



Teamsters Security Fund for Southern Nevada Local 14



Benefits Basics #7: Making the Most of the Local 14 Benefits Website

Have you checked out the Teamsters Local 14 benefits website? Go to www.teamsters14benefits.com for everything you need to know about your benefits, all in one convenient place! This issue of Benefits Basics gives you a close-up view of the site.

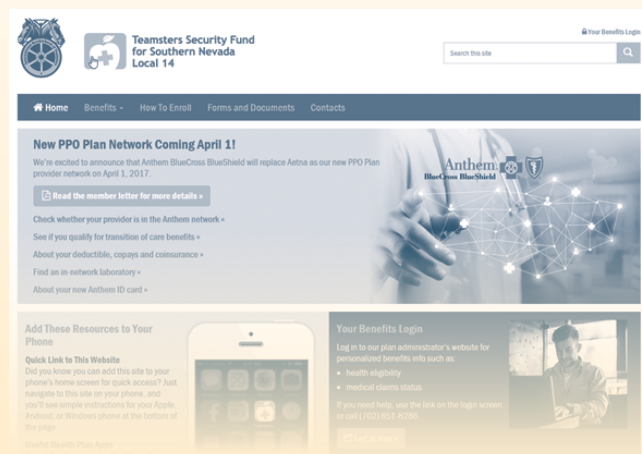
Here's What You'll Find

On the Home page, be sure to note these useful tools:

- Instructions for adding the site's icon to your smartphone home screen for fast, easy access.
- Direct link to the Zenith American website for personalized benefits information (see back of this page).
- Link to Healthcare Bluebook, which can save hundreds – even thousands – on common medical procedures.

The site navigation at the top will take you to the following pages:

- **Benefits:** A summary of all your benefits, including medical, dental, vision, life insurance, and our employee assistance program. The medical, dental, and vision sections include handy comparison charts and instructions on how to find a provider. The medical section also has useful tips on how to save money on medical costs.
- **How to Enroll:** Instructions to help you enroll for – or make changes to – your health & welfare benefits, including a link to the Enrollment Form and list of required documents to submit.

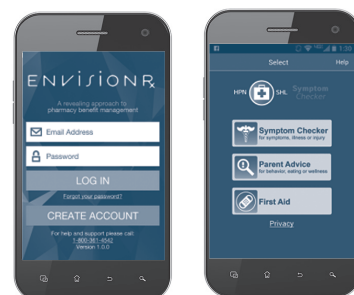


- **Forms & Documents:** All the materials you received in your enrollment packet, previous issues of Benefits Basics, and the summary plan description for your medical, dental, and vision benefits, along with all plan amendments.
- **Contacts:** Links and phone numbers for the health & welfare plans and other key contacts.

It Pays to Be Prepared!

If you or a family member is sick or injured, you don't want to waste time trying to figure out how to get the care you need. Take these steps **now** so you're ready for the unexpected:

- Go to www.teamsters14benefits.com on your smartphone. Scroll to the bottom and follow the simple instructions to save the site's icon to your home screen.
- Search for these apps in the iPhone App Store or Google Play (Android) and download them to your smartphone for fast access to other valuable information:
 - PPO Plan: EnvisionRx
 - HMO Plan: HPN/SHL Symptom Checker
- Review the steps for finding a medical plan provider at www.teamsters14benefits.com/benefits/medical. If you have questions, contact Zenith American Solutions at (702) 851-8286.
- Know what to do if you have an emergency or need urgent care. See the back of this page for details.





- **Health Eligibility** to find out who's covered, under what plans, and for what timeframe.
- **Claims Status** for a summary of your PPO Plan claims, including the amount you paid toward the deductible and the Explanation of Benefits (EOB).
- **Modify Personal Info** to change your contact information.



Updated July 2018

The Answer Column

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

I recently submitted a PPO Plan claim and got back a form to fill out before the claim could be paid. Why do I have to submit this information – doesn't my provider include it when they send in the claim?

If your claim involves an accident or injury, the PPO Plan administrator needs additional information before it can process the claim, such as how and where the accident or injury occurred and whether anyone else was involved. This can affect who pays the claim. Medical providers do not include this information when they submit their claims, so the administrator needs to obtain it from you.

What should I do if I have a medical emergency?

If you have a true life-threatening emergency, call 911 or go to the nearest emergency room. But remember that for non-life-threatening emergencies, the PPO Plan pays only \$75 of emergency room charges and you pay the balance. And the HMO Plan pays nothing in this case. So if you need non-emergency help right away, visit an urgent care center. In addition to saving money, you may avoid long wait times and exposure to illness and viruses.

If you're in the PPO Plan, see the list of urgent care centers in your enrollment packet or available at www.teamsters14benefits.com. If you're in the HMO Plan, visit a Health Plan of Nevada contracted urgent care facility listed at www.myhpnonline.com.

Not sure whether it's a real emergency?

- **PPO Plan:** See page 3 of the Urgent Care Pamphlet. You'll find the pamphlet at www.teamsters14benefits.com on the Forms and Documents page.
- **HMO Plan:** Call your 24/7 nurse advice line at (800) 288-2264.

