



# TEAMSTERS LOCAL 723 WELFARE FUND

## BENEFIT NEWS YOU CAN USE

Robin Modzelewski, Fund Administrator

### FROM THE TRUSTEES



**T**he World is facing events that most of us have never seen, causing stress and anxiety to many of us.

Our children have been affected by these events and there has been an overwhelming need for the Fund to address Mental Health Benefits. Because of the large demand for Mental Health Providers, the Trustees have improved the Mental Health benefits to include out-of-network providers.



This benefit still excludes services in a clinic and at a hospital outpatient setting. We have included an article on page 3 "Everyday Mental Health Tips". As always, the Trustees want all of our Participants and their families to stay physically and mentally well. If you have any questions or concerns, please feel free to call the Fund office at: (908) -688-0723[]

### OFFICE, URGENT CARE CENTER or E.R.

**R**emember, an Emergency Room (ER) visit will cost you more money and time and you should not substitute an Urgent Care Center for a doctor's office visit for minor illnesses.

A determination is made in the Medical Review Department and the guidelines that are followed in making the decision determine whether a claim is considered as a true ER visit. ER visits that are not considered a true emergency will be denied by the medical review department.

An Urgent Care Center is able to provide and remove stitches for small open wounds. An Urgent Care Center should only be used to replace an ER visit. You should have a primary doctor in your area and know when an Urgent Care Center is necessary.

The Medical Review Department will determine if it was appropriate to use an Urgent Care Center rather than a doctor's office. Your claim may be denied for minor visits that should have been treated in a doctor's office.

**Remember to have any tests performed in a participating lab or radiology center and not in a hospital[]**



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## MOVING?

If you have moved or are planning to move, please notify the Fund Office.

Informing your employer or the Union of your move will not be communicated to the Fund Office. Therefore, please let the Fund Office know where you live so we can keep you up to date and informed on your benefit Plan\*



## IMPORTANT NOTICES

### Woman's Health & Cancer Rights Act

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individual receiving mastectomy related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- All stages of reconstruction of the breast on which the mastectomy has been performed;
- Surgery and reconstruction of the other breast to

produce a symmetrical appearance;

- Prostheses; and
- Treatment of physical complications at all stages of mastectomy, including lymph edema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under this Plan.

If you would like more information of WHCRA benefits, call the Welfare Fund office at: 908-688-0723[]

### HIPAA

The Trustees and the Fund office have always made the protection of your personal information a very important priority. We want you to have a clear understanding of how we use and safeguard your information.

Federal legislation known as the Health Insurance Portability and Accountability Act ("HIPAA") requires the Fund to establish a formal policy and procedures for maintaining the privacy of your PHI.

The term "Protected Health Information" includes all individually identifiable health information related to an individual's past, present or future physical or mental health condition or to payment for health

care. PHI includes information maintained by the Welfare Fund in oral, written, or electronic form.

Disclosure of Your PHI Generally Requires Your Written Authorization.

Except as provided by law, any use and disclosure of PHI will be made only with your written authorization.

Participants and Eligible Dependents are entitled to receive a copy of the Notice of Privacy Practices from the Welfare Fund office by submitting a written request, addressed to 714 Rahway Ave., Suite 3, Union, NJ 07083[]

### Reminder About Open Enrollment

We want to remind you that Welfare Fund rules require you to notify the Fund office of any changes in your dependent information within 45 days of the change. If you fail to

notify the Fund office within 45 days of the event, you must wait until the open enrollment period in October of each year[]

## EVERYDAY MENTAL HEALTH TIPS

The Trustees and Fund office have focused on raising awareness about mental health. It is so important, especially now when many of us are feeling anxious and worried. Mental illness gets in the way of our day-to-day functions. When we talk about mental health we are talking about "a person's condition with regard to their psychological and emotional well-being." Our mental health influences how we think, feel, and behave in daily life.

Symptoms can be mild to extreme, some things to be aware of include:

- feeling down for long periods;
- extreme mood swings;
- withdrawing from normal activities, family and friends;
- feeling angry, hostile or violent;
- feeling paranoid, having hallucinations or hearing voices;
- thinking of death or suicide;
- obsessive compulsive behavior disorders (OCD);
- eating disorders and alcohol and/or substance abuse.

Mentally healthy people often: Enjoy life, laugh and have fun; Are able to deal with stress and bounce back from adversity; Feel a sense of meaning and purpose; Are flexible and adaptable to change; and Are able to maintain fulfilling relationships.

We all experience disappointment, loss, and change. Sometimes these emotions and experiences cause sadness, anxiety, and stress. People with strong mental health are better able to bounce back. People who are emotionally and mentally

resilient cope with difficult situations better.

Here are a few everyday mental health tips to help you elevate your mood and become more resilient.

1. **Practice self-care and make yourself a priority.** Take care of your body by eating a healthy diet; Exercise; and Get enough sleep.
2. **Disconnect from electronics and social media.** Add an electronics-free time-period to your day. Take time to unplug and disconnect from emails and alerts and interact with people face to face.
3. **Engage in activities that provide meaning.** Do activities that make you feel happy, productive, and challenge your creativity.
4. **Volunteer.** Helping others or the community can enrich and expand your life and make you happier. Schools, places of worship, nonprofits, and charitable organizations of all sorts depend on volunteers for help in any capacity.
5. **Engage in meditation and/or mindfulness.** Relaxation exercises can improve your state of mind and outlook on life and may help you feel calmer.
6. **Avoid substance use.** It is important to keep alcohol use to a minimum and avoid other drugs. Substance use may get in the way of your ability to function or maintain a stable home life, handle life's difficulties, and relate to others.

**Get help from a licensed mental health professional when and if you need it.** Seeking help is a sign of strength not a weakness. Just as it requires effort to build and maintain physical health, so it is with mental health.

## VISION PLAN

**A** reminder that we have an optical benefit with General Vision Services (GVS). GVS, provides tremendous value at In-Network locations (such as Cohen's Fashion Optical), which provides more savings with your in-network benefit.

Here's how:

- A choice of 200 frames from the GVS Designer Collection; many covered in full or at a minimal co-pay under the program with a uniform selection at over 200 provider locations.
- Freedom of choice — \$120 allowance for non-collection frames at in-network locations\*.
- The following lens options are all covered in full: Tints, Ultraviolet, Scratch Resistant and Polycarbonate for children.
- A fixed co-payment schedule for many of the pop-

ular lens options and treatments in the marketplace such as Anti-Reflective Premium Coating and Premium Progressive lenses; leading to significant savings off retail pricing (50% - 60% on average).

### • 30% off additional pairs of glasses.

To access your vision plan information, simply go to the GVS website at [www.generalvision.com](http://www.generalvision.com) and enter your benefit number (6095). You can view a list of network providers and print your benefit summary.

### Download the GVS Mobile App!

Search GVS in the App store (IOS or Android Only) and Register with 6095, or register through our website [www.generalvision.com](http://www.generalvision.com).

### Be on the lookout for GVS promotional offers

\*some frame brands may not be included in the optical program

## CHILDREN'S HEALTH INSURANCE PROGRAM (CHIP)

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial 1-877-KIDS NOW or [www.insurekidsnow.gov](http://www.insurekidsnow.gov) to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under this plan, you may be allowed to enroll in this plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and you must request coverage within 60 days of being determined eligible for premium assistance. If you have questions about enrolling in this plan, contact the Fund office at: 608-688-0723 or the Department of Labor at [www.askebsa.dol.gov](http://www.askebsa.dol.gov) or call 1-866-444-EBSA (3272).

For NJ—Medicaid Website:

<http://www.state.nj.us/humanservices/dmahs/clients/medicaid/>

Medicaid Phone: 609-631-2392

CHIP Website: <http://www.njfamilycare.org/index.html>

CHIP Phone: 1-800-701-0710

For NY—Website: [https://www.health.ny.gov/health\\_care/medicaid/](https://www.health.ny.gov/health_care/medicaid/)

Phone: 1-800-541-2831 □