



BENEFIT INSIDER

A PUBLICATION OF THE OHIO CONFERENCE OF TEAMSTERS & INDUSTRY HEALTH & WELFARE FUND

Open Enrollment



New! Action Required

Open Enrollment this year is November 11th to December 2nd. Keep a lookout for a bright orange envelope in your mailbox in early November with information about what you must do to complete the Open Enrollment process.

This is the time of year when you can make election changes such as adding or dropping a dependent from your plan without having a Life Qualifying Event.

Open Enrollment also gives you the opportunity to update your records. Many participants have moved, changed their phone or e-mail address and even gained other coverage that the Fund office is unaware of. By completing a new form this year, it will give the Fund office an opportunity to make sure

we have the most current information on file for your benefits.

Do you remember who you designated to be your Life insurance beneficiary when you first enrolled? If you can't remember, you are not alone. The good news is, when you complete your Open Enrollment form this year, you will have an opportunity to designate one or more beneficiaries to receive your Life insurance benefit.

Whether you want to make a change to your election or not, you must complete the Open Enrollment process. Every participant must enroll online in order for their benefits to continue in 2021. Those who do not complete their online Open Enrollment forms may lose their benefits starting January 1, 2021.

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CHILDREN AND ANXIETY



Some types of anxiety are normal in childhood, such as anxiety in the presence of a stranger; separation anxiety, which occurs between 18 months and 3 years of age; fear of monsters, which appears around 4 to 6 years; and phobias (irrational fears of objects or situations), which are common and disappear on their own.

Children may feel anxious when starting school, moving, staying overnight at a relative's home, playing in the "big game" or studying for a test. Events children learn about from newspapers and television can cause them anxiety. Some anxiety is actually healthy because it prevents children from taking unnecessary risks and can prepare them for unsettling events in later life.

Children experience the symptoms of anxiety in many of the same ways as adults, but they react to the symptoms differently. Their reactions depend on their own developmental level. This can make it difficult to determine whether a child's behavior is "just a phase," a normal reaction, or whether it constitutes an anxiety disorder.

Some signs of anxiety might be:

- A change in behavior, such as becoming impulsive or clinging
- Problems sleeping
- Faster heart rate
- New problems with headaches, nausea or stomachaches

To help a child cope with a stressful situation or anxiety, experts suggest that parents and caregivers try the following:

- Understand that the fear is real to the child and listen to what he or she says. Learn what frightens her or him.
- Offer comfort and assurance about the child's specific fears at a level he or she will understand. Don't belittle the fear or give complicated or technical answers. You don't have to be able to answer all the child's questions.
- To find out what your child might be thinking, encourage her or him to ask questions about what is going on in a game he or she plays or in a picture he or she draws.
- Remind your anxious child that most people are kind and caring and that heroes can be ordinary people who help victims of tragedy.
- Develop a family emergency plan that includes a meeting place if something happens in the family or neighborhood, where to find telephone numbers of people to call for help, and where first-aid supplies are located.

When anxious behavior becomes a pattern or children become so afraid, worried or uneasy that they cannot perform normal functions, such as doing well at school or making friends, they could have an anxiety disorder.

Anxiety disorders are among the most common emotional problems that occur during childhood and adolescence, and about half of the youngsters

with these problems also have a second anxiety disorder or other mental or behavioral disorder, such as depression. Although the cause of anxiety disorders is unclear, studies suggest that children or adolescents are more likely to suffer from an anxiety disorder if their parents have them.

Types of Anxiety Disorders

Several kinds of anxiety disorders may affect children:

- Generalized anxiety disorder, characterized by extreme, unrealistic worries that have no relation to any recent event. Children and adolescents with this disorder are typically very self-conscious and tense, and have a strong need for reassurance. They may complain about ailments such as stomachaches that have no physical basis.
- Phobias, which include an unrealistic and excessive fear of an object or situation, such as animals, heights, storms or enclosed spaces.
- Panic disorder, which includes repeated panic attacks (periods of intense fear that come with a pounding heart, sweating, dizziness, nausea or a feeling of imminent death) without apparent cause. The fear of experiencing subsequent panic attacks strongly affects children with this disorder.
- Obsessive-compulsive disorder (OCD), in which children are unable to stop a pattern of repetitive thoughts and behaviors, such as hand washing, counting or rearranging objects.
- Post-traumatic stress disorder (PTSD), which can develop in children or adolescents after a very stressful event (such as violence or sexual abuse) and cause them to repeatedly experience the trauma in strong memories, flashbacks or troublesome thoughts.

Severe anxiety problems in children can be successfully treated. Treatments for anxiety disorders in children include cognitive-behavioral treatment (children learn to deal with fears by modifying how they think and behave); individual therapy; family therapy; parent training; and medication. Some children with anxiety disorders benefit from a single form of treatment; others, from a combination of several treatments, such as individual therapy and short-term anti-anxiety medication or even an antidepressant.

Although some signs of anxiety in younger children are expected, it is important to recognize and address anything more than occasional anxiety in children after age 6. If not identified, severe anxiety may prove long-lasting and greatly affect a child's life. Untreated anxiety disorders in children can negatively affect their school performance and their ability to form friendships. It can also lead to low self-esteem, alcohol or other drug use, adjustment problems in work situations and anxiety disorder in adulthood.

What to Do

If a child experiences anxiety problems, call his or her health care provider and make an appointment to discuss the situation. A health care provider should perform a complete physical examination, since many medical problems produce symptoms that mimic anxiety disorders. When medical disorders are ruled out, the provider should look closely at what may be the root cause of the anxiety, such as problems within the family or with peers. If needed, the provider can refer the child and family to a mental health professional. Look for a mental health provider who has training and experience working with children and adolescents, using cognitive-behavioral or behavior therapy, and prescribing medications for anxiety disorders or cooperating with a physician who prescribes medications.

Use Medicine Effectively

Some treatments for anxiety disorders can include anti-anxiety medication or antidepressants.

The Food and Drug Administration issued a warning in September 2004 that antidepressants cause some children and teenagers to become suicidal. Children and teens who take antidepressants are twice as likely as those given placebos to become suicidal. Still, the overall risk for suicide is low. If 100 patients are given the drugs, two or three more will become suicidal than would have had they been given placebos.

Call IMPACT for 24/7 In-the-Moment Phone Support: 800-227-6007

Immediate access to a licensed mental health professional offers you peace of mind that there is always someone to talk to when you are experiencing heightened anxiety, depression, difficulty attending to daily activities, trouble sleeping, and other emotional concerns.

Source: Impact Solutions

LOSS OF TIME REMINDERS

Whether you are unable to work due to an accident or an illness, the Plan's Loss of Time benefit provides you a weekly payment for a non-work related reason up to a maximum of 26 weeks. The benefit amount ranges from \$125 to \$400 per week depending on which Plan your employer contributes to. Check your Collective Bargaining Agreement or contact the Fund office for more details and benefit amounts.

In general, Loss of Time claims are paid on the date of an injury/accident (unless you worked that day) or beginning with the 8th day of an illness. Please note that no disability, including accidents, will be considered as beginning more than three days prior to the employee's first visit to the Physician.

Filing for and receiving the Loss of Time benefit is simple, yet many times the process is delayed due to improper document filing. To avoid delays in receiving benefit payments, here is what you need to remember next time you file a Loss of Time claim:



- Make sure **all three sections** of the form are **completed in their entirety**
 - 1 Employee Section - you must complete your contact information, provide information about your disability and sign the front of the form.
 - 2 Employer Section - your employer must provide your last day worked and return to work date if you are filing a claim after returning to work.
 - 3 Attending Physician Section - your doctor must provide us details about your disability, including your diagnosis, disability start date and actual or expected return to work date.
- Loss of Time claims are recognized by the Plan only if the Disabling Physician is a:
 - Doctor of Medicine (M.D.)
 - Doctor of Osteopathy (D.O.)
 - Doctor of Podiatric Medicine (D.P.M.)
 - ◆ If disability lasts for more than 6 weeks, it is subject to review.
 - Certified Nurse Practitioner working under an M.D., D.O., or D.P.M
- Before you submit your form, double check that you have signed and dated the front of your form.
- Remind your doctor that they must provide a **start date** and **return date** for your disability, and not a length of time such as "4-6 weeks" or "To Be Determined (TBD)". For a disability that will likely last for more than a month, your physician can provide an **estimated date of return** and later can update us with a true return date when one has been determined.

You can submit a new Loss of Time claim form, or an update using one of three ways:

1. Drop it off at the Fund office, which is located on the 1st floor of the Teamsters Local 20 building in Toledo, OH (see address in option 2 below)
2. Mail it to the Fund office to 435 S. Hawley Street, Toledo OH 43609
3. Fax it to 419-241-7879



DENTAL

Do you have red, tender, or swollen gums? According to the American Dental Association (ADA), these can be signs of possible gum disease. Don't have these signs, you can still have gum disease and not know it! That's why getting a regular periodontal exam is so important.

What exactly is Gum Disease?

The ADA defines gum disease (also known as periodontal disease) as an infection of the tissues that surround and support your teeth. It is caused by plaque buildup that is formed on our teeth. Gum disease is the leading cause of tooth loss in adults, and because it's often painless, many adults don't know they have it.

What are some signs of Gum Disease?

- Bleeding of the gums
- Red, swollen, and tender gums
- Gums that have been pulled away from the teeth
- Persistent bad breath or bad taste
- Permanent teeth that are loose or separating
- Any change in the way your teeth fit together when you bite
- Any change in the fit of partial dentures

What factors contribute to Gum Disease?

- Poor oral hygiene
- Smoking or chewing tobacco
- Genetics
- Crooked teeth that are hard to keep clean
- Pregnancy
- Diabetes
- Medications, including steroids, certain types of anti-epilepsy drugs, cancer therapy drugs, some calcium channel blockers and oral contraceptives

Does my insurance cover Gum Disease treatment?

The type of benefits you are entitled to directly reflects what Plan your employer contributes to and if they have elected dental coverage for their employees. **To be sure you have dental benefits, please check your Collective Bargaining Agreement or contact the Fund office at 419-254-3310.**

The benefits listed below are for employers who have elected Dental coverage.

In general, most of the Plans under the Fund provide you and your enrolled dependents each with \$1,500 annually toward eligible dental services. Additionally, there is a \$1,000 lifetime maximum benefit for orthodontia per individual.

Preventive benefits which include routine exams, x-rays, cleanings and fluoride or sealants are generally reimbursable at 100% of the DenteMax fee schedule.

Basic services like fillings, root canals and extractions are generally reimbursable at 60% of the DenteMax fee schedule.

Major services such as crowns, bridges and dentures are generally reimbursable at 50% of the DenteMax fee schedule.

Like all other diseases, the sooner you diagnose and treat Gum Diseases, the chances that you can manage and even reverse it improve. See your dentist regularly and follow the simple routine of brushing at least twice a day and flossing daily.

Source: American Dental Association-Mouth Healthy™



MAINTENANCE MEDICATIONS

Your prescription coverage through the Ohio Conference of Teamsters & Industry Health & Welfare Plan affords you two easy ways to obtain your 90-day maintenance medications.

1. Your local retail pharmacy, or
2. The home delivery option.



Retail Pharmacy Option

Visiting your network pharmacy is a great choice when you are filling medications like antibiotics, cough syrup, steroids, or other like medications that you take for a short period of time. You can fill a 30 (or less) day supply at a retail pharmacy, pay a small co-pay, and take your script home the same or the next day.

Also, you have the ability to fill a 90-day supply of maintenance medications, those taken on a long-term basis or extended period of time.

The co-pay at a retail pharmacy for a 90 day supply is generally equal to 3 times the 30-day supply.

IMPORTANT - If you used to fill your 90-day maintenance medications at a Walgreens Pharmacy for a lower co-pay, that program through Optum RX has ended and the Plan can no longer honor the lower co-pays.

To take advantage of the lower co-pays for 90-day maintenance medications, you can have your script filled using Home Delivery.



Home Delivery Option

Home delivery is a convenient and less expensive way to get your maintenance medications.

Your 90-day script can be sent directly to your doorstep, on time, so you can continue taking your prescribed medications with fewer trips to the pharmacy at a lower co-pay compared to the 90 day supply at the retail pharmacy.

To get started with home delivery, go to optumrx.com or call the number on the back of your prescription ID card. Your doctor can also call or fax your prescription to Optum RX directly.

If you have eligibility related questions, please contact the Fund office Monday to Friday from 8:30am to 5:00pm at (419) 254-3310.

For questions regarding your prescription coverage or co-pays, please contact Optum RX using the phone number listed on the back of your prescription ID card.

FLU SHOT NOW AVAILABLE AT AN IN-NETWORK PHARMACY

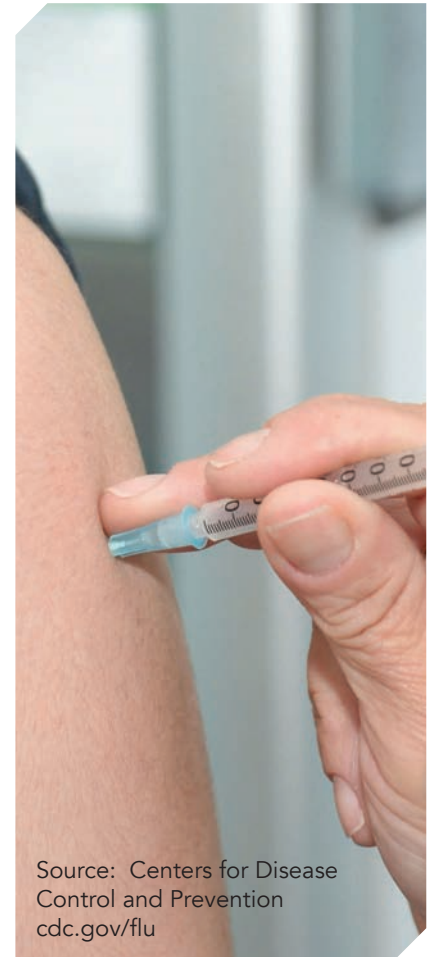
The Center for Disease Control and Prevention recommends getting a flu shot around September or October each year but promotes getting the flu vaccine anytime during the flu season to help protect you. Due to the COVID-19 pandemic it is more important than ever that this fall and winter we reduce the spread of respiratory illnesses, such as the flu.

You can now obtain your seasonal flu shot at an in-network pharmacy at no cost to you!

In addition to visiting your doctor's office, an in-network pharmacy is another place for you and your eligible dependents to get your flu shot during the 2020-2021 flu season. Just show your Optum RX ID card to your pharmacist and ask for the flu shot. The Plan fully covers the annual flu shot so you will have no co-pays or out of pocket costs to be vaccinated against the flu. To find a network pharmacy, call the number on the back of your Optum RX ID card.

Here is what else the CDC recommends in order to prevent the flu:

- Avoid close contact with people who are sick and if you are sick yourself, limit your contact with others
- Cover coughs and sneezes by using a tissue and throw it away in the trash when done
- Wash your hands often throughout the day with soap and water
- Avoid touching your eyes, nose and mouth so you do not introduce germs into your body
- Clean and disinfect surfaces and objects that may be contaminated with flu causing viruses



Source: Centers for Disease Control and Prevention
[cdc.gov/flu](https://www.cdc.gov/flu)

HEALTHY RECIPES



NUTRITION FACTS: 4 Servings
Serving size: 1 Filet
Calories: 225 (per serving); Total Fat 12g;
Saturated Fat 2g; Cholesterol 80mg;
Sodium 200mg; Total Carbohydrate 2g;
Dietary Fiber 0g; Protein 26g

Source: American Diabetes Association

Marinated Grilled Salmon

Ingredients

- 2 tbsp lower sodium soy sauce
- 1 tbsp olive oil
- 1 small hot chile pepper (Serrano or other, equivalent of 1 Tbsp. minced chile pepper)
- 1 tbsp fresh ginger (grated)
- 1 tbsp lemongrass (minced, if you can't find lemongrass, sub with 1 Tbsp. lime juice)
- 1 tbsp Splenda Brown Sugar blend
- 4 Salmon filets (4-ounces each, skinless)

Directions

1. Prepare an indoor or outdoor grill.
2. Whisk together all ingredients in a medium sized bowl except salmon.
3. Pour marinade over salmon, coating both sides. Marinate in the refrigerator for 30 minutes.
4. Remove salmon from marinade. Grill filets 4-6 minutes on each side and discard leftover marinade.



Ohio Conference of Teamsters & Industry Health & Welfare Fund

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EMAILS

You've Got Mail!

Have you received any e-mails from the Fund office this summer? We are starting to send out reminders and general plan information using e-mail in addition to traditional mailings. If you want to be the first to know what is happening with your benefits, make sure you:

- Provide the Fund office with your e-mail address.
- You can give us a call at **419-254-3310** and update your e-mail address over the phone.

- Add and designate **info@teamstersinsurance.com** as a trusted e-mail address with your e-mail account so that you don't miss out any important information.
- Look for e-mails from **info@teamstersinsurance.com** in your inbox. Also check your spam filter or Junk folder to make sure it was not diverted.

Check with your co-workers and spread the news!