Fall 2023

Health & Welfare e-Newsletter

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Teamsters Managed Trust Funds

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Get immunized and stay protected

Immunizations are a safe and effective way of protecting yourself and the people around you. Most of the time, immunizations come in shots, which we call vaccines. From the flu and COVID-19 to other serious illnesses, here are some great reasons to get immunized.

Immunizations are effective

Rather than treating a disease after you get it, immunizations can prevent you from getting sick in the first place. They can also make the illness much less serious if you do get sick.

Vaccines help everyone

Vaccinations can help reduce missed school days for children, which may help improve academic performance. Vaccinated adults also remain active at home and in the workforce, and contribute to herd immunity.

It's better than getting sick

Getting immunized costs less than getting treated for the diseases that the shots protect you from. And the risk of getting sick is much greater than the risk of having a serious reaction to the vaccine.

Scan the QR code or visit kp.org/immunizations to learn more about the benefits of immunizations.

Kaiser Permanente health plans around the country: Kaiser Foundation Health Plan, Inc., in Northern and Southern California and Hawaii • Kaiser Foundation Health Plan of Colorado • Kaiser Foundation Health Plan of Georgia, Inc., Nine Piedmont Center, 3495 Piedmont Road NE, Atlanta, GA 30305 • Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc., in Maryland, Virginia, and Washington, D.C., 2101 E. Jefferson St., Rockville, MD 20852 • Kaiser Foundation Health Plan of the Northwest, 500 NE Multnomah St., Suite 100, Portland, OR 97232 • Kaiser Foundation Health Plan of Washington or Kaiser Foundation Health Plan of Washington Options, Inc., 1300 SW 27th St., Renton, WA 98057

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980219299 January 2023

Your care, your way

Connect to care anytime, anywhere

Get the care you need the way you want it. No matter which option you choose, your providers can see your health history, update your medical record, and give you personalized care that fits your life.

Choose where, when, and how you get care

Not sure where to go for care? Visit **kp.org/getcare** for more information.

24/7 care advice
Get medical advice and care guidance in the moment from a Kaiser Permanente provider.

In-person visit
Same-day appointments are often available. Sign on to **kp.org** anytime, or call us to schedule a visit.

Email
Message your doctor's office with nonurgent questions anytime. Sign on to **kp.org** or use our mobile app.[2]

Phone appointment
Save yourself a trip to the doctor's office for minor conditions or follow-up care.[2,3]

Video visit
Meet face-to-face online with a doctor on your computer, smartphone, or tablet for minor conditions or follow-up care.[2,3]

Need care now? Know before you go.

Urgent care
An urgent care need is one that requires prompt medical attention, usually within 24 or 48 hours, but is not an emergency medical condition. This can include minor injuries, backaches, earaches, sore throats, coughs, upper-respiratory symptoms, and frequent urination or a burning sensation when urinating.

Visit **kp.org/getcare** to find the urgent care location nearest you.

Emergency care
A medical or psychiatric condition that requires immediate medical attention to prevent serious jeopardy to your health.[1] Examples include:

- Chest pain or pressure
- Severe stomach pain that comes on suddenly
- Decrease in or loss of consciousness
- Severe shortness of breath

If you think you have a medical or psychiatric emergency, call **911** or go to the nearest hospital.

[1] If you reasonably believe you have an emergency medical condition, call 911 or go to the nearest emergency department. An emergency medical condition is a medical or psychiatric condition that requires immediate medical attention to prevent serious jeopardy to your health. For the complete definition of an emergency medical condition, please refer to your *Evidence of Coverage*.

[2] These features are available when you receive care at Kaiser Permanente facilities.

[3] When appropriate and where available. You must be 18 years or older to schedule.

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Health tip: Understanding colds and flu

Did you know?

- Common colds are the leading cause for children missing school and adults missing work.[1]
- During an average flu season about 8% of the U.S. population gets sick from flu.[3]
- The flu can be spread to others from 6 feet away.[3]
- The best way to prevent the flu is to get vaccinated annually.[2]

Is it a cold or the flu?

The common cold and the flu are both upper respiratory infections. However, they are caused by different viruses and the symptoms may be more severe with the flu virus verses a cold. Keep in mind that symptoms alone may not be enough to tell the difference between the two.

While a common cold can be caused by more than 200 viruses (rhinovirus is the most common); the seasonal flu is caused by the influenza A or B virus. This is why there is a vaccine available for the flu and not for colds.

Cold relief[4]

There is no cure for the common cold. To help you feel better treat your symptoms while your body fights off the virus. Since the common cold is caused by a virus, antibiotics will not help it get better. A runny nose or cold almost always gets better on its own. To feel better when you have a cold, consider the following:

- Get plenty of rest
- Drink lots of fluids such as water and clear liquids. This will help loosen mucus and help prevent dehydration.
- Know that over the counter (OTC) medications may help with symptoms but do not make your cold go away faster as the virus needs to run its course. You should take all medications as directed. If symptoms do not go away call your health care provider for medical advice. Be sure to talk with your child's health care provider before using a non-prescription OTC medication for your child.

Cold facts[4]

Colds are usually milder than the flu.

People with colds are more likely to have a runny or stuffy nose.

Symptoms usually include sneezing, nasal congestion, sore throat, cough, watery eyes, headache and fatigue.

Symptoms usually last for 7 to 10 days and may last up to 2 weeks.

Colds usually do not result in serious health problems such as pneumonia, infections, or hospitalizations.

Flu facts[5]

The flu is a contagious respiratory illness caused by the influenza virus.

Flu viruses are most common during the fall and winter.

Symptoms of the flu are worse than the common cold and may include fever, chills, sore throat, muscle or body aches, headaches, fatigue, vomiting and diarrhea (more common in children).

Fever, body aches, extreme tiredness, and dry cough are more common with the flu and more intense than when associated with a cold.

The best way to prevent the flu is to get vaccinated annually.

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How will I know if I have the flu?[6]

There are tests available to diagnose the flu. The most common test is the "rapid influenza diagnostic test." This test can provide results in 30 minutes or less. The ability of these tests to detect the flu can vary greatly, and may be better at detecting the flu in children than in adults. Most people with flu symptoms do not require testing because the test results usually do not change how you are treated. Your health care provider may diagnose you with the flu based on your symptoms, and their clinical judgment, or they may choose to use an influenza diagnostic test.

It is possible to have the flu, as well as other respiratory illnesses, and COVID-19 at the same time.

Some of the symptoms of flu and COVID-19 are similar, which may make it hard to tell the difference between the two based on symptoms alone. Diagnostic testing may help your health care provider determine if you have the flu or COVID-19.

When treating the flu:[7]

- Get plenty of rest.
- Drink a lot of fluids like water, broth, sport drinks or electrolyte beverages to prevent becoming dehydrated.
- Use a humidifier to help make breathing easier.
- The use of over the counter medications may relieve some flu symptoms, but will not make you less contagious.
- Know that antiviral medications can reduce the duration of your illness and the complications associated with the flu. These should be started as early as possible, preferably within 48 hours after the onset of the illness.
- Follow up with your health care provider if you experience side effects or worsening symptoms that may require emergency care.

Preventive measures may reduce your risk of developing the flu[8]

- Protect yourself and others by staying away from people who are sick and by staying home from work and social activities if you are ill.
- Wash your hands. Hand washing is the most protective way to keep germs away. When washing your hands be sure to lather well with soap including the backs of your hands, under your nails and between your fingers. Scrub for at least 20 seconds, rinse well and dry.
- Live a healthier lifestyle by eating healthier, exercising, getting adequate sleep and managing your stress levels.
- Get the annual flu vaccine. The flu vaccine may reduce flu illnesses, doctor visits, and missed work and school due to the flu, as well as prevent flu-related hospitalizations.

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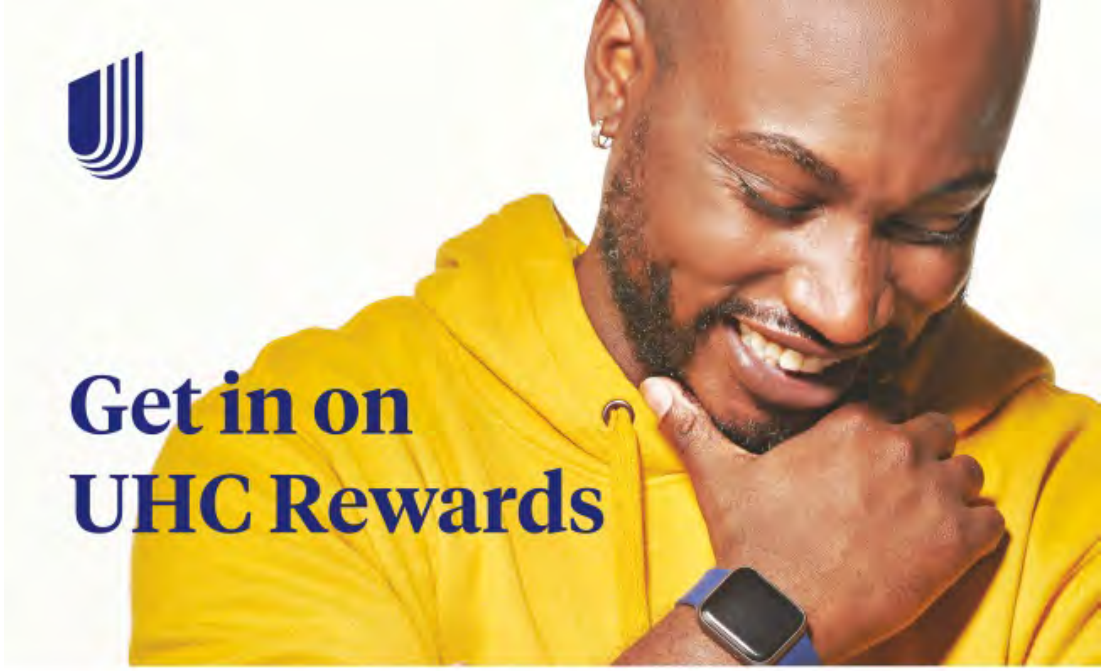

Get in on UHC Rewards

Good news—your health plan comes with a new way to earn up to $300. UnitedHealthcare Rewards is included in your health plan at no additional cost.

There's so much good to get

With UHC Rewards, a variety of actions—including many things you may already be doing—lead to rewards. The activities you go for are up to you—same goes for ways to spend your earnings. Here are some ways you can earn:

Reach daily goals

- Track 5,000 steps or 15 active minutes each day, or double it for an even bigger reward
- Track 14 nights of sleep

Complete one-time reward activities

- Go paperless
- Get a biometric screening
- Take a health survey
- Connect a tracker

Personalize your experience by selecting activities that are right for you—and look for new ways of earning rewards to be added throughout the year.

Earn up to

$300

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continued

There are 2 ways to get started

On the UnitedHealthcare® app

- Scan this code to download the app
- Sign in or register
- Select the **Menu** tab and choose **UHC Rewards**
- Activate UHC Rewards and start earning
- Though not required, connect a tracker and get access to even more reward activities

On myuhc.com®

- Sign in or register
- Select **UHC Rewards**
- Activate UHC Rewards
- Choose reward activities that inspire you—and start earning

Your health

Get in on an experience that's designed to help inspire healthier habits

Your goals

Personalize how you earn by choosing the activities that are right for you

Your rewards

Earn up to $300 and use it however you want

Questions? Call customer service at **1-866-230-2505**

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UnitedHealthcare Rewards is a voluntary program. The information provided under this program is for general informational purposes only and is not intended to be (nor should be construed as) medical advice. You should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for you. Receiving an activity tracker, certain credits and/or rewards and/or purchasing an activity tracker (with earnings may have tax implications. You should consult with an appropriate tax professional to determine if you have any tax obligations under this program, as applicable. If any fraudulent activity is detected (e.g., misrepresented physical activity), you may be suspended and/or terminated from the program. If you are unable to meet a standard related to health factor to receive a reward under this program, you might qualify for an opportunity to receive the reward by different means. You may call us toll-free at 1-866-230-2505 or at the number on your health plan ID card, and we will work with you (and, if necessary, your doctor) to find another way for you to earn the same reward. Rewards may be limited due to income limits under applicable law. Subject to HSA eligibility, as applicable. This program is not available in Hawaii, Kansas, Vermont and Puerto Rico. Components subject to change.

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Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates.

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DELTA DENTAL

Resources at your fingertips

Go online to manage your plan

Whether you need to check your benefits or select a new dentist, you can do it all with Delta Dental's online tools.

Create an account

What you can do:

- Check your plan details and eligibility.
- Browse claim history.
- Download plan documents.
- Find an in-network dentist.
- View your member ID card or print a paper copy.
- Update your settings to paperless.

Try it out: Go to **deltadentalins.com** and choose **Log in** to create an account or log in to your existing account.

Tip: Access your benefits info on mobile, tablet or desktop!

Find an in-network dentist

What you can do:

- Search by distance, specialty, language spoken, extended office hours, wheelchair accessibility and more.
- Browse Yelp ratings and reviews from real patients, and check out DentaQual scores for an objective quality metric based on actual claims data.

Try it out: Go to **deltadentalins.com**, enter your address or ZIP code and select your network. Not sure which network to choose? Log in to your account first and follow the prompts to find a dentist.

deltadentalins.com/enrollees

LIBERTY cares about more than just teeth!

Adult Care

help sheet: Healthy Mouth & Body

*Research suggests that there may be a link between **gum disease** and other health concerns such as cardiovascular problems, stroke, and increased risk during pregnancy. **The early stage of periodontal disease is called gingivitis.** The good news is that this early stage is usually reversible. Sometimes, all it takes are more regular professional cleanings and better home care.*

Prevention

Regular checkups are important. During an examination, your gums are evaluated for periodontal disease. You can help prevent gum disease by practicing good ***oral health techniques from home.***

You may not be aware that you have gum disease because often there is no pain. However, there are ***warning signs*** and you should ***call your dentist*** if you experience any of the following:

- Gums that bleed easily
- Red, swollen or tender gums
- Gums that have pulled away from the teeth
- Persistent bad breath or bad taste in the mouth
- Permanent teeth that are loose or separating

Top right: healthy gums and teeth. **Below:** early stage of periodontal disease. **Bottom right:** gingivities.

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Making members shine, one smile at a time™

www.libertydentalplan.com

Introducing SimpleTherapy

Your New Digital Solution for Back and Muscle Pain Relief

Your chiropractic and acupuncture benefits provider, PhysMetrics, is now part of SimpleTherapy, a leading digital mobile health and telemedicine company. Effective October 1, 2023, your chiropractic and acupuncture benefits will be managed under the name SimpleTherapy. However, that's not all! You're also getting an exciting new benefit designed to help you tackle back, muscle, and joint pain—virtually!

What's New?

In addition to your existing chiropractic and acupuncture benefits, Teamsters Managed Health Care Trust is introducing the SimpleTherapy virtual physical therapy program. Whether you're dealing with chronic pain, recovering from an injury, or facing a strain or sprain, our personalized exercise therapy sessions can help you feel better in just 15 minutes a day.

Meet SimpleTherapy

SimpleTherapy, the pioneer in virtual physical therapy solutions, has joined forces with PhysMetrics to offer comprehensive digital and in-person care. What does this mean for you? You now have the freedom to choose how you want to prevent, treat, and manage your pain—either in person or through your smartphone, laptop, or tablet!

Frequently Asked Questions

Have my chiropractic and acupuncture benefits changed?

No. Your benefits remain the same, a $5 copay per visit, and a total of 20 visits per calendar year.

How can I learn more about my benefits?

Visit www.tmtchiro.com to explore all of these benefits in detail.

What's included in the virtual physical therapy program?

In addition to 15-minute guided exercise sessions accessible anytime, anywhere, the SimpleTherapy virtual physical therapy program offers unlimited coaching support, one live virtual visit with a physical therapist, and a care pack filled with everything you need for a successful pain relief.

How can I start virtual physical therapy?

Starting on or after October 1, 2023, scan the QR code below or visit www.simpletherapy.com/go/tmt to create your free account. Please make sure to download the app so you can access the program wherever you are.

How much does the SimpleTherapy program cost?

This benefit is part of your health care benefit package through the Teamsters Managed Health Care Trust.

Anything else I should know?

Yes! You have a chance to win a $25 Amazon gift card. You'll automatically be entered in the drawing when you register to become a new SimpleTherapy member. You can also earn another chance to win by completing weekly sessions (3 per week for a calendar month).

Ready to start your journey to pain relief?
Visit www.simpletherapy.com/go/tmt today!

SimpleTherapy® does not offer medical advice, diagnosis, or treatment, and is not a replacement for a physical therapist or doctor. Please consult with your physical therapist or doctor if you have any questions about incorporating the SimpleTherapy sessions into your health and well-being program. Your information is confidential. We will not share it with your employer.

Teamsters Managed Trust Funds |www.tmtfunds.org

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