



## TEAMSTERS LOCAL 723 HEALTH AND WELFARE FUND

Robin Modzelewski, Fund Administrator

### FROM THE TRUSTEES

The Trustees of this Health and Welfare Fund are pleased to include in this Newsletter information on Payer Matrix. This enhancement to our Prescription Plan will provide you with specialty drugs at little or no cost.

If you are on a specialty medication **YOU** will be contacted by Payer Matrix directly.

As you are aware, the coronavirus is taking center stage in the news with most public gatherings and events being cancelled.

Included below is information about the coronavirus that will answer some questions you may have.

Also in this Newsletter is other useful information to help you use our benefits wisely and keep you informed on other benefit issues.

It is the beginning of Spring and we are all looking forward to spending more time outdoors. We are being urged to keep a safe distance from others whenever possible.\*



### CORONAVIRUS

**What is a coronavirus?** It is a new strain of the virus, causing illnesses in the respiratory tract.

**What are the symptoms?** The virus infects the respiratory tract. Patients initially develop a fever, cough and aches, and can progress to shortness of breath. Other reported symptoms include fatigue, sore throat and headache.

**Should I visit the Emergency Room?** If you have symptoms, see your regular doctor. Going to the ER or hospital should not be your first course of action.

**How deadly is it?** The mortality rate is higher than the seasonal flu, which kills approximately 1 in 1,000. People become ill between two and 14 days after infection, according to most estimates.

**Who is most at risk?** People of all ages, but the risk of severe disease and death is highest for older people and those with other health conditions such as

heart disease, lung disease, cancer and diabetes.

**How does it spread?** It transmits through "respiratory droplets" when an infected person speaks, coughs or sneezes. The droplets can settle on surfaces, where they can survive for days.

**Is there a test?** The information about testing is changing from day to day.

**How can I protect myself?** The most important thing is keep your hands washed. Cover your mouth when coughing or sneezing. You can also use an alcohol-based hand sanitizer. Don't touch your eyes, nose or mouth. Avoid close contact with anyone who is sick. Clean and disinfect surfaces before you touch them.

**How worried should I be?** Most people who are infected might become only mildly ill. But "mild" can be anything from a fever, cough and aches to pneumonia that doesn't become too severe.\*

## EMERGENCY ROOM, URGENT CARE CENTER OR DOCTOR'S OFFICE

### PLEASE READ THIS IMPORTANT INFORMATION

**T**he Board of Trustees continues to alert you regarding the use of an Emergency Room (ER) vs. an Urgent Care Center vs. a Doctors Office Visit. It is important that you know which type of provider to see because using the wrong one will cost you money.

An ER visit is only covered when the condition is "sudden and serious" as defined in our Summary Plan Description. An Urgent Care Center should only be used to replace an ER visit. You should establish yourself with a primary care physician in your area for illnesses that are treatable at a doctor's office; this will avoid an unnecessary visit to an ER or Urgent Care Center. You should not substitute an Urgent Care Center visit for a doctor's office visit.



A determination will be made by the Medical Management Company and the guidelines that are followed in making a decision to determine whether a claim is considered as a true ER, Urgent Care Center visit or doctor's office visit to consider appropriate payment of the claim.

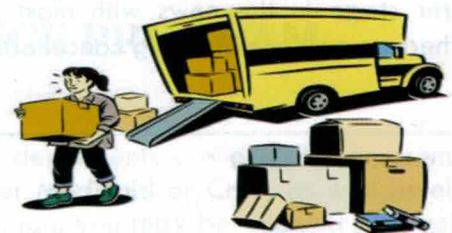
If the Medical Management Company determines that the place of service was not appropriate for your diagnosis, your claim will be denied.

For more information regarding an Emergency Room vs. Urgent Care Center visit, please see the Health and Welfare Fund's web-site. Information on the Fund's web-site can be found on the following page of this Newsletter\*

### MOVING?

**I**f 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\*



### WEB SITE

**T**he Health and Welfare Fund's web-site is there to keep you informed regarding benefit information, Fund communications and updates.

You will find us at: [www.local723.com](http://www.local723.com). Our site will

host our Summary Plan Description (SPD), Summary of Benefit Coverage (SBC), past Newsletters, Summary of Material Modifications, and other communications that will help you use the benefits to keep your out-of-pocket costs as low as possible\*

### REMINDER ABOUT OPEN ENROLLMENT

**W**e 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\*

## WOMEN'S HEALTH AND 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.

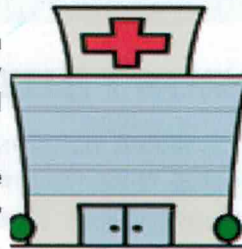
These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under this Plan.

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

## IMPORTANT HOSPITAL INFORMATION

The Welfare Fund has contracted with AmeriHealth for hospital stays in New Jersey and MagnaCare for hospital stays in New York.

**St. Michaels Hospital and East Orange General do not participate in either**



**network;** therefore, please do not use either of these hospitals. If you use one of these hospitals, you will be responsible for all charges.

You should always ask if the hospital and/or provider participates in the AmeriHealth or MagnaCare network\*

## RISKS OF VAPING / E-CIGARETTES

Since 2014, e-cigarettes have been the most commonly used tobacco product among US middle and high school students. The US Surgeon General has called vaping and e-cigarette use by youth an "epidemic," and warned that it threatens decades of progress toward making sure fewer young people use tobacco.

E-cigarette advertising uses many of the same themes that have led to cigarette smoking among young people. Advertising can also make e-cigarette use



look harmless for young people.

Most e-cigarettes contain nicotine, the highly addictive drug in tobacco. Nicotine is especially harmful to

young people. Using products with nicotine can harm the part of the brain responsible for memory, attention, and learning. Vaping can also lead to chronic irreversible lung damage.

The liquid that e-cigarettes heat to form an aerosol (vapor) has harmful ingredients that contain heavy metals (lead, tin & nickel) and even cancer-causing chemicals that can be breathed deep into the lungs. The part of the e-cigarette that heats up may also explode or cause serious burns.

The most often sold e-cigarette in the United States is a brand called JUUL, which looks like a USB flash drive. JUUL "pods," which contain liquid heated by the device, have as much nicotine as a pack of 20 cigarettes. E-cigarettes can also look like other everyday items, such as highlighters, credit cards, remote controls, and pens\*

## BENEFIT MODIFICATIONS

Payer Matrix has been contracted with to provide specialty drugs for Participants. When prescribed a specialty drug, you must comply with the prior authorization criteria and enroll in the Payer Matrix program.

A Payer Matrix Reimbursement Case Coordinator will reach out to you to help you obtain your specialty medications. The Fund is sponsoring this program and **you will not be responsible for any payments.**

If you are not eligible for a Payer Matrix identified alternate funding program, Payer Matrix will submit your case for reconsideration. Should your case meet Fund reconsideration criteria, your out-of-pocket costs will be adjusted to the appropriate selected medication prescriptions paid for by the Fund through Specialized Pharmacy Solutions who will collect your coinsurance as outlined in your selected benefit\*



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Welfare Fund  
714 Rahway Ave., Suite 3  
Union, NJ 07083  
Telephone: 908-688-0723

Presorted Marketing Mail  
US Postage  
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Wilkes-Barre, PA  
Permit #188

**Important Information to help  
save your health care dollars.**

## CHILDREN'S HEALTH INSURANCE PROGRAM (CHIP)

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**I**f 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\*