screenings, vaccinations, and resources on lifestyle changes and wellness.

Your primary care doctor can diagnose possible issues and treat existing illnesses or chronic conditions, such as asthma, diabetes or heart disease. And most importantly, your primary care doctor can work with you to prevent serious illnesses before they develop.

Primary care providers can be:

- **General or family practitioners**, who provide general medical care and wellness to all ages.
- **Pediatricians**, who provide care and treatment for infants, children and adolescents, including preventive care, vaccinations and immunizations and care for childhood diseases, illnesses and related problems.
- **Internists**, who provide specialized medical care specifically for adults, including diagnosis and treatment for complex diseases and disorders.

Your primary care doctor's team of health care professionals may also include a nurse practitioner or physician's assistant.

Why Have A Primary Care Doctor?

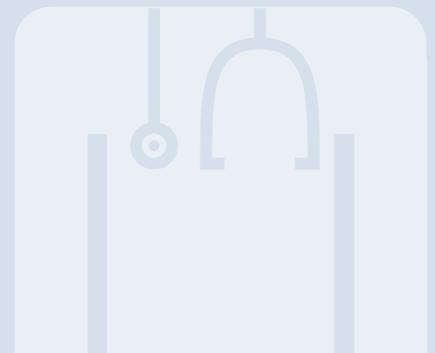
Relationship: Your primary care doctor is someone you trust who knows your health history, your life circumstances and how best to share information with you.

Coordination: Your primary care doctor can help you coordinate treatment if you find yourself dealing with several doctors or other health care professionals for special issues or surgery.

Prevention: Your primary care doctor helps you with lifestyle changes that may reduce your health risks. This can save you money by preventing diseases that could require expensive and invasive treatments.

TAKE ACTION

To find an in-network primary care doctor please visit www.CignaSharedAdministration.com and click on "Find a Doctor," and then elect "Open Access Plus (OAP)".





PERSONAL HEALTH ASSESSMENT (PHA)

The PHA gives you a snapshot of your health and health risks so that you can develop a personal plan for healthy living. Based on your answers to the PHA you may be invited to enroll in one or several of the many no-cost wellness programs offered by the Trust. In addition, by completing your PHA annually during an incentive period, you will lower your annual deductible (or your out-of-pocket expenses) in 2015. Watch for upcoming communications about the PHA and wellness incentives in early November 2014.

LIFESTYLE MANAGEMENT COACHING

A personalized phone-coaching program, Lifestyle Management Coaching connects you to trained health coaches who can help you make simple lifestyle changes that can make a big impact on your health. You could even receive a \$50 check for participating. If you are looking for help quitting tobacco, you could receive nicotine replacement therapies (patches and gum) at no charge. Call **(888) 388-8259** or visit <https://wateamsters.online.staywell.com> to enroll.

A Lifestyle coach can help you with:

- Weight Management
- Tobacco Cessation
- Back Care
- Blood Pressure
- Increased Activity
- Stress Management
- Food and Nutrition
- Cholesterol

CHRONIC CONDITION MANAGEMENT

If you have asthma, diabetes or coronary artery disease, you will be invited to enroll in the Chronic Condition Management phone-coaching program. A trained and certified personal coach will help you manage your condition and stay motivated to live your healthiest life possible. You could be eligible for **\$0 co-pays** until the end of the program year for certain medications prescribed to treat the condition being managed. Call **(888) 388-8259** to find out if you qualify.

MEDICAL QUESTIONS? CALL THE NURSELINE

You have access to a registered nurse 24 hours a day, 7 days a week. With a simple phone call, a nurse can answer medical questions and help you determine if you need to visit your doctor, urgent care, or emergency room, or treat yourself at home. All calls are confidential and provided at no cost to you. Call **(855) 402-0272**.

WEIGHT MANAGEMENT

If you or an adult covered family member struggles with a weight problem, in addition to Lifestyle Management Coaching, the Trust offers a more intensive 24-week clinically supervised weight-management program through Sound Health Connects, including both surgical and non-surgical weight loss options (if you meet certain criteria). Call **(866) 779-4730** or visit www.soundhealthconnects.com to learn more.

ASSISTANCE PROGRAM

This no-cost service is provided by the Trust through Cigna to offer assistance and help with resources, online tools or finding a provider for personal or family problems. You can call if you have marital, parenting or emotional concerns, substance abuse, addictions, or financial or legal concerns.

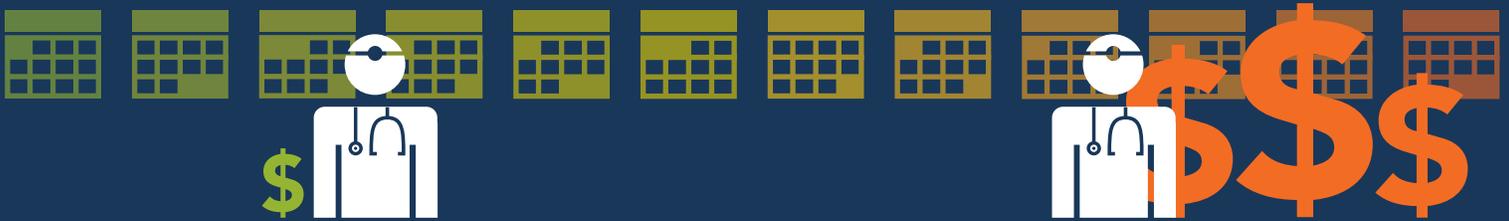
AN ADVOCATE IS AVAILABLE 24/7

Call **(855) 402-0272** or log in to www.CignaBehavioral.com with your employer ID: [washingtonteamsters](http://washingtonteamsters.com).



Going to the Doctor Could Save You Money

Visiting your in-network doctor regularly – even when you feel perfectly fine – allows them to review your current health and health history and use that information to help you in the years ahead.



WHAT TO DO TODAY

Call your primary care doctor and schedule **regular exams**. Routine visits can take less than an hour, and an annual well-adult visit is fully covered, if in-network.

DON'T WAIT UNTIL IT'S AN EMERGENCY

Seeing your in-network doctor regularly can mean catching health problems early, when they may be easier and less costly to treat.

During an exam, your doctor will:



Review your medical, social and family history



Conduct a physical exam



Review your medications



Give you immunizations, if necessary



Offer tips on how to improve and maintain your health



Review any screening tests