



# WHAT'S NEWS

SUMMER 2018

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

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



## WELLNESS SCREENING 2018 IS IN FULL SWING

As the summer begins to wind down, it's time to get all those tasks done that took a back seat for the summer. One of those tasks may be your Wellness Screening for the 2019 Plan Year. The Fund introduced the Wellness Screening in 2016 and it requires that ***both the member and spouse*** must complete a Wellness Screening through Quest Diagnostics ***and*** a dental exam, through your normal dental benefits. The Wellness Screening started in March and will run through October 31, 2018 (this is an extension from the original expiration date of September 30, 2018). Participation in the Wellness Screening (including the dental exam) will allow you and your qualified dependents to enjoy benefits under our Platinum Plan. This Plan has lower deductibles, co-insurances and co-pays compared to the Gold Plan. You must have ***both*** have the Wellness Screening and Dental exam by October 31, 2018 to qualify for the Platinum Plan for 2019. There are three ways to obtain the Wellness Screening through Quest.

1. **Onsite Event:** offered at our **Health Fair on September 15, 2018 on the campus of Cancer Treatment Center of America**. You will need to make an appointment either by calling 855.623-9355 or visit: **My.QuestForHealth.com** and schedule your appointment. There is more information regarding this Health Fair within this newsletter.
2. **Patient Service Center:** You will need to make an appointment either by calling 855.623-9355 or visit: **My.QuestForHealth.com** and schedule your appointment.
3. **Physician's Results Form:** most convenient option if you already have testing done at your doctor's office (testing must be done between January 1 and October 31, 2018). Download the form from the Quest Diagnostics Website ( **My.QuestForHealth.com**). The form must be completed in its entirety and faxed by **your doctor's office** by October 31, 2018 directly to Quest. The fax number is on the form.

## HEALTH FAIR

The Fund will be holding its second Health Fair this year on September 15, 2018 on the Philadelphia campus of Cancer Treatment Center of America. This Health Fair gives you an opportunity to meet with the vendors that provide the benefits you and your dependents enjoy. There will be prize giveaways including sporting event tickets, one-night stay at the Borgata and much more. We will also have a surprise guest for the meet and greet. The event begins at 10am until 2Pm, the meet and greet will be from 11am to 1pm. You will also have an opportunity, if you register, to have your Wellness Screening done through Quest who will present at the event. For more information, see the flyer enclosed with this newsletter or call the Fund office at 1-800-523-2846.



## VERIFICATION PROCEDURES AT THE TEAMSTERS HEALTH & WELFARE FUND

Most of you have heard about HIPAA- you have received information from the Teamsters Health & Welfare Fund in the past and may have been presented with information at your doctor's office.

The Teamsters Health & Welfare Fund takes the privacy of our members and their dependents very seriously and works hard to protect that privacy. When you call the Teamsters Health & Welfare Fund, a Member Services Representative will ask you for your social security number, date of birth and address as well as some additional information as may be deemed required. Please be ready with this information when you call. Remember we can only speak with the actual patient unless there is a HIPAA release form on file with the Fund office. This form is available on the Fund's Website at [www.teamsterfunds.com](http://www.teamsterfunds.com) under the Health & Welfare forms gallery or you can call the Member Services Department to have one mailed to you.



## PRESCRIPTION DRUG BENEFITS FOR SPECIALTY AND INFUSION MEDICATIONS

Specialty medications are used to treat complex conditions and usually require injection or intravenous (IV) infusion and special handling, such as refrigeration. CVS Specialty has the expertise you need along with personalized clinical support.

You or your health care provider can call 1-800-237-2767 for information regarding medications available through CVS Specialty. Infusion medications may be delivered right to your doctor's office.

Use your prescription drug plan benefit and CVS Specialty for these medications. If specialty medication is submitted to your medical plan, the claim will be denied for no coverage under the medical plan and you will be responsible for the cost.



## BENEFITS OF GOING TO THE DENTIST FOR A HEALTHIER LIFE

- **Prevent Cavities:** Cavity causing plaque is removed.
- **Keep teeth intact:** Prevent, identify and treat common problems before they cause tooth loss.
- **Boost whole-body health:** Oral health is connected to overall health; many medical concerns can be detected through the mouth.
- **Enjoy fresher breath:** odor causing old food and debris are cleared away.
- **Enjoy brighter-looking teeth:** Some stains can be polished away.
- **Take full advantage of your dental benefits:** Preventative service like routine exams and cleanings are covered once every six months.



## HEALTH CARE SOLUTIONS' PLANS (FOR PPO PARTICIPANTS ONLY)

### Diabetic Supplies

The Fund has a Diabetic Supply program through Health Care Solutions that provides all the equipment needed for your diabetic testing. Under the program, you will receive test strips, test meter by Acon, starter kits, syringes, pen lancets, test solutions, alcohol swabs are for a flat co-pay of \$5.00. This will serve notice that effective January 1, 2019, the co-pay will increase to \$10.00. If you have any questions regarding this program, call Health Care Solutions at 1-800-655-8125.

### CPAP Program

The Fund introduced the CPAP program through Health Care Solutions and since then we have many members that have enjoyed the program. Under the program, you will receive a CPAP machine, up to two hours of a registered respiratory therapist that will visit your home for a mask fitting, machine set-up and training. Readings from your CPAP machine will be shared with your doctor to monitor. Any questions about this program, call Health Care Solutions at 1-800-655-8125.

### Alternative Radiology Outpatient Testing

The Teamsters contracted with Health Care Solutions to provide an alternative, cost effective outpatient testing program that will save our members valuable health care dollars. The program covers all outpatient x-rays, medical imaging procedures and cardiac stress testing. If your doctor has prescribed a covered outpatient test, you can save yourself money by using the HCSC outpatient testing benefit program. Once you have received a script from your doctor for a radiology test, you need to contact Health Care Solutions by calling 1-800-655-8125. You will be given a choice of network providers near your work or home. A procedure authorization number will be issued to you. You are already preapproved for your procedure (subject to the eligibility rules set forth in the Summary Plan Description). It's that easy! Instead of deductibles and co-insurance, you will only pay a flat \$20.00 co-pay





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## ANNUAL NOTIFICATION

On October 21, 1998, Congress enacted the Women’s Health and Cancer Rights Act of 1998. The Teamster Health & Welfare Fund already complies with this important legislation requiring health plans to cover:

- Reconstruction of the breast on which the mastectomy was performed.
- Surgery and reconstruction of the other breast to produce symmetrical appearance.
- Protheses and treatment of physical complications at all stages of the mastectomy, including lymphedemas.

Coverage will be provided in a manner determined in consultation with the attending physician and the patient. Coverage is subject to the eligibility schedule set forth in the Summary Plan Description. Coverage may be subject to deductible and coinsurance, as detailed in the Summary Plan Description.

## DEPENDENT AUDIT

Beginning in September, the Fund will begin a Dependent Audit. The Fund has retained the services of Plan Source to conduct this audit. This audit will focus on those members that have dependents covered on their plan. You will be required by Plan Source to provide documentation to substantiate the dependents on your plan. You may be asked to provide copies of birth certificates, marriage certificates and any other documents that may be required to validate your dependents. If you fail to provide the required documents, the benefits of your dependents may be suspended until the requested documents are received by Plan Source. You will be notified directly by Plan Source beginning on September 3, 2018. If you have any questions regarding this program, you should contact the Customer service phone number on the mailing that you will received from Plan Source.



## IMPORTANT PHONE NUMBERS

**MEMBER SERVICES DEPARTMENT**  
**1-800-523-2846**

HEALTH & WELFARE DEPARTMENT:

*OPTION #1*

PENSION DEPARTMENT:

*OPTION #2*

**FUNDS HOURS OF OPERATION**  
MON., TUE., THU. & FRI.: 8AM-5PM  
WEDNESDAYS: 8AM – 8PM



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

## SURPRISE GUEST MEET AND GREET

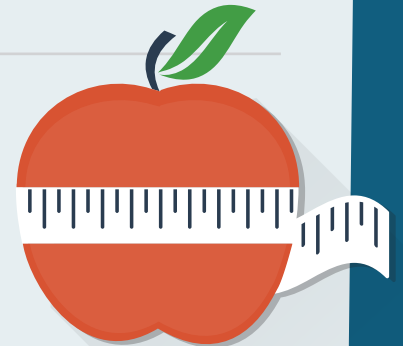
from 11:00 am to 1:00 pm

## 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	Healthcare Strategies
CVS/Minute Clinic	Quest Diagnostics
Aetna	Cancer Treatment Centers of America®
Healthcare Solutions	Teamsters Health & Welfare Fund
Mattucci & Associates	Republic Bank
	NVA Vision Program



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

\*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

**SATURDAY, SEPTEMBER 15, 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)**





# Teamsters Health & Welfare Fund

*of Philadelphia and Vicinity*

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## **SUMMARY ANNUAL REPORT FOR THE TEAMSTERS HEALTH & WELFARE FUND OF PHILADELPHIA AND VICINITY**

This is a summary of the Annual Report of the TEAMSTERS HEALTH & WELFARE FUND OF PHILADELPHIA & VICINITY, a health, dental, vision, temporary disability and death benefits plan (Employer Identification Number 23-1392600), for the plan year 01/01/2017 through 12/31/2017. The Annual Report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

THE BOARD OF TRUSTEES OF THE TEAMSTERS HEALTH & WELFARE FUND OF PHILADELPHIA & VICINITY has committed itself to pay certain dental, prescription, vision, medical and disability claims incurred under the terms of the plan.

### **Insurance Information**

The plan has an insurance contract with MUTUAL OF OMAHA INSURANCE COMPANY to pay certain Life Insurance, Accidental Death & Dismemberment claims incurred under the terms of the plan and a group policy. The total premiums paid for the plan year ending 12/31/2017 were \$365,518. All other benefits are self-insured and paid directly from the Trust Fund.

### **Basic Financial Statement**

The value of plan assets, after subtracting liabilities of the plan, was \$100,535,275 as of the end of plan year, compared to \$78,039,451 as of the beginning of the plan year. During the plan year the plan experienced a change in its net assets of \$22,495,824. This change includes unrealized appreciation and depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. During the plan year, the plan had total income of \$129,084,395 including employer contributions of \$116,509,623 employee contributions of \$1,082,258, and earnings from investments of \$11,492,514. Plan expenses were \$106,588,571. These expenses included \$4,181,617 in administrative expenses, \$4,273,743 in benefit administrative expenses (paid to carriers) and \$98,133,211 in benefits paid to or on behalf of participants and beneficiaries.

### **Your Rights to Additional Information**

You have the right to receive a copy of the full Annual Report, or any part thereof, on request. The items listed below are included in that report: 1. An accountant's report; 2. Financial information and information on payments to service providers; 3. Assets held for investment; 4. Transactions in excess of 5 percent of the plan assets; and 5. Insurance information, including sales commissions paid by insurance carriers. To obtain a copy of the full Annual Report, or any part thereof, write or call the Fund office at 2500 McCLELLAN AVE, SUITE 140, PENNSAUKEN, NJ 08109, Attention: Plan Administrator, and phone number, 856-382-2400. The charge to cover copying costs will be \$5.00 for the full Annual Report, or \$0.10 per page for any part thereof.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full Annual Report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the Annual Report at the main office of the plan: 2500 McCLELLAN AVE, SUITE 140, PENNSAUKEN, NJ 08109, and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.

-Board of Trustees