May 2023

TEAMSTERS LOCAL 723 WELFARE FUND

BENEFIT NEWS YOU CAN USE

Robin Modzelewski, Fund Administrator

FROM THE TRUSTEES

The Trustee and Administrative staff want to wish you and your family a healthy and happy Spring and Summer season. We continue to improve your Health Benefits and we are proud to say that we have been able to increase Plan benefits year after year. Please read all of the information sent to you by the Health Fund office and visit the Fund's website at www.local723.com for updated and helpful information. Your feedback is important to us, if you have any questions or concerns, we are here to help. Please do not hesitate to call us at: 908-688-0723.

IN THIS NEWSLETTER

MEMORIAL DAY

Memorial Day is a solemn reminder of the millions of Americans who tragically lost their lived while serving our country. Without the sacrifice of our men and women in uniform, America would not stand. Our ideal of freedom and democracy are only possible due to their service.

IMPORTANT NOTICES

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 this Fund, your state may have a premium assistance program that can help pay for coverage. 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, 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 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: 908-688-0723 or the Department of Labor at www.askebsa.dol.gov or call 1-866-444-EBSA (3272).

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.

DOCTOR, URGENT CARE OR EMERGENCY ROOM

Remember, 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 leaving you responsible to pay the costs.

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.

SAVE YOUR E.O.B.s

Save your Explanation of Benefits (E.O.B.). Don't throw them away. You should keep them for the following reasons:

* Your own records in order to know your portion of your medical bill (deductible, co-insurance, non-covered charges, etc.);
* Keeping track of family deductibles and paid claims;
* Tax purposes.

IMPORTANT INFORMATION

PODIATRY

Podiatry visits and/or services are covered for Diabetic Participants **only**. Some services may be covered if pre-certification is obtained.

If you are unsure of your eligibility for this benefit, please contact the Fund Office at (908) 688-0723.

IMPORTANT LAB INFORMATION

If you are seeing more than one physician, please take any lab results with you or have them faxed to your other physician before any tests are ordered. The Fund **does not** pay for duplicate or unnecessary testing. And remember to utilize **Quest** Diagnostic Labs or **LabCorp** for any blood test ordered by your doctor.

PHYSICAL THERAPY & CHIROPRACTIC

Please be aware that these services are covered only when utilizing an in-network provider. In-patient services are eligible and covered by the Plan providing you receive pre-certification.

ROUTINE GYNECOLOGICAL EXAMS

Routine gynecological exams (Well Woman) are covered once per year.

TESTING

Lab work, x-rays, MRI's and other diagnostic tests are not covered at a hospital unless the test cannot be performed at a diagnostic center or a participating lab. The only exceptions are for pre-admission testing or if you are an inpatient or having a surgical procedure.

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.

OPTIMISM vs. PESSIMISM

Optimism is the key to success at work as well as at home. And when you team optimism with resiliency, you have a winning combination. The best thing about optimism is that if you don't have it, it can be learned. It is one of the keys to success, which will keep your doors opened with your family and in the work place.

If optimism is the key to those doors, then surely, pessimism is the lock, which is trying to keep you out.

Two thirds of us are pessimists while only one third are optimists. These are staggering odds. If you say "hello" to your boss when passing and he or she does not respond, the pessimist thinks: I've done something wrong. I never do anything right. I'm such a loser. The optimist thinks: He or she was busy. He or she was in a bad mood. I'm glad I don't have to deal with him or her more often.

The benefits of being an optimist are many. College students get higher GPA's, sales people sell 30% more, employees turn over less and optimistic athletes perform better and rebound stronger and faster after defeat. The costs of pessimism are high. Pessimists are more depressed. They die earlier after a first heart attack or being diagnosed with cancer. Pessimists also have poorer immune function and have more doctor visits.

Our society is ever changing and technology is making those changes geometric. Change is here to stay and causes stress at home and at work. How we think and react to adversity affects what happens. The benefits of optimism and the costs of pessimism are proven. For those who are optimists, the changes and adversity of our daily lives can be easily managed. For those who are pessimists, remember, optimism can be learned. It is the key to your success at home as well as in our careers.

Important information to help save your health care dollars.

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