



Know Where to Go for Care

When it comes to getting the right type of care for your illness or injury, it can be a little confusing. There are a lot of options—Family Wellness Centers, primary care physicians, urgent care and retail clinics, telehealth, emergency rooms—and making the wrong choice could cost you time and money.

If you experience a life-threatening emergency, like persistent chest pain, trouble breathing, severe bleeding, or a serious head injury, it's important to go to a hospital emergency room. If it's not an emergency, consider the other options and the type of care they'll provide for your condition.

Looking for more information?

Visit teamsters14benefits.com (Benefits > Where to Go for Medical Care) and watch our new Where to Go for Care video. It'll provide you a list of care options to consider.

You're Eligible for Retiree Coverage

The Fund provides retiree coverage to eligible non-Medicare retirees and their dependents. You're eligible for retiree coverage if you have been eligible for Fund coverage as an active participant, or through COBRA, for 90 of the 120 months immediately before retirement.

If you live in the Health Plan of Nevada (HPN) service area, you can only enroll in the HMO medical plan. If you live *outside* the HPN service area, you can only enroll in the PPO medical plan.

As an eligible retiree, you can also continue your Fund-sponsored dental, vision, life insurance, and accidental death and dismemberment (AD&D) coverage until you become eligible for Medicare. You'll make monthly self-payments to the Fund to cover a portion of the cost of your coverage.

When you become eligible for Medicare, you cannot be covered under Fund benefits; however, you can make self-payments to continue coverage for non-Medicare-eligible dependents. Via Benefits will work with you to find a Medicare option—Medicare Supplement, Medicare Advantage, dental/vision benefits—that works for your individual needs. When you're within 90 days of your 65th birthday, visit Via Benefits at my.viabenefits.com/lasvegasteamsters to get started. For more information on retiree coverage, visit teamsters14benefits.com.

Medical Plan Updates



Anthem PPO Plan Members: Keep Your ID Card Sleeve

In late December, you'll receive a new medical plan ID card from Anthem.

Don't throw away your current instruction card and ID card sleeve. You'll need both for easy access to your network providers.

Stay In-Network for COVID-19 Tests

The Fund saves almost \$100 per test when you stay in-network.

While COVID-19 testing is covered by the Plan at no cost to you, it does cost the Fund money each time you or a covered family member gets a medically necessary test.* By staying in-network for your care, you keep Fund costs down—savings that we pass along to you in the form of benefits enhancements!

*There is no copay for testing; however, if you are seen at a physician's office or an urgent care clinic, a facility copay may apply.






Finding an In-Network Medical Provider

The Fund has different provider networks for various kinds of care, including for hospitalization, mental health/substance abuse treatment, and prescription drug fulfillment. When you need services, be sure you choose the right network.

Benefit/Service	Network	Phone	Website
PPO Plan (Anthem Blue Cross Blue Shield Network)			
Hospitals	Health Services Coalition	702-851-8286	lvhsc.org/coalition
Mental health/substance abuse treatment	Harmony Healthcare EAP	702-251-8000 or 800-363-4874	harmonyhc.com/eap/accounts/teamsters-14
Prescription drugs	Elixir	800-361-4542	elixirsolutions.com
All other providers	Anthem	702-851-8286	anthem.com
HMO Plan (Health Plan of Nevada)			
Visit myhpnonline.com for a provider directory.			

Access Benefits on the Go

In the last edition of Benefits Basics, we showed you the provider apps for Anthem Blue Cross Blue Shield, Health Plan of Nevada, and Elixir. In this edition, check out these provider apps for access to your benefits information from anywhere.

 Delta Dental <ul style="list-style-type: none">• Access ID card• Estimate dental care costs• Find in-network dentist• View plan information, claims, and dental expenditures	 LIBERTY Dental Plan <ul style="list-style-type: none">• Find in-network dentist• Access ID card• View plan information and dental expenditures	 VSP Vision Care on the Go <ul style="list-style-type: none">• Find in-network provider• Check your coverage• Access ID card• Shop the latest eyewear fashions
 LiveHealth Online (PPO plan members) <ul style="list-style-type: none">• Connect with a doctor, nurse, or other health care professional, including psychologists and therapists• Spanish-speaking doctors available through Cuidado Médico	 NowClinic (HMO plan members) <ul style="list-style-type: none">• Connect with a doctor, nurse, or other health care professional	



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



Quick, Convenient Flu Shot Options



You can visit a Family Wellness Center for a no-cost flu shot. Make an appointment through the Patient Portal at **members.eversidehealth.com/s/login** or by calling the wellness center closest to you:

➤ **Northwest Las Vegas Family Wellness Center:** 702-844-8143

➤ **Henderson Family Wellness Center:** 702-728-5806

Looking for a flu shot?

You can also visit a local pharmacy or retail clinic for a free flu shot. Check out “Finding an In-Network Medical Provider” (page 2) to find a location.



Questions about your benefits?

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