



## **Benefits Basics #12: Have You Tried LiveHealth Online?**

**Are you a PPO Plan member? The next time you or a covered dependent needs care, think about whether LiveHealth Online is right for you. In this issue, we'll look at how this telemedicine service can benefit you.**

Through LiveHealth Online, you can have a live “face-to-face” computer consultation with a U.S.-based, board-certified doctor via secure video chat or over the phone, 24/7. Effective February 1, 2018, your copay for this service is just \$10—the Fund pays the rest! Here’s an example of how LiveHealth Online could save you time and money for non-life-threatening issues.

### **Meet Karen**

Karen is a single mom with three children. In the middle of the night, one child wakes up crying with a fever and bad cold. Karen wants to speak with a doctor to ensure her child is alright, but it’s 2 a.m. What should she do?

	<b>Emergency Room</b>	<b>Urgent Care Center</b>	<b>LiveHealth Online</b>
Wait Time	3+ hours	2+ hours	10 minutes or less
Average Total Cost Per Visit	\$2,259	\$176	\$49
What You Pay	\$2,209*, subject to the deductible	\$15, subject to the deductible	\$10, <b>not</b> subject to deductible
Impact	Karen has to wake up her other children and then spends over three hours driving and waiting to be seen.	Karen has to wake up her other children and then spends over two hours driving and waiting to be seen.	Karen is able to quickly call a LiveHealth Online doctor, with no driving or long wait involved.

\*\$25 copay plus the balance after the plan pays \$75 for non-emergency services.

### **When to Use LiveHealth Online**

Use LiveHealth Online when you have a minor medical issue that otherwise might require a visit to your primary care provider or an urgent care center. Here are the most common conditions typically treated through LiveHealth Online:

- ✦ Allergies
- ✦ Asthma
- ✦ Bronchitis
- ✦ Cold & Flu
- ✦ Constipation
- ✦ Diarrhea
- ✦ Ear Infections
- ✦ Fever
- ✦ Headaches
- ✦ Insect Bites
- ✦ Joint Aches & Pains
- ✦ Poison Ivy
- ✦ Rashes
- ✦ Respiratory Infections
- ✦ Sinus Infections
- ✦ Skin Inflammation
- ✦ Sore Throat
- ✦ Sports Injuries
- ✦ Urinary Tract Infections

#### *Pediatric Care:*

- ✦ Cold & Flu
- ✦ Constipation
- ✦ Ear Infections
- ✦ Fever
- ✦ Nausea
- ✦ Pink Eye
- ✦ Vomiting

### **Register Today!**

It’s easy to get started with LiveHealth Online! Just go to [www.livehealthonline.com](http://www.livehealthonline.com) or download the LiveHealth Online mobile app from the App Store (iPhone) or Google Play (Android). If you need help, call the LiveHealth Online Customer Support Call Center 24/7 at 1-888-LIVEHEALTH (1-888-548-3432).



#### **HMO PLAN MEMBER? CHECK OUT NOWCLINIC®**

HMO Plan members have a telemedicine option also, called NowClinic®. Connect with a provider 24/7 from your computer or mobile device for non-life-threatening and non-urgent medical conditions. No appointment is needed, and copays are usually \$10 or less.

To enroll, just go to [www.NowClinic.com](http://www.NowClinic.com) or download the NowClinic® app in the App Store (iPhone) or Google Play (Android). Visit [www.myhponline.com/Member/Virtual-Visits](http://www.myhponline.com/Member/Virtual-Visits) to learn more.

## Reminder: What Changed for 2018

**Spousal Affidavit.** Getting married? To cover your spouse under the Fund's medical plan, you must submit a Spousal Affidavit, indicating whether your spouse has the option to enroll in other group medical coverage through a current employer. If your spouse has the option to enroll in other group medical coverage but does not elect it and continues to have the Fund's medical plan as primary coverage, you will need to pay a \$300 monthly spousal premium. For more information, visit the *How to Enroll* page on [www.teamsters14benefits.com](http://www.teamsters14benefits.com).

**New Dental Plan Network and Coverage.** Effective January 1, 2018, Delta Dental became our dental plan network. While you can still see any provider you want, you'll save money with Delta Dental providers. Also, preventive care benefits are now 100% covered, which includes two cleanings per year per person. For more information on dental benefits, including how to find in-network providers, visit [www.teamsters14benefits.com/benefits/dental](http://www.teamsters14benefits.com/benefits/dental).

## Save on Lifestyle Medications

Lifestyle medications—like acne medications, dietary supplements and weight loss drugs—are powerful tools that can help you achieve and maintain your health goals. However, they aren't covered under prescription benefit plans. The Fund offers the **EnvisionRx Personal Savings Program** to help you lower the cost of these medications. Just show your EnvisionRx ID card at the counter when you pay for them. Learn more about this new discount program in the attached EnvisionRx flyer.

## Two Tips to Save You Money!

- ⚡ **Do not visit the emergency room for non-life-threatening conditions** such as a cold, sore throat, cough, minor headache, sprain or strain, nausea or diarrhea. **For a non-life-threatening condition, the PPO Plan pays only \$75 of emergency room charges and you pay the balance, which could be as much as \$3,000 per visit.** The HMO Plan pays nothing if your emergency isn't life-threatening.
- ⚡ **Avoid neighborhood hospitals:** Charges for non-life-threatening care apply to all types of emergency room visits, including the neighborhood hospitals that Dignity Hospital (also called St. Rose Hospital) has opened throughout the Las Vegas area. **If you visit one of these hospitals for non-life-threatening care, you will be billed emergency room charges.** Plus, be aware that these hospitals have limited emergency room capabilities. For example, they do not offer MRIs. So don't go there for true life-threatening emergencies!



## Get Extra Savings on Anthem.com!

If you're a PPO Plan member and register on [www.anthem.com](http://www.anthem.com), you'll have access to discounts on fitness and nutrition services. Once you've logged on, select "Fitness and Health" then "Discounts." Here's a list of available discounts:

- ⚡ **Activity Trackers.** Step up your fitness levels with a variety of Garmin activity trackers.
- ⚡ **Lindora Clinic.** Save up to 45% on a medical weight loss program.
- ⚡ **Global Fit Services.** Receive discounts on gym memberships, fitness equipment, coaching and more.
- ⚡ **LivingLean.** Get over 60% off weight loss programs with a focus on emotional cravings.
- ⚡ **Active&Fit Direct™.** Choose from over 9,000 participating fitness centers for only \$25 per month.
- ⚡ **Jenny Craig.** Enroll in *All Access* and receive 50% off, plus 30 days free.
- ⚡ **ChooseHealthy.** Select from acupuncture, chiropractic, massage and fitness club discounts.
- ⚡ **Living Easy.** Learn to manage your stress and save over 60%.
- ⚡ **Fitbit.** Find discounts on a special selection of activity trackers.



## Questions about Your Benefits?

The Board is pleased to provide our comprehensive health & welfare benefits package to you and your family. If you have questions about your benefits, contact Zenith American Solutions at (702) 851-8286, or visit [www.teamsters14healthfund.com](http://www.teamsters14healthfund.com) and log in. For assistance, click on "Need help logging in?".

