



Benefits Basics #6: Understanding Your Vision Care and Life Insurance Plans

Over the past year, *Benefits Basics* has been featuring the plans that make up your Teamsters Security Fund for Southern Nevada—Local 14 benefits program. In this issue, we'll look at the last two plans: vision care and life insurance. But first, let's take a step back to think about the overall value of your Local 14 benefits.

Your Local 14 Benefits: Great Coverage for You and Your Family!

It's important for Local 14 members to understand that you have a very rich benefits program. Some of you who have worked for the same employer for years may not realize that many organizations' benefits programs have been devastated by rising health care costs. In fact, according to a 2015 Kaiser Family Foundation/Health Research & Education Trust survey of employers, the average annual in-network deductible is *\$1,300 per person*.

But the Teamsters plans have continued to offer great coverage throughout the years. In fact, the Teamsters Local 14 Preferred Provider Organization (PPO) Plan has an annual in-network deductible of only *\$500 per person*.

The key to keeping our benefits program great in the future is for you to take ownership of your medical spending. This not only means more money in your own wallet, but it also keeps the Fund's costs down—which benefits you in the long run.

Our July 2015 issue of *Benefits Basics* included a number of tips for lowering your medical costs, such as getting preventive care, using generic drugs and the prescription mail order service, managing your weight, thinking twice about using the emergency room, and having open, honest conversations with your doctor. If you're in the PPO Plan,

other tips include seeing in-network providers and taking advantage of Healthcare Bluebook to shop for the most affordable care available in your area, from high quality providers. For a copy of the issue with cost saving tips or any issue of *Benefits Basics*, contact Zenith-American Solutions.



Your Vision Care Benefits

Your vision care benefits are provided through Vision Service Plan (VSP). Through VSP, you and your eligible dependents choose from an extensive list of providers in our area and get the highest level of care, including a WellVision Exam®—the most comprehensive exam designed to detect eye and health conditions. You also have hundreds of eyewear options, from classic styles to the latest designer frames.

| | In-Network Required |
|-----------------------|--|
| Eye exam | \$15 copay every 12 months |
| Frames | 100% up to \$150 every 24 months |
| Contact Lenses | Exam & fitting: \$60 copay Contacts instead of eyeglasses: 100% up to \$120 every 12 months |

Ready to Try VSP?

Using this benefit is easy:

- To find a VSP doctor near you, visit www.vsp.com and click on "Find a VSP doctor" or call **(800) 877-7195**.
- At your appointment, tell them you have VSP. That's it! You don't need to carry an ID card or complete a claim form.

Your Life Insurance Benefits

Teamsters Local 14 provides the following life and accidental death & dismemberment insurance coverage through Ullico (Union Labor Life Insurance Company):

- Active employees: \$25,000
- Dependents of active employees: \$10,000
- Retirees not yet eligible for Medicare: \$10,000
- Dependents of retirees not yet eligible for Medicare: \$7,500

Note that dismemberment coverage may be different than life insurance coverage. Contact Zenith-American Solutions for details.

The Answer Column

This column answers the benefits questions we hear the most often from our members.

What happens if I don't notify the Fund about my recent divorce?

Things tend to happen in life to all of us. At these times, it can be easy to forget about the impact on your benefits. It's important to remember that if your dependent has a change in status such as divorce, legal separation, death, Medicare enrollment, or the addition of other coverage, it's very important to notify the Fund preferably within 31 days, but no later than 60 days.

If the change in status causes your dependent to lose benefits coverage and you do not meet this deadline, you can be held liable for any benefits paid after your dependent becomes ineligible.

To notify the Fund of a change in dependent status, complete and return an enrollment form to Zenith-American Solutions. The form is available from Zenith-American Solutions or your employer's Human Resources office. Complete all sections of the form and enclose one of these documents if applicable:

- Divorce decree
- Legal separation papers, or
- Death certificate

I'm in the PPO Plan. If I need to find an in-network hospital, should I look on the Anthem website?

No, to find an in-network hospital, you should look on the Hospital Coalition website. The PPO Plan has different networks for hospital, radiology, and other types of medical care. When you need services, choose the right network from the chart below.

| If You Need... | Use this Network | Find an In-Network Provider |
|-------------------------------|-------------------------------------|--|
| Hospital care | Hospital Coalition | Choose a provider from the list at www.lvhsc.org/contracted_hospitals.html |
| Outpatient radiology services | Preferred Partner Network (PPN) | Choose one of these providers: • Steinberg Diagnostic Medical Imaging: call (702) 732-6000 • Pueblo Medical Imaging: call (702) 228-0031 |
| All other medical care | Anthem BlueCross BlueShield Network | 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. |

Save Money and Earn Cash Awards— with Healthcare Bluebook



When you take advantage of Healthcare Bluebook, you can save hundreds — even thousands — on medical care! Plus you'll receive up to a \$100 reward each time you use a Fair Price provider for select procedures.

Ready to check out Healthcare Bluebook now? 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.

Learn about Your Benefits Online



Visit the Local 14 benefits website at www.teamsters14benefits.com for information about all of your Local 14 benefits, plus links to benefits communication materials and the contacts you use most, such as Zenith-American Solutions, Healthcare Bluebook, and your benefit plan providers such as VSP.

You can add the website icon to your Smartphone home screen for fast, easy access.

Visit the Zenith-American Solutions website at www.teamsters14healthfund.com to view eligibility information, claims status, and deductible status.

Questions about Your Benefits?

Call the Teamsters 14 Customer Service Line at (702) 851-8286 or visit the Zenith-American Solutions website at www.teamsters14healthfund.com.