



## Benefits Basics #13: What to Do if You Need Care

If you or a family member is sick or injured, you don't want to waste time trying to figure out how to get care. In this issue, we'll look at how you can find the care you need, when you need it, at the best price.



It's late at night, and your child is miserable, with a runny nose, congestion, and coughing. You think it could be asthma. As we move into peak allergy season (late May to early June for the West), this situation becomes increasingly common, since allergens like pollen can trigger asthma. So what should you do? Go to the emergency room? While that might seem like the easiest option, it might not be the best choice.

Take these steps to get the care you or your family needs.

### Step 1: Decide: Is This a Life-Threatening Emergency?

If you have a life-threatening emergency, call 911 or go to the nearest emergency room. But remember that if you go to an emergency room for a **non-life-threatening** condition, you'll pay significantly more for care:

- The PPO Plan pays only \$75 of emergency room charges and you pay the balance.
- The HMO Plan pays nothing.

Not sure whether you have a real emergency?

- **PPO Plan:** The Anthem nurse advice line is no longer available. However, the Urgent Care Pamphlet explains when to visit an emergency room on page 3. You'll find the pamphlet at [www.teamsters14benefits.com](http://www.teamsters14benefits.com) on the Forms and Documents page.
- **HMO Plan:** Call the 24/7 nurse advice line at (800) 288-2264.

### Step 2: Find the Right Provider for Non-Emergency Help

For immediate non-emergency help, visit one of the following providers rather than an emergency room. In addition to saving money, you're less likely to have long wait times and be exposed to illness and viruses.

#### CHECK OUT TELEMEDICINE

Through telemedicine, you can have a live "face-to-face" doctor appointment via two-way video using your smartphone, tablet or computer, any time of the day or night. Use this service for common health concerns like allergies, colds, the flu, fevers, rashes, infections, and more. It's faster, easier and more convenient than a visit to an urgent care center or emergency room.

Here are some myths and truths about telemedicine:

#### Myth: Your children can't use telemedicine.

- **Truth:** You and any covered family member can use telemedicine, including your children.

#### Myth: You'll be talking to a doctor in a far-off country with questionable credentials.

- **Truth:** Telemedicine doctors are U.S.-based and board-certified.


#### Myth: Getting a prescription will be a hassle.

- **Truth:** You can get a prescription filled at your local in-network pharmacy or through the mail order service, just like when you see your regular doctor.

#### MEMBER TESTIMONIAL

"Having a sinus infection is no fun. I called my doctor and couldn't get a script or an appointment for three weeks, and I didn't want to spend three hours at an urgent care not knowing what other infection I would catch. I figured that I would give LiveHealth Online a try. What a breeze! From start to finish it was a total of 35 minutes, with my prescription ready within the hour. I spent about 15 minutes filling out the online form and about 15 minutes waiting for the doctor. It was great; I told her my symptoms and she had antibiotics sent to the pharmacy. It was only \$10 for the visit and \$5 for the prescription. This is a great service; no visit to the doctor's office required!"

—Public Works Maintenance II, City of Henderson

For details on LiveHealth Online, see **Benefits Basics #12** available at [www.teamsters14benefits.com](http://www.teamsters14benefits.com) on the Forms and Documents page. 



### TO SIGN UP FOR TELEMEDICINE:

- **PPO Plan:** Visit [www.livehealthonline.com](http://www.livehealthonline.com) or download the LiveHealth® Online mobile app for free from the App Store<sup>SM</sup> or Google Play<sup>TM</sup>. You'll have a \$10 copay for this service, with no deductible.
- **HMO Plan:** Visit [www.myhpnonline.com](http://www.myhpnonline.com) and follow the instructions under NowClinic® Virtual Visits.

### SEE YOUR REGULAR DOCTOR

If your need is not urgent, you can also visit your regular in-network doctor or find one at:

- **PPO Plan:** Visit [www.anthem.com](http://www.anthem.com) and click “Find a Doctor” under “Menu.” Under “Search as a Member,” enter “JTF” for “Identification number or alpha prefix,” then click “Continue” and follow the instructions.
- **HMO Plan:** Click on “Find a Doctor/Pharmacy” at [www.myhpnonline.com](http://www.myhpnonline.com).

Keep in mind that the PPO Plan has different networks for other types of care:

- **Hospital care:** Visit [www.lvhsc.org](http://www.lvhsc.org) and click on “Coalition Successes” for a list of contracted hospitals.
- **Mental health/substance abuse treatment:** Call (702) 251-8000 or visit [www.harmonyhc.com](http://www.harmonyhc.com).



### VISIT AN IN-NETWORK URGENT CARE CENTER

- **PPO Plan:** Visit an in-network urgent care facility listed in the Urgent Care Pamphlet available at [www.teamsters14benefits.com](http://www.teamsters14benefits.com) on the Forms and Documents page.
- **HMO Plan:** Visit a Health Plan of Nevada contracted urgent care facility listed at [www.myhpnonline.com](http://www.myhpnonline.com).

For details on emergency room vs. urgent care facilities, see **Benefits Basics #8**, available at [www.teamsters14benefits.com](http://www.teamsters14benefits.com) on the Forms and Documents page.



### PPO Plan: Urgent Care Can Come to You!

With Dispatch Health, you can request urgent care services where you need them—at your office, home, or anywhere else. You'll see board-certified physicians, nurse practitioners and physician assistants with experience in acute injuries and illnesses. If you're enrolled in the PPO Plan, you'll only have a \$15 copay for this service, subject to the deductible. The Fund pays the rest. And the average wait is a quarter of the time you'll wait at an emergency room.

There are three ways to request Dispatch Health urgent care:

- Visit [www.dispatchhealth.com](http://www.dispatchhealth.com), enter your zip code and click “Request Care.”
- Call **(702) 848-4443** and explain your location and medical need.
- Download the Dispatch Health app from the App Store (Apple) or Google Play (Android).

You'll need to register to request care, so it's a good idea to sign up now so you're ready when you need it. Visit [www.dispatchhealth.com](http://www.dispatchhealth.com) to register or learn more about available treatment options.



### Step 3: Save Money on Prescriptions

	PPO Plan	HMO Plan
<b>Use a Network Pharmacy</b>	Pharmacy locator: ↘ EnvisionRx mobile app ↘ <a href="http://www.envisionrx.com">www.envisionrx.com</a> ↘ (800) 361-4542	Pharmacy locator: ↘ <a href="http://www.myhpnonline.com">www.myhpnonline.com</a> ↘ (800) 777-1840
<b>Use the Mail Order Service</b>	For medications taken on a regular basis for chronic conditions such as high blood pressure, arthritis, diabetes, and asthma.	
	↘ <a href="http://www.pharmacy.costco.com">www.pharmacy.costco.com</a> ↘ (800) 607-6861	↘ <a href="http://www.myhpnonline.com">www.myhpnonline.com</a> ↘ (800) 777-1840

### Step 4: Get Pre-Approval for Hospitalization or Surgery

Under the PPO Plan, certain services, such as elective hospitalization or surgery, require preapproval (also called precertification or prior authorization) before they are performed. For preapproval, call Innovative Care Management (ICM) at (800) 862-3338.



### Medical Information at Your Fingertips

Get prepared in advance! Search for these apps in the iPhone App Store or Google Play (Android) and download them to your mobile device.

- ↘ **PPO Plan:** Anthem, Envision Rx, LiveHealth Online, Dispatch Health
- ↘ **HMO Plan:** HPN/SHL Symptom Checker

And be sure to add our benefits website to your phone's home screen for quick access. Just go to [www.teamsters14benefits.com](http://www.teamsters14benefits.com) on your phone, and scroll down for simple instructions. Our website is your one-stop shop for:

- ↘ Links to the contacts you use most
- ↘ Details on all your Local 14 benefits
- ↘ Enrollment information
- ↘ Forms and documents.



## Watch for Your New Medical ID Card Sleeve

Starting July 1, 2018, Teamsters Security Fund for Southern Nevada—Local 14 will simplify coverage of outpatient radiology services. The Anthem PPO network for radiology providers will replace the previous secondary network. The Anthem network includes the providers that are in the secondary network. Your copay for these providers will be the same as for other in-network PPO radiology providers. Visit [www.teamsters14benefits.com](http://www.teamsters14benefits.com) for copay details.

Due to this change, you will receive a new light blue sleeve for your Medical ID cards in late June. Please note that only the sleeve is changing; you can continue to use your Medical ID card and instruction card.

You'll receive a letter in the mail soon with more information about this change.

## Teamsters Get Wet-N-Wild

On June 2, Teamsters Local 14 joined with Locals 631 and 986 for Wet-N-Wild Teamsters Day. Members thoroughly enjoyed both the water park adventures and annual Health Fair, featuring prizes, food, drinks, and wellness information.

A special thank you to these health vendors who shared valuable information and giveaways:

- Zenith American Solutions
- Anthem BlueCross BlueShield
- Health Plan of Nevada
- Delta Dental Plan
- Liberty Dental Plan
- EnvisionRx
- LiveHealth Online



## 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?".

