



## TEAMSTERS LOCAL 723 HEALTH AND WELFARE FUND

Robin Modzelewski, Fund Administrator

### FROM THE TRUSTEES

**T**he Trustees of this Health and Welfare Fund hope this Newsletter finds you well and ready for warmer weather.

The Trustees remain committed to providing our Participants with the highest quality healthcare possible.

The Benefit Newsletters and other information forwarded to you by the Welfare Fund office are meant to keep you informed on how best to use our

Plan to save you money and provide you and your eligible dependents with healthcare.

Please also familiarize yourself with the Summary Plan Description (SPD) and the Summary of Benefit Coverage that has been provided to you, as these will also show you how to save time and money. Included below in this Newsletter is how to access our web-site, which includes the SPD, SBC and our past Newsletters as well as other information to assist you in utilizing this Health Plan.

If you have any questions about our health care Plans, please do not hesitate to call the Fund Office and we will gladly assist you\*



### WEB-SITE UPDATE

**T**he Health and Welfare Fund's web-site is there for our Participants to keep you better 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 Modi-

fications, and other communications that will help you use the benefits to keep your out-of-pocket costs as low as possible.

Please keep our web address handy and refer to it to when you have questions regarding your coverage\*



## 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\*



### REMINDER ABOUT ONE CALL

**A**n enhancement to our Health Plan is our participation with One Call. Their contact information is on the front of your ID card. Please call the number on the front of your ID card

when you need a CT scan, MRI or PET scan\*

### 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 INFORMATION REGARDING St. MICHAEL'S HOSPITAL

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

St. Michaels Hospital does not participate in either network; therefore, please do not use this hospital. If you use this hospital, you will be responsible for all charges.

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



## A WORD ABOUT TICKS

Lyme disease is the most common tick-borne infectious disease; however, there are around 16 tick-borne diseases. Another serious illness is Rocky Mountain Spotted Fever, this causes serious health problems. Pregnant women need to be very careful to avoid tick bites.

When a tick bites, you may see a rash but the rash disappears before you will have symptoms, some of the symptoms include:

- Memory loss
- Numbness, pain and tingling
- Irregular heart beat



- Paralysis

In short, we are spending more time outdoors so keep yourself and your pets protected. Some tips to protect yourself from ticks are: wear white, wear a hat, spray your clothing with repellent, check yourself and your pets regularly and hit the shower after outdoor activities. Some natural remedies such as 1 cup of water, 2 cups of white vinegar and two spoons of almond oil have been successful and can be used on pets as well. Enjoy the summer, be safe and tick free\*

## BENEFIT MODIFICATIONS

This is a reminder of the benefit improvements that have been made to the Welfare Plan. These improvements were made possible due to the management of the Fund and investment income.

The following improvements have been made:

- ◇ Prescription Plan — The maximum ben-



efit has been increased from \$7,500 per year per family to \$10,000 per year per individual.

◇ Dental Plan — The one year waiting period for full dental coverage for eligible dependents has been eliminated. Eligible dependents are now eligible for full dental benefits as soon as they are eligible for medical benefits\*

# 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 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 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\*

Important information to help  
save your health care dollars.

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

