



# Teamsters Security Fund for Southern Nevada Local 14



## Benefits Basics #2: Understanding Your Medical Coverage

How much do you know about your Teamsters Security Fund for Southern Nevada—Local 14 medical coverage? This flyer will help you understand how your coverage works and what to do if you need care.

### Your Medical Coverage

Active employees have two plans to choose from:

- **PPO Plan (Anthem BlueCross BlueShield Network):** This is a preferred provider organization (PPO). It gives you the flexibility to see any medical provider. However, you save money when you use in-network providers.
- **HMO Plan (Health Plan of Nevada):** This is a health maintenance organization (HMO). You must always see Health Plan of Nevada providers in order to receive coverage, except for life-threatening emergencies.

	PPO Plan	HMO Plan
<b>Type of plan</b>	<b>Preferred Provider Organization (PPO)</b>	<b>Health Maintenance Organization (HMO)</b>
<b>Network</b>	<b>Anthem BlueCross BlueShield for many providers; see below for hospitals, outpatient radiology, and mental health/substance abuse</b>	<b>Health Plan of Nevada</b>
<b>Coverage for out-of-network providers</b>	<b>Yes, but you pay more for out-of-network providers</b>	<b>No, except for life-threatening emergencies</b>
<b>Primary Care Physician (PCP)</b>	<b>Not required</b>	<b>Required</b>
<b>Referral to specialist by PCP</b>	<b>Not required</b>	<b>Required</b>
<b>Coverage details</b>	<b>Visit <a href="http://www.teamsters14healthfund.com">www.teamsters14healthfund.com</a></b>	<b>Visit <a href="http://www.myhpnonline.com">www.myhpnonline.com</a></b>

### What to Do If You Need Care

#### PPO PLAN

- Visit Healthcare Bluebook at [www.healthcarebluebook.com/cc/teamsterslocal14](http://www.healthcarebluebook.com/cc/teamsterslocal14) to shop for the most affordable care available in your area. Use your last name and the last four digits of your SSN to log in. You may be eligible to receive a reward ranging from \$25 to \$100, depending on the service you receive.
- For the lowest costs, choose the following in-network providers from the HealthCare Bluebook list:
  - **Hospitals:** Choose Hospital Coalition providers from the list at [www.lvhsc.org/contracted\\_hospitals.html](http://www.lvhsc.org/contracted_hospitals.html).
  - **Outpatient radiology services:** Choose one of these Preferred Partner Network (PPN) providers:
    - Steinberg Diagnostic Medical Imaging: call (702) 732-6000
    - Pueblo Medical Imaging: call (702) 228-0031
  - **Mental health/substance abuse treatment:** Call the Harmony Healthcare EAP at (702) 251-8000 or visit [www.harmonyhc.com](http://www.harmonyhc.com) for an online provider directory.
  - **All other providers:** Visit [www.anthem.com](http://www.anthem.com) and click “Find a Doctor” under “Menu.” Under “Search as a Member,” enter “JTF” below “Identification number or alpha prefix,” then click “Continue” and follow the instructions.

- If you need urgent care, find an in-network facility on the urgent care sheet in your enrollment packet or available at [www.teamsters14benefits.com](http://www.teamsters14benefits.com).
- If your provider recommends surgery or other high-cost medical services, you may need to obtain pre-certification by calling Innovative Care Management (ICM) at 1-800-862-3338.
- If you have a life-threatening emergency, call 911 or go to the nearest emergency room. Keep in mind that, for a non-life-threatening illness or injury, the PPO Plan pays only \$75 of emergency room charges and you pay the balance.

#### HMO PLAN

- See the primary care physician (PCP) you chose when you enrolled. Your PCP will coordinate your care, including referring you to a specialist and managing a hospital admission if needed. You may change your PCP at any time. Visit [www.myhpnonline.com](http://www.myhpnonline.com) for a provider directory.
- If you need urgent care, visit a Health Plan of Nevada-contracted urgent care facility. You can find a list of these facilities at [www.myhpnonline.com](http://www.myhpnonline.com).
- If you have a life-threatening emergency, call 911 or go to the nearest hospital emergency room. Keep in mind that if you visit a non-network emergency room for a non-life-threatening illness or injury, the HMO Plan will pay nothing.



## Take Advantage of Free Preventive Care Services

Teamsters Local 14 encourages all members to get preventive care services, which are covered by both plans at 100%. Spending a relatively small amount of time now can save you a lot of time, money and

discomfort in the future. Early detection is often key to treatment of many diseases and conditions that cause serious illness or even death. For a list of covered preventive care services, for the PPO Plan see the Anthem preventive care sheet in your enrollment packet or at [www.teamsters14benefits.com](http://www.teamsters14benefits.com); for the HMO Plan visit [www.myhpnonline.com](http://www.myhpnonline.com).

### CHOOSING YOUR DOCTOR

If you enroll in the HMO Plan, you must choose a primary care physician (PCP). If you enroll in the PPO Plan, choosing a PCP is recommended since there are many benefits to having an ongoing relationship with a doctor.

Choosing a doctor is one of the most important medical decisions you can make. According to Consumer Reports, “Growing research suggests that people who have a strong relationship with a physician not only report greater satisfaction with their care but also may enjoy better health.” Here are five steps you can take to find the right doctor for your needs:

- 1) **Look for a network doctor.** See the instructions above for finding network doctors.
- 2) **Get a recommendation.** Ask people you know and trust if they have a doctor they like. You can get recommendations from:
  - Friends, neighbors, or relatives
  - Medical associations
  - Other health care professionals, such as your dentist or pharmacist
- 3) **Do some research.** You can find out whether a doctor is board-certified at [www.certificationmatters.org](http://www.certificationmatters.org). And visit [www.medboard.nv.gov](http://www.medboard.nv.gov) to find out about any disciplinary actions taken or criminal charges filed against Nevada doctors.
- 4) **Call the offices of doctors you're interested in, and ask questions such as:**
  - Is the doctor part of a group practice? Who are the other doctors, and who will see you if your doctor isn't available?
  - Which hospital does the doctor use?
  - If you have a medical condition, does the doctor have experience treating it?
  - How long will you have to wait for a call-back and/or appointment after you call? Can you be seen on the same day for an urgent need?
  - What are the office hours?
  - Where is the office located? Is it near public transportation or is there ample parking?
  - What is the cancellation policy?
  - How long do appointments usually last?
  - Can you get lab work and x-rays done in the office?
- 5) **Schedule a visit.** During your initial appointment, consider:
  - Were office staff members friendly and courteous?
  - How long did you have to wait to see the doctor?
  - Did you feel comfortable talking to the doctor?
  - Did the doctor spend enough time with you?
  - Did you have the chance to ask questions, and did the doctor answer them clearly?
  - Do you feel you can develop a good relationship with this doctor?

Remember: it's important for you to take control of your medical care by finding the right doctor for your needs and building and maintaining an honest, open relationship.

## Check Out the Zenith-American Solutions Website

The Zenith-American Solutions website has more details about your medical plan coverage. Visit the Zenith-American Solutions website at [www.teamsters14healthfund.com](http://www.teamsters14healthfund.com) or call the Teamsters 14 Customer Service Line at (702) 851-8286.

