



Open Enrollment Starts October 15!

Open enrollment is your once-a-year opportunity to review and make changes to your benefit elections for the coming year. The only other time during the year that you can change your coverage is when you have a qualifying life event. During open enrollment, you can also add or drop eligible dependents and update your beneficiary information. Any changes you make during open enrollment will take effect on January 1, 2021.

Even if you weren't planning to make changes for 2021, review all your options—your lifestyle or medical needs for the coming year may not be what they are today.

To make changes to your coverage for 2021, visit teamsters14healthfund.com.

**2021 Open Enrollment:
October 15 – November 15, 2020**



Want to Cover Your Spouse for 2021?

Even if you completed the spousal affidavit last year, you must complete it and return it again by **November 15** if you want to **enroll your spouse for 2021 health care coverage**. The spousal affidavit indicates whether your spouse has the option to enroll in other group medical coverage through a current employer. **If your spouse does have that option and still chooses to enroll in your plan, you'll pay a \$300 monthly spousal premium.** Starting October 15, the spousal affidavit will be available online at teamsters14healthfund.com.

If You Don't Enroll

If you don't enroll by November 15, 2020, you and your covered children will have the same coverage in 2021 as you have today, but your spouse will not. Even if your spouse is currently covered under your medical plan, you **MUST** complete the spousal affidavit by November 15 or your spouse **WILL LOSE** medical coverage on January 1, 2021.

Have You Visited a Family Wellness Center?

The Teamsters Local 14 Family Wellness Centers offer plan members **FREE**:

- High-quality, confidential medical care and preventive care
- Access to certain prescription drugs
- Lab work

If you're a PPO plan member, you and your covered dependents can visit the centers at no out-of-pocket cost! If you're an HMO plan member, you can also take advantage of no-cost care at the centers.

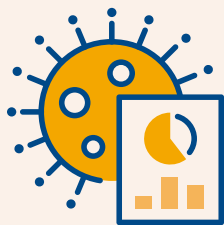
You can receive the same services as those provided by a board-certified primary care physician (PCP). When needed, the center will refer you to cost-effective, high-quality specialists and outside services.

Appointments are required! You must make an appointment before visiting the Family Wellness Centers for your medical needs. Same-day appointments are generally available. Contact a Family Wellness Center to schedule your appointment, or visit wp.activatehealthcare.com/teamsters14.



Access to Your Medical Information Is a Snap!

Did you know the Family Wellness Centers have a Patient Portal? You can visit the Patient Portal to get prescriptions filled, see the medications you're currently taking, receive appointment reminders, find test results, and access medical resources. To access the Patient Portal, visit wp.activatehealthcare.com/teamsters14. You must create an account when you log in the first time.



COVID-19: Stay Informed, Stay Healthy!

In these uncertain times, it is important to stay informed. Your best source for the latest information about your coverage and benefits is our Fund's website at teamsters14benefits.com. For additional information about COVID-19, visit the CDC website at cdc.gov/coronavirus/2019-ncov.



Connect With Your EAP

If you need help managing stress, use the employee assistance program (EAP) provided through Harmony Healthcare. As of January 1, 2020, your EAP benefit doubled to **eight FREE visits per person, per issue, per year**. These sessions are prepaid by the Fund and available when you need them. You will receive professional, confidential counseling for you and your covered family members.

Harmony Healthcare is now offering telemedicine appointments, too, so you can receive counseling over the phone. Contact Harmony Healthcare at 702-251-8000 or 800-363-4874, or visit harmonyhc.com/eap/accounts/teamsters-14.



No Walk-Ins at the Fund Office

Because of COVID-19, we are not accepting walk-ins at this time. To visit the Fund Office, you'll need to make an appointment by calling us at **702-851-8286**.



Questions About Your Benefits?

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