



PHILADELPHIA

# Update

OFFICIAL PUBLICATION OF THE  
TEAMSTERS HEALTH & WELFARE  
AND PENSION FUNDS  
OF PHILADELPHIA AND VICINITY

[WWW.TEAMSTERFUNDS.COM](http://WWW.TEAMSTERFUNDS.COM)

SPRING 2018

## NEW CPAP PROGRAM NOW AVAILABLE THROUGH HEALTHCARE SOLUTIONS

If you participate in the Fund's PPO Plan with Horizon Blue Cross Blue Shield, we have a new CPAP program that will provide better benefits and more importantly, lower out of pocket expenses. This new plan is administered through Healthcare Solutions. In order to qualify for a CPAP unit, you need to have a sleep study that was done within the last five years and a prescription from your doctor for a CPAP machine. You then make a simple phone call to Healthcare Solutions at 1-800-655-8125 and they will do the rest for you. This program will cost you a minimal co-pay of \$30 if you are enrolled in the Platinum Plan and \$40 if you are enrolled in the Gold Plan. You will receive an onsite visit, for up to 2 hours from a Registered Respiratory Therapist who will work with you to get the best fitting masks (they have over 15 to choose from). The unit itself is quiet and compact.

## WELLNESS SCREENING PROGRAM 2018 KICKS OFF MARCH 1, 2018

The Fund's Annual Wellness Screening Program with Quest Diagnostics will kick off on March 1, 2018 and it will run through September 30, 2018. This is your opportunity for you and your family to be enrolled in the Platinum Plan for the 2019 Plan Year. The Platinum Plan has lower co-pays, deductibles and co-insurance. In the pages that follow, you will find a brochure explaining in detail the Wellness Program and, new for this year, a "Frequently Asked Questions Section" ("FAQ"). This program is opened to all members and their enrolled spouses. Please take time to read through the FAQ section and as always, please feel free to contact the Member Services Department at 1-800-523-2846 with any questions.

**The Fund offices are open Monday, Tuesday, Thursday and Friday from 8AM-5PM and Wednesday 8AM-8PM.**



## HEALTH FAIR 2018

For those of you that missed out on last year's Health Fair, we will again be hosting, in conjunction with Cancer Treatment Centers of America, two Health Fairs this year! The first one will be on Saturday, April 14<sup>th</sup>, 2018 from 10AM-2PM at the Philadelphia Campus of Cancer Treatment Centers of America located at 1331 E Wyoming Ave, Philadelphia, Pa 19124. The second health fair will be held some time in September.

This Health Fair is not only an opportunity for you and your spouse to get their Wellness Screening onsite with Quest, but additionally, we will have representatives from most of your benefit providers such as Teladoc, CVS/Caremark, Healthcare Solutions, NVA, your dental plan, Healthcare Strategies will also be there to answer your questions about your benefits .

**In addition to learning about your benefits, former Flyers Bernie Parent and Bob Kelly will be there to sign autographs from 11AM to 1 PM**

## CENSUS AND ADDRESS UPDATES

It is extremely important for you to make sure all your census data on file with the Fund office is correct. This includes your address, your covered dependents, email addresses, your death benefit beneficiary and most importantly your home addresses. If we don't have a correct address file for you, you may miss out on very important information we may be mailing to you.

We need to have updated information to insure you receive the correct tax statement to confirm you carried the required medical benefits (as required by Federal Law). Federal law also required that we collect and file with the Government the social security numbers of all of your covered dependents.

**Your failure to provide this information to us could cause a delay in claims processing.** Call the Fund office today and confirm your information on file is correct

# Do you want Platinum Level Benefits in 2019? The WellTeam® Screening Program is again going full steam

## *An Integral Part of the Teamsters Health and Welfare Fund's Wellness Initiative*

We care about your health . . .and want to ensure you have the tools you need to maintain your good health! Since 2004, the Fund has sponsored a Disease Management/Wellness program to help members with moderate to chronic medical conditions maintain and improve their health. Beginning in March 2016, the Teamsters Health and Welfare Fund expanded its wellness program, now known as WellTeam®, to include yearly wellness screenings for all members and their spouses.

WellTeam® encourages all members and their spouses to undergo a quick and easy wellness screening to identify health issues before they become serious. The Fund has partnered with Health Care Solutions and Quest Diagnostics with its “Blueprint for Wellness” program to provide these screenings (at no cost to the patient) between March 1st and September 30th at any one of Quest’s more than 2000 Patient Service Centers throughout the United States. A quick call to Health Care Solutions, or to Quest, or registration on the Quest website, will enable you to schedule a screening at a time convenient to you at the Quest Patient Service Center closest to you. (You have the option of having your doctor complete the screening and fax the results to Quest, but you must register on the Quest website to obtain a “Physician Results Form” and you will be responsible for copays, deductibles and co-insurance relating to those services.) In addition, members and spouses must have at least preventative dental exam between January 1, 2018 and September 30, 2018.

A wellness screening provides an assessment of your basic health status and offers valuable insights into your health risks. The wellness screening includes a non-fasting test for cholesterol and blood glucose (sugar) levels, blood pressure measurement, height, weight and waist circumference to calculate body mass index (BMI). (NOTE: A fasting blood test produces more accurate results.) The screening takes only minutes to complete and is offered through the Quest Diagnostics Blueprint for Wellness® program. A comprehensive, customized report specific to you is sent to you in about two weeks after your screening.

Although the program is voluntary, the only way to earn participation for you and your family in the Fund’s top plan beginning January 1, 2019 is to participate in the program and complete the screening. Employees and covered spouses must complete a wellness screening by September 30, 2018. Participation in the Platinum Plan, the plan having the lowest copays, deductibles and out-of-pocket expense, will be effective January 1, 2019. (Dependent children do not participate in the WellTeam® screening program.) Those who choose not to participate in the WellTeam® program will default to the Fund’s “Gold” Plan in 2019.

Don’t wait! Schedule your screening . . .

- By calling Quest at 1-855-623-9355 (M-F 8 am – 9:30 pm, Sat. 8:30 am – 5 pm), or
- By calling Health Care Solutions at 1-800-655-8125 (M-F 8 am – 4:30 pm), or
- By registering on the Quest website [My.QuestforHealth.com](http://My.QuestforHealth.com) using the registration key “WellTeam”
- REMEMBER: You and if applicable, your spouse, must also have at least one preventative dental exam sometime between January 1st, 2018 and September 30th, 2018 to earn participation in the “Platinum” plan during the 2019 plan year



# Frequently Asked Questions about the WellTeam® Screening Program

## *An Integral Part of the Teamsters Health and Welfare Fund's Wellness Initiative*

As you know, the Teamsters Health and Welfare Fund has wellness program. That program is known as WellTeam®. Those employees **AND** covered spouses who both participate in the program, which includes a dental exam for both the member and spouse will earn participation in the Fund's "Platinum" Plan beginning in January 2019. Those who do not participate in the WellTeam® program will default to the Fund's "Gold" Plan in 2019.

### *What is a wellness screening?*

A wellness screening provides an assessment of your basic health status and offers valuable insights into your health risks. The wellness screening includes a non-fasting test for cholesterol and blood glucose (sugar) levels, blood pressure measurement, height, weight and waist circumference to calculate body mass index (BMI). (NOTE: A fasting blood test produces more accurate results.) The screening takes only minutes to complete and is offered through the Quest Diagnostics Blueprint for Wellness® program. The Wellness Screening goes beyond the bloodwork that you need to have done through Quest, you and your enrolled spouse must both have a preventative dental exam in order to satisfy the criteria for the Platinum Plan.

### *Is a wellness screening required to earn participation in the Fund's "Platinum" Plan?*

Yes. Although the program is voluntary, the only way to earn participation in the Fund's top plan beginning January 1, 2019 is to participate. Employees and covered spouses must complete a wellness screening and dental exams by September 30, 2018. Participation in the Platinum Plan, the plan having the lowest co-pays, deductibles and out-of-pocket expense, will be effective January 1, 2019. Dependent children do not participate in the WellTeam® program.

### *What are the requirements for new hires or newly enrolled employees?*

To earn participation in the Platinum Plan in 2019, new hires or current employees enrolling in benefits after March 1, 2018 must complete a wellness screening by September 30 of the year in which they commence participation in the Fund. If initial enrollment occurs on or after September 1, 2018, the employee (and spouse, if applicable) will not have to complete the screening until the 2018 testing period. In that event, they will be enrolled in the "Platinum" plan for the 2019 plan year.

### *What are the requirements for spouses who are enrolled during the annual wellness screening period?*

If a spouse is added to the Fund's medical coverage during the annual wellness screening period, the spouse must also complete a wellness screening and dental exam by the same date as the employee. If an employee adds a spouse during this time, they will receive a letter from the Fund advising that their spouse has to complete a wellness screening. If you have any questions on the requirements and/or your spouse, please contact the Fund at 1-800-523-2846 or Health Care Solutions Corporation at 1-800-655-8125.

### ***How do I obtain a wellness screening?***

There are two ways to obtain a wellness screening:

1. You may schedule an appointment for a free wellness screening at a Quest Diagnostics Patient Service Center between March 1 and September 30, 2018 using Quest diagnostics' website at [My.QuestforHealth.com](http://My.QuestforHealth.com).
2. If you cannot participate through visiting a Quest Diagnostics Patient Service Center, you may visit your doctor and pay an office visit copayment. The blood draw must be done by the venipuncture method (blood drawn from vein). A Physician Results Form must then be completed by your doctor in its entirety and must be faxed to Quest Diagnostics by September 30, 2018. The Physician Results Form can be printed by you after registering on Quest diagnostics' website at [My.QuestforHealth.com](http://My.QuestforHealth.com).

To schedule an appointment at a patient service center, visit [www.teamsterfunds.com](http://www.teamsterfunds.com) and click on the WellTeam® logo. Follow the instructions and you will be directed to the Quest Diagnostics Blueprint for Wellness® website, which can also be reached at [My.QuestforHealth.com](http://My.QuestforHealth.com). Alternatively, representatives from Quest are available by calling 1-855-623-9355 (M-F 8 am – 9:30 pm, Sat. 8:30 am – 5 pm).

### ***Why does the Fund Wellness Program include wellness screenings?***

If you or your spouse has not been to a doctor in some time, the wellness screening will give you critical health information – such as a warning that your blood pressure, cholesterol or blood sugar is high. Then you can immediately contact your doctor for follow-up. If you have participated in such screenings in the past, you will be able to compare the results to see if you have improved any of the health measures.

### ***What is Blueprint for Wellness®?***

Blueprint for Wellness® is the name of the health risk identification solution and education tool offered by Quest Diagnostics, the nation's leading laboratory and health information provider.

### ***Why should I participate in the wellness screening?***

It is always important to be mindful of your health and wellness. Awareness is the first step in maintaining and monitoring your health. Quest Diagnostic's Blueprint for Wellness® gives you the opportunity to get a quick and easy "snapshot" of your health. The Blueprint for Wellness® program is designed to help improve your understanding of your health using insights from your wellness screening.

- You will earn participation in the Fund's top "Platinum" program beginning in January 2019 if you and your covered spouse complete the screening between March 1 and September 30, 2018.
- It can provide insight to risks and strengths that you can track over time.
- It can help you find out what you are doing well.
- It can help you work with your doctor to take charge of your health. Start by taking your screening results to your next appointment.
- It is confidential. Your individual test results are not shared with your employer and your privacy is always protected.
- It is easy and convenient.

### ***Can I choose not to complete the wellness screening?***

The wellness screening is completely voluntary. If you **and/or** your covered spouse choose not to get a wellness screening, you will still be covered by the Fund in January 2019 (if otherwise eligible), but your participation in the Fund's program will be under the "Gold" program, which provides coverage with higher deductibles, coinsurance and copayments than the Fund's "Platinum" Plan.

### ***Are my results confidential?***

Yes. All of the information in your wellness screening report is personal and confidential and protected by federal law. Quest Diagnostics, the Fund and your employer understand that your privacy is very important and we have many steps in place to ensure confidentiality. All information obtained in your wellness screening is protected health information (PHI) and is secured in accordance with the Health Insurance Portability and Accountability Act (HIPAA).

### ***Will my results be sent to my physician's office?***

No. Your results will be provided only to you. If you visit a Quest Patient Service Center, your results will be available online and mailed to you. We encourage you to take your report to your next doctor's visit or send the doctor's office a copy for your medical records' file.

### ***How will the Fund use the overall results of the screening?***

The Fund will receive aggregate data for employees and spouses who have taken the wellness screenings to help us understand the overall health risks and trends within the Fund's population.

### ***Who is eligible to complete the wellness screening?***

Wellness screenings are available to employees and covered spouses who are enrolled in the Fund's medical and prescription drug program.

### ***When is the deadline to have a wellness program screening?***

Wellness screenings must be obtained at a Quest Diagnostics Patient Service Center between March 1, 2018 and September 30, 2018. If you visit your doctor for the screening, you must submit the Physician Results Form by September 30, 2018. Make sure you tell your doctor to keep a copy of the confirmation page indicating when the form was faxed to Quest.

### ***My spouse has his/her own coverage, do they need to have the Wellness Screening and Dental Exam?***

Yes, your spouse is still required to complete the Wellness Exam as well as the dental exam in order for the family to enjoy Platinum coverage in January 2019. The Wellness Exam will be fully covered by the Fund. For the dental exam, we will accept a letter from the dental office confirming the exam as proof or an "Explanation of Benefits" from the primary carrier. Please call the Fund office if you have questions regarding the Wellness Exam for spouses with other coverage.

## Registration and Scheduling

### *How do I register for a wellness screening at a Quest Diagnostics Patient Service Center?*

1. Go to [www.teamsterfunds.com](http://www.teamsterfunds.com) on or after March 1, 2018.
2. Click on the WellTeam® logo on the right had side of the home page and follow the instructions for registering or making an appointment at a Quest Diagnostics Patient Service Center.
3. Enter as a new user. Click on the “Register Now” link in the “Not Registered Yet” yellow box. Enter registration key, **FUND**. The registration key is not case sensitive.
4. Continue to follow the instructions to register and/or create a wellness screening appointment.

### *I am unable to visit a Quest Diagnostics Patient Service Center. Is there another way to obtain a screening?*

If you go to a Quest Diagnostics Patient Service Center, the wellness screening is free. You also have the option of completing your wellness screening at your doctor’s office. If you go to your doctor’s office, you will pay an office visit copayment and in some cases, you may be charged a fee to complete the paperwork

Results for screenings done at your doctor’s office after January 1, 2018 will be accepted. So, if you’ve recently had a blood test, your doctor may submit those results. Your doctor must complete a Physician Results Form in its entirety. If any required information is left blank, you will receive a letter from Quest Diagnostics and you may need to resubmit your form. The form must be faxed to Quest Diagnostics between March 1 and September 30, 2018. If you and your covered spouse both submit Physician Results Forms, make sure they are faxed separately. Do not combine both forms in one fax. Keep a copy of the fax confirmation sheet as proof that the fax went through successfully. If your doctor faxes the form, follow up with the office to confirm that the fax was sent and that they kept the fax confirmation sheet as part of your record.

Once Quest Diagnostics processes your form, they will create a wellness report. Your wellness report will be an easy to read report with your laboratory results and descriptions for tests to help you understand your results. This report is your verification that your results were received by Quest Diagnostics and recorded. If the online report is not available within ten days, or you do not receive a printed report within three weeks (Patient Service Center and Physician Results Form), you should contact Quest Diagnostics to verify that your form was received and processed.

### *I do not have access to a computer. Can I register by phone?*

You may call Quest Diagnostics beginning Monday, March 1, 2018 at 1-855-623-9355 (available Monday – Friday, 8:00 a.m. – 9:30 p.m., EST and Saturday, 8:30 a.m. – 5:00 p.m. EST).

### *I need to change my appointment. How do I do that?*

Follow the registration/scheduling log on instructions listed above. You may also call Quest Diagnostics at 1-855-623-9355. Cancellation for a Question Diagnostic Patient Service Center appointment may be done at any time or just prior to your actual appointment.

### *What does “Your project is not yet available for registration” mean when trying to create a new account?*

You are attempting to register early. Registration for the Fund’s screening does not start until March 1, 2018.

## **Wellness Screening Information**

### ***Do I need to fast?***

It is not necessary that you fast. If you can fast, which means no food or drink except water nine to twelve hours prior to your blood draw, your results will be more accurate. Remember to drink plenty of water and take all medications as prescribed by your doctor.

### ***What tests will be done?***

A blood draw will be done to test for cholesterol (total cholesterol and HGL) and blood glucose (sugar). Your height, weight and waist circumference to calculate body mass index (BMI) and blood pressure will also be measured.

### ***What is a cholesterol screening?***

Cholesterol screening is the most common technique used to evaluate a cardiovascular system and measures the different types of fat in the body. Cholesterol (fatty material) accumulates within the artery walls, where it eventually hardens. Arteries subsequently lose their normal elasticity and become narrow, restricting the passage of oxygen-rich blood to the heart. Your wellness screening will include results for total cholesterol and HDL “good” cholesterol.

### ***What is a glucose test?***

Glucose is the chief source of energy for all cells in the body. This test measures the concentration of glucose in the blood. The pancreas produces hormones such as insulin that regulate glucose levels. If glucose levels fall out of the normal range, it could suggest signs of diabetes, hyperglycemia, hypoglycemia or other conditions that can be associated with glucose levels that are too high or too low.

### ***What is body mass index (BMI) and how is it calculated?***

Studies have demonstrated that BMI is the best measure of one’s appropriate weight, although it may not always be a perfect measure. BMI provides a reliable indicator of body fatness for most people and is used to screen for weight categories that may lead to health problems. BMI is defined as an individual’s body mass (weight divided by the square of his or her height).

### ***Why do I need to have a dental exam if I have full mouth dentures?***

For several important reasons, seeing a dentist at least annually is still a good idea even for denture wearers. The stability and comfort of dentures depends upon the “foundation” that supports them. Good oral health includes healthy gums and adequate bone to support the denture. The longer patients wear dentures, the more likely it becomes that the denture may begin to fit poorly due to hard and soft tissue changes.

Oral cancer screening is especially important for denture wearers since many people who lose their teeth are older and may be at greater risk for oral cancer.



## **Wellness Screening Results**

### ***If you attend a Quest Diagnostics Patient Service Center:***

You will be able to access your results online in three to five days by visiting the Quest Diagnostics Blueprint for Wellness® website. Follow the registration instructions that are in the brochure you received and also listed above. A printed copy of your results will be mailed within two to three weeks. A “results are ready” email will be sent to you if you provided an email address during the registration process.

### ***If you visit your doctor:***

You will be able to access your results online ten days after your Physician Results Form is faxed to Quest Diagnostics. To view your results online, you must complete the registration information as listed in the brochure you received and also listed above. A printed copy of your results will be mailed within three weeks. A “results are ready” email will be sent to you if you provided an email address during your registration process.

Your wellness report will be an easy to read report with your laboratory results and descriptions for tests to help you understand your results. This report is your verification that your results were received by Quest Diagnostics and reported. If the online report is not available within ten days, or you do not receive a printed report within three weeks, you should contact Quest Diagnostics to verify that your firm was received and processed.

### ***How do I view my wellness screening results online?***

If you provided an email address, you will receive an email notifying you when your wellness screening results are ready. If you created a user name and password during the registration process, you will enter the Quest Diagnostics Blueprint for Wellness® website as a returning participant. You may also access the Blueprint for Wellness® website by going to [www.teamsterfunds.com](http://www.teamsterfunds.com) and clicking on the WellTeam® logo.

### ***What happens if I have an identified risk?***

If a risk is indicated, you will receive a recommendation that you follow up with your doctor.

### ***What should I do with my results after I receive them?***

Review your wellness report and then share it, along with any questions you may have, with your doctor during your next visit. If you are identified with a risk factor, you should make an appointment with your doctor as soon as possible. You may also receive a call from a care counselor nurse from Healthcare Strategies, the Fund’s Disease Management/Wellness Program vendor.

### ***How much will I have to pay for the wellness screening?***

If you make an appointment and have the wellness screening done at a Quest Diagnostics Patient Service Center, there will be no charge.

If you go to your doctor’s office, you may be charged an office visit copayment if you are enrolled in the PPO or HMO benefit programs. The Fund’s preventative benefits allow for a cholesterol test and fasting glucose every year for all members. If you had a testing within that time, your medical plan will not pay for another blood test. You should have another blood draw done at a Quest Diagnostic Patient Service Center because that testing is free of charge.

### ***My doctor already performs an annual blood test and physical exam on me. How do I submit a Physician Results Form?***

If you already had testing done at your doctor’s office between January 1 and September 30, 2018, you may submit a Physician Results Form to Quest Diagnostics.

TEAMSTERS HEALTH AND WELFARE FUND'S

# 2018 Health & Benefits Fair

Join us for a day of wellness at the Teamsters Health and Welfare Fund's 2018 Health and Benefits Fair. Come learn about your cost saving benefits, participate in free health screenings, enjoy free giveaways and win great prizes.



## 2018 WELLNESS SCREENINGS\*

Please register at [My.Questforhealth.com](http://My.Questforhealth.com) or call 1-855-623-9355

## MEET FORMER FLYERS BERNIE PARENT AND BOB KELLY \*\*

from 11:00 am to 1:00 pm

## PARTICIPATE IN "PASSPORT TO HEALTH" AND WIN:

- Sporting event tickets
- One night stay at the Borgata Atlantic City
- Gift cards to Chickie and Pete's
- Gift baskets
- ...and much more!

## PARTICIPATING VENDORS

TELADOC

CVS/Minute Clinic

Aetna

Healthcare Solutions

Mattucci & Associates

Healthcare Strategies

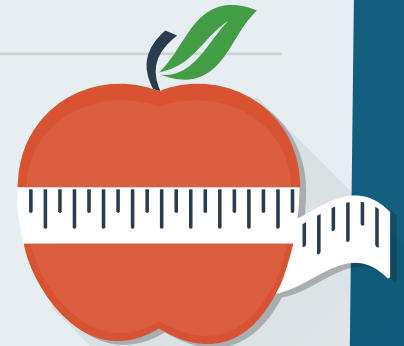
Quest Diagnostics

Cancer Treatment Centers of America®

Teamsters Health & Welfare Fund

Republic Bank

NVA Vision Program



*All members, their spouses, children and significant others are encouraged to attend.  
Snacks and beverages will be served.*

**SATURDAY, APRIL 14, 2018**

**10:00 am to 2:00 pm**

Cancer Treatment Centers of America®  
Patient Gallery  
1331 E. Wyoming Ave.  
Philadelphia, PA 19124

**For more information, please contact the  
Member Services Department at 1-800-523-2846  
or email [newsupdate@teamsterfunds.com](mailto:newsupdate@teamsterfunds.com)**



Cancer  
Treatment  
Centers  
of America®

\*In order to have the Wellness Screening done, you must meet the Fund's normal eligibility requirements. Any questions concerning your eligibility should be directed to the Fund office by calling 1-800-523-2846

\*\*Scheduled to attend

# Health Care Solutions Corporation

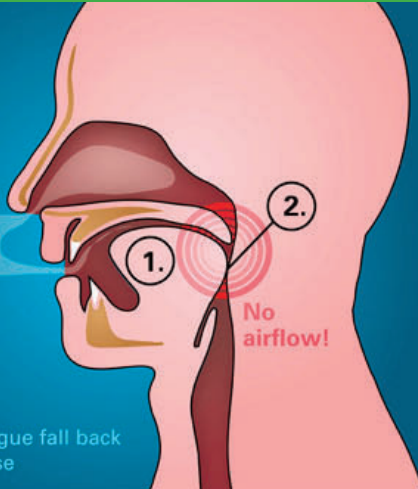
14 Mystic Lane  
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Your Teamsters  
PPO health plan source for:

CPAP Therapy  
CPAP equipment  
CPAP parts &  
compliance monitoring  
Serving both platinum and gold  
PPO plan members.

## Sleep Apnea



1. Lower jaw and tongue fall back
2. Soft tissues collapse

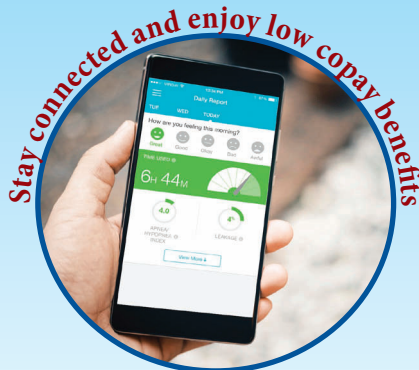
Your health Fund has recognized that sleep apnea is a very serious health issue that, left untreated, can often lead to a variety of related diseases. As with any health threat, it's important the treatment is thorough and monitored.

From treatment identification to successful therapy, the HCSC, CPAP program serves the patient at home with trained respiratory therapists (RRT). Every effort is made to find the right CPAP therapy for you. We understand your disease! So let HCSC help you sleep at night.



Smart, connected, automated, pulsed dose CPAP system that takes the guess work out of sleep apnea therapy.

Platinum plan PPO members  
Stay connected  
**\$30**  
copay for  
everything



Stay connected and enjoy low copay benefits



Gold plan PPO members  
Stay connected  
**\$40**  
copay for  
everything

Drive Devilbiss CPAP systems  
proudly Union manufactured in  
Somerset, PA USA



Teamsters Health Fund of  
Philadelphia and Vicinity  
6981 N. Park Drive,  
Suite 400  
Pennsauken, New Jersey 08109  
Tel. 1-800-523-2846

**IN THIS NEWSLETTER**

**IMPORTANT INFORMATION REGARDING  
THIS YEAR'S WELLNESS SCREENING**

**COME MEET FORMER FLYERS  
BERNIE PARENT AND BOB KELLY  
AT THE HEALTH FAIR ON APRIL 14TH  
(DETAILS INSIDE)**

**HAVE QUESTIONS? CALL OUR MEMBER SERVICES DEPARTMENT AT 1-800-  
523-2846 OR SEND US AN EMAIL THROUGH OUR WEBSITE ...  
WWW.TEAMSTERFUNDS.COM**

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Pennsauken, NJ 08109  
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