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alth Insurance Marketplace

Application for Health

Teamsters Security Fund for Southern Nevada Local 14

BENEFITS BASICS SEPTEMBER 2021

requested Effective Date of Cove



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Healthcare enetit

Employee Enrollment Form

To speed the enrollment process, please To Be Completed by

Open Enrollment Starts October 15!

Group Name

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, 2022.

Even if you weren't planning to make changes for 2022, 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 2022, visit teamsters14healthfund.com.

If You Don't Enroll

If you don't enroll by November 15, 2021, you and your covered children will have the same coverage in 2022 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, 2022.

Want to Cover Your Spouse for 2022?

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 2022 health care coverage and not pay a surcharge. 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 declines it, 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 your spouse has other coverage and enrolls in your plan as secondary coverage, you will not be required to pay the \$300 monthly fee.

2022 Open Enrollment: October 15 – November 15, 2021



Make Preventive Care a Priority

Have you kept up on your maintenance medications, your chronic condition testing, and your preventive visits? During the last 18 months of the pandemic, many of us have lost track of time and have forgotten to take care of our preventive health care needs.

Now that most doctors' offices have reopened, it's a good time to consider getting the preventive care you might have put on hold during the pandemic. For many diseases and conditions, early detection is important for treatment. For example:

- Medical: Your doctor can monitor your weight and vitals to determine if you're at risk for serious conditions, like type 2 diabetes and heart disease.
- Dental: If left untreated, gum disease can lead to tooth loss and may allow bacteria to enter your bloodstream. This could lead to other health complications.
- Vision: In addition to vision changes, regular eye exams can detect early warning signs for glaucoma, high blood pressure, and diabetes.

Avoid and Manage Chronic Conditions

According to the <u>Centers for Disease Control and</u> <u>Prevention</u>, chronic conditions "require ongoing medical attention or limit activities of daily living or both. Chronic diseases such as heart disease, cancer, and diabetes are the leading causes of death and disability in the United States."

Many chronic diseases are caused by:

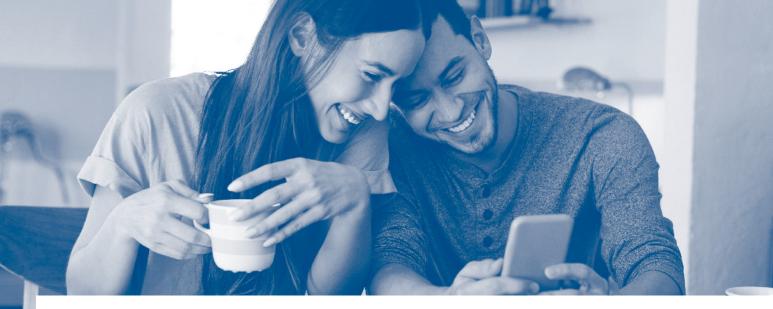
- **7** Tobacco use and exposure to secondhand smoke
- **7** Poor nutrition
- Zack of physical activity
- Æxcessive alcohol use

Your primary care physician can assess your risk for a chronic condition and help you get on track to a healthier life. Regular preventive visits are an important step in catching chronic conditions before they become major issues.

If you don't have a primary care physician, consider visiting the Family Wellness Center. You pay NOTHING for preventive visits and any follow-up treatments at a Family Wellness Center.

What is preventive care?

Preventive care includes things such as regular checkups, screenings, and immunizations. When you get preventive care services at the Family Wellness Center or an in-network provider, you pay \$0!



Access Benefits on the Go

Anthem Blue Cross Blue Shield (Sydney Health app)	Health Plan of Nevada (myHPN app)	elıžır Elixir (formerly EnvisionRx)
 Check symptoms Virtual visits with doctors View medical claims Access ID card Track health care spending Find in-network doctors and facilities 	 Speak with a doctor or nurse 24/7 Find in-network doctors and facilities Access ID card View copay and out-of-pocket expenses Check the claim, prior authorization, or referral status Access health records 	 Access ID card View prescription history Set refill reminders Search and price medications Pharmacy locator Identify lower-cost alternatives

You can also access more information from the Teamsters Local 14 benefits website at teamsters14benefits.com.

Activate Healthcare → Everside Health!

Activate Healthcare, the administrator of the Teamsters Local 14 Family Wellness Centers, has **rebranded to Everside Health**.

The Family Wellness Centers offer plan members FREE:

- High-quality, confidential medical care and preventive care
- Access to certain prescription drugs
- **7** 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.

Download the Everside Health Patient Portal

Download the Everside Everywhere patient portal to your mobile phone or tablet. Through the app, you can:

- **7** Schedule an appointment at a Family Wellness Center
- Message your provider
- Request a medication refill
- Start a virtual health session with a doctor or other provider
- Review health records, including prescriptions, labs, and immunizations

The app is available through Google Play (Android) or the App Store (Apple). You must create an account when you log in the first time.

Download the new Everside Everywhere app! If you previously downloaded the Activate Healthcare app, delete that and download the Everside Everywhere app instead.



Be Prepared for Flu Season

Flu season starts in October and can last as late as next May. It's important to get your flu shot now.

Call a Teamsters Family Wellness Center to schedule a FREE flu shot: 702-728-5806 (Henderson) or 702-844-8143 (Northwest Las Vegas). Or, visit an in-network provider for no-cost flu shots for you and your eligible family members. Don't wait until it's too late—get your flu shot today!

Your Flu Shot at Your Doorstep

You don't have to leave your house to get quick, convenient, in-person care. Call Doctoroo (**doctoroo.com**) or Dispatch Health (**dispatchhealth.com**)—both are on-demand, mobile urgent care services. They're available to bring your flu shot to you for only a \$15 copay.



Questions about your benefits?

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