

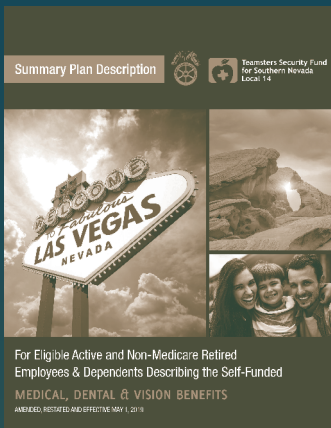
Benefits Basics #18:

**Open Enrollment is
October 15–November 15, 2019**

Enroll at www.teamsters14healthfund.com.

Your health plan elections take effect January 1, 2020.

Review this issue of Benefits Basics for other important information about your 2020 benefits.



What You Need to Know

Open Enrollment is your once-a-year opportunity to review your current benefits and covered dependents. Have your benefits needs changed? You can enroll in or change your medical or dental plan and add or drop dependents. It's also an ideal time to review your beneficiary information and update it, if you need to.

Outside of Open Enrollment, you can only make changes within 60 days of experiencing a qualifying life event, like getting married or divorced, or adding a new member to your family.

For more information, review your 2020 Open Enrollment Guide.



Covering Your Spouse in 2020?

Don't forget to complete the Spousal Affidavit if you're enrolling your spouse in the medical plan. If you don't, your spouse will lose coverage on January 1, 2020.

The affidavit indicates whether or not your spouse has the option to enroll in other group medical coverage through a current employer. If your spouse has the option to enroll in his/her own employer group medical coverage as primary, but you choose to cover him/her instead as primary, you will need to pay a \$300 monthly spousal premium.

Find the Spousal Affidavit at www.teamsters14healthfund.com. After you log in, select the affidavit from the menu on your left.



If You Don't Enroll

If you don't enroll between October 15 and November 15, 2019, you and your covered children will have the same coverage in 2020 as you have today. But if your spouse is covered under the medical plan and you do not complete the Spousal Affidavit by November 15, your spouse will lose medical coverage on January 1, 2020.



Benefits Snapshot

Here's a quick look at your benefit plan lineup for 2020. For details, review your 2020 Open Enrollment Guide or visit www.teamsters14benefits.com.

Benefit	You Choose a Plan	Provided Automatically
Medical	<ul style="list-style-type: none"> ➤ PPO Plan ➤ HMO Plan 	N/A
Dental	<ul style="list-style-type: none"> ➤ Delta Dental PPO Plan ➤ LIBERTY Dental DHMO-EPO 	N/A
Vision care	N/A	Yes
Life and accident insurance	N/A	Yes
Employee Assistance Program	N/A	Yes

When You Need Medical Care, Remember—You Have Options!

No matter which medical plan you choose, you're covered—regardless of what type of care you or your family needs. But how much you pay out of pocket depends on your medical plan and where you get care. Here are the best options for different types of care.

Where to Go for Care

Benefit	You Choose a Plan	Provided Automatically
Teamsters Local 14 Wellness Centers (Henderson and Northwest LV)	<ul style="list-style-type: none"> ⚡ Preventive and routine care (primary care) ⚡ Some chronic conditions (e.g., high blood pressure, arthritis) 	PPO: \$0 HMO: \$0
Telemedicine PPO—(LiveHealth Online) HMO—(NowClinic)	⚡ Routine care (e.g., allergies, colds, headaches, fevers)	PPO: \$10 HMO: \$10 or less
Convenient Care/Minute Clinics	⚡ Preventive, routine, and diagnostic care (e.g., health screenings, vaccines)	PPO: \$10 HMO: \$35



Don't Be Fooled!

Elite Medical Center is NOT covered under your Teamsters Medical Plan. The facility is not Medicare-approved. And it is not accredited by the Joint Commission, the organization that reviews safety and quality of care. If you go to Elite Medical Center, you'll have to pay out-of-pocket for any and all services you receive there.



Visit a Wellness Center for Convenient, Affordable Care

Be sure to make an appointment first!

For routine medical needs, head to one of our two wellness centers—Henderson or Northwest Las Vegas—when you or a family member needs care. Why? You'll get affordable, confidential, convenient care—and you'll pay nothing for some medications. For a list of available medications, visit wp.activatehealthcare.com/teamsters14/drugs.

Enter to win a Vizio TV—While Taking Care of Your Health!

If you visit a Wellness Center before November 30, 2019, your name will be entered for a chance to win one of two 65 inch Vizio TV's! If you've already visited a Wellness Center since they've opened, you're already entered.

Anyone in your family is eligible, so schedule an appointment at either Wellness Center (Northwest Las Vegas or Henderson) before November 30. We'll hold the drawing in December—one TV for each location. (Note: You can be entered to win only once at each location.)

Questions about Your Benefits?

Visit the Teamsters Local 14 benefits website at www.teamsters14benefits.com.

