



Benefits Basics #1: How You Can Save Money on Medical Costs

This is the first in a series of flyers designed to help you make the most of your Teamsters Security Fund for Southern Nevada—Local 14 benefits program.

Why Care about Medical Costs?

Taking steps to lower your medical costs not only keeps money in your own wallet, but it also keeps the Fund's costs down—which benefits you in the long run.

Did you know that the PPO Plan (Anthem BlueCross BlueShield Network) is self-funded? That means the Fund pays the claims, not Anthem BlueCross BlueShield or Zenith-American Solutions. So when claims are too high, the Fund's costs go up. And if costs run too high, the Fund may have to raise the premiums you pay and/or increase how much you pay for medical services.

How You Can Make a Difference

Whether you're in the PPO Plan (Anthem BlueCross BlueShield Network) or HMO Plan (Health Plan of Nevada), take these steps to lower your medical costs:

1) Get Preventive Care

Getting preventive care can help you stay healthy and may help you identify health concerns before they become long-term conditions. Both the PPO and HMO Plans cover preventive care for you and your family at no charge to you, as long as you see in-network providers. This includes services such as physical exams, certain immunizations, and preventive screenings and services based on your age and risk factors—such as a flu shot, colonoscopy, PSA test for men, or mammogram or pap smear for women. For a list of covered preventive care services, for the PPO Plan see the preventive care sheet in your enrollment packet or available at www.teamsters14benefits.com; for the HMO Plan visit www.myhpnonline.com.

2) Use Generic Drugs and the Mail Order Service

When you use generic prescription drugs, you pay just \$5 per prescription under the PPO Plan and \$25 under the HMO Plan. And you'll save even more if you use your plan's prescription mail order service.

3) Manage Your Weight

If you're overweight, you may be at higher risk for health problems such as heart disease, stroke, high blood pressure, diabetes and more. These problems not only affect your quality of life, but can lead to higher medical expenses for you and the Fund. Take advantage of your plan's wellness resources (listed on the back of this flyer) to improve your eating habits and become more physically active.

4) Think Twice about the Emergency Room

If you're considering the emergency room for a non-life-threatening illness or injury, keep in mind that you'll pay less under both the PPO and HMO Plans if you see your in-network primary care doctor or visit an urgent care center or retail health clinic. In fact, for a non-life-threatening illness or injury, the PPO Plan pays only \$75 of emergency room charges and you pay the balance. And the HMO Plan pays nothing if you visit a non-network emergency room for a non-life-threatening illness or injury. Plus, there's an added benefit: you may avoid long wait times and have less exposure to illness and viruses.

5) Talk with Your Doctor

According to the Department of Health and Human Services, the most important thing you can do to get the best care at the lowest cost is to have honest, open conversations with your doctor. For example, when your doctor recommends a test, procedure or prescription, ask:

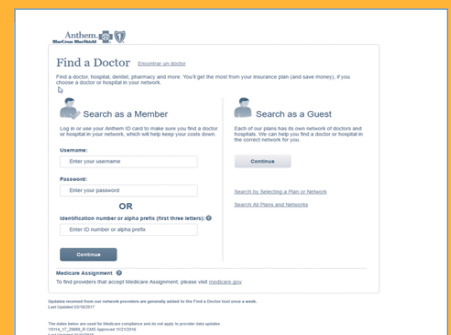
- Do I really need this?
- Do I need it now or can I wait?
- What are my alternatives?
- How much does it cost?

If You're in the PPO Plan...

SEE IN-NETWORK PROVIDERS

For the lowest costs, choose the following providers:

- **Hospitals:** Choose Hospital Coalition providers from the list at www.lvhsc.org/contracted_hospitals.html.
- **All other providers:** Visit 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're in the PPO Plan... *continued*

TAKE ADVANTAGE OF ONLINE INFORMATION AND TOOLS LIKE HEALTHCARE BLUEBOOK

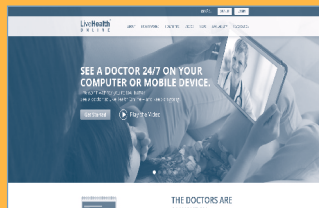
Healthcare Bluebook is an online tool you can use to shop for the most affordable care available in your area, from high quality providers. Plus, if you choose certain providers, you may receive a reward ranging from \$25 to \$100, depending on the service you receive. Just visit www.healthcarebluebook.com/cc/teamsterslocal14. Use your last name and the last four digits of your SSN to log in, then search for the service you need.

GET ANSWERS TO YOUR QUESTIONS

If you have problems or questions about your coverage, visit www.teamsters14healthfund.com. The Fund also has a Nurse Advocate who can help further with medical or prescription questions, hospital visits, transition care, and pregnancy questions. You can contact the Nurse Advocate through the Teamsters 14 Customer Service Line.

VISIT AN ONLINE DOCTOR FROM THE COMFORT OF HOME!

Get advice, treatment, and prescriptions from a board-certified doctor via live, two-way video on your computer or mobile device, 24/7. Visit www.livehealthonline.com for details.



If You're in the HMO Plan...

ALWAYS USE HEALTH PLAN OF NEVADA PROVIDERS

The HMO Plan does not cover out-of-network providers except in the case of a life-threatening emergency.

TAKE ADVANTAGE OF HEALTH PLAN OF NEVADA'S PROGRAMS AND RESOURCES

- HPN Symptom Checker
- Telephone Advice Nurse Service
- NowClinic® 24/7 Online Care
- Health education and wellness programs and classes
- Online health education resources
- Health Management Program for chronic conditions

For more information about Health Plan of Nevada's offerings, visit www.myhpnonline.com or call **702-242-7300** or **1-800-777-1840**.

Thank you being a good health care consumer. If you have questions about your benefits, visit www.teamsters14healthfund.com or call the Teamsters 14 Customer Service Line at **702-851-8286**.

