



Teamsters Security Fund for Southern Nevada Local 14



Benefits Basics #8: Is the Emergency Room Your Best Bet?

If you needed medical care in a hurry, where would you go? Think you'd head for the emergency room? This issue of Benefits Basics explains why you might want to think twice about that, and where you can go instead.

What You Need to Know about ER Costs and Alternatives

If you have a true life-threatening emergency, it makes sense to call 911 or go to the nearest emergency room. But, know that you'll pay a lot if your emergency turns out to be *non-life-threatening*. In that case, 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. And the HMO Plan pays nothing if your emergency isn't life threatening. *It's important to understand that this applies to all types of emergency room visits, including community hospitals with free-standing ERs, such as Dignity Health.*

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.

The good news is that you have alternatives that can save you money and help you avoid long wait times and exposure to illness and viruses.

CONVENIENCE CARE/RETAIL HEALTH CLINICS

➤ **When to Use:** In many cases, convenience care and retail health clinics will meet your non-urgent, non-emergency medical needs, such as:

- Diagnostic lab tests
- General health screenings
- Minor wound treatment and repairs
- Minor illnesses
- Preventive care and some immunizations
- Blood pressure checks
- Treatment of minor burns and sprains
- Routine physicals and sports physicals

➤ **What You'll Pay:**

- **PPO Plan in-network copay:** \$10
- **HMO Plan in-network copay:** \$25

➤ **Where to Go:**

- **PPO Plan:** CVS MinuteClinic™ or Walgreen's Take Care Clinic.
- **HMO Plan:** Southwest Medical Associates (SMA) Convenient Care Clinic listed at www.smalv.com/en/OurCenters/ConvenientCares.

URGENT CARE CENTERS

➤ **When to Use:** These centers are often open for extended hours, including nights and weekends, so visit one for an illness or injury that needs immediate attention, but doesn't require a trip to the emergency room, such as:

- Most fractures
- Ear infections
- Colds and other respiratory problems
- Sprains and strains
- Abdominal pain
- Vomiting and diarrhea
- Most cuts
- Most burns
- Back pain

➤ **What You'll Pay:**

- **PPO Plan in-network copay:** \$15 after deductible
- **HMO Plan in-network copay:** \$40

➤ **Where to Go:**

- **PPO Plan:** See the list in your enrollment packet (also available at www.teamsters14benefits.com). Some examples of urgent care clinics are:
 - **Good Night Pediatrics:** provides late-night care for children; visit www.goodnightpeds.com/locations/henderson-nv/henderson or call (702) 939-6800
 - **Healthcare Partners:** provides 24-hour care; visit www.hcpnv.com
- **HMO Plan:** Visit a Health Plan of Nevada contracted urgent care facility listed at www.myhpnonline.com

Remember: It's worth your while to do some advance research so you know where to go if you need non-emergency care quickly!

VISIT A DOCTOR ONLINE

If you're in the PPO Plan, you can 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.

Understanding Your Employee Assistance Program

We frequently get questions from members about the Teamsters Local 14 Employee Assistance Program (EAP), offered through Harmony Healthcare for all members and their immediate families. You may not know that the EAP provides two services, described below.

MENTAL HEALTH AND SUBSTANCE ABUSE TREATMENT AUTHORIZATION

If you or a covered family member needs treatment for mental health issues or substance abuse, you must contact Harmony Healthcare for authorization and use a Harmony Healthcare network provider. If you use a non-network provider, you will pay a much larger share of the cost. The Harmony Healthcare network includes two main clinics, plus over 220 individual providers throughout the Las Vegas area.

To obtain authorization and receive a referral to a network provider, call Harmony at **1-800-363-4874** or **(702) 251-8000**, 24 hours a day, seven days a week.

FREE, CONFIDENTIAL COUNSELING FOR PERSONAL AND FAMILY CONCERNS

The Employee Assistance Program (EAP) provides up to four free visits for professional, confidential counseling for you and your immediate family members.

Counseling can help you with many stressors in your life, such as:

- 👉 Marital and family concerns
- 👉 Emotional stress
- 👉 Depression/suicidal thoughts
- 👉 Substance abuse
- 👉 Grief and loss
- 👉 Legal/financial difficulties
- 👉 Work pressures
- 👉 Gambling issues
- 👉 Anger management.

To schedule an appointment, call Harmony Healthcare at **1-800-363-4874** or **(702) 251-8000**, 24 hours a day, seven days a week.

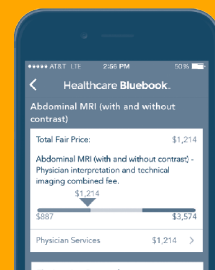
To find out more, visit the www.harmonyhc.com/eap/accounts/teamsters-14. This page also has a link to Harmony's balanced living website, which has great tools to help you with relationships, children, eldercare, pets, health, legal problems, personal growth and more.



Got Your Flu Shot Yet?

Even if you're healthy, you can catch the flu and spread it to others. A flu shot is a great way to protect yourself and those you love. Fortunately, both the PPO and HMO Plans cover annual flu shots for you and your eligible family members at no cost. For more information about PPO Plan preventive care coverage, see the Preventive Care Services flyer in your enrollment packet or on the Teamsters Local 14 Benefits Website at www.teamsters14healthfund.com. For more information about HMO Plan preventive care coverage, see the Preventive Care Guidelines at www.myhpnonline.com. Don't put it off—get your flu shot today!

Find High-Value Healthcare in Minutes!



Download the convenient Healthcare Bluebook Mobile App so you can quickly shop for the most affordable care available in your area, from high quality providers. If you choose certain providers, you'll receive a reward ranging from \$25 to \$100,

depending on the service you receive. You can also access Healthcare Bluebook at www.healthcarebluebook.com/cc/teamsterslocal14.

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.