

# TWIN HORSE CRIER

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## What's Inside This Issue:

Emergency Room Alternatives

Save Money by Getting Your Vaccinations at Participating Pharmacies

LiveHealth Online

Tips for Planning Your Retirement

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## Emergency Room Alternatives: How You Can Avoid Costly Visits to the ER

A review of our recent plan statistics indicate that more than half of the Emergency Room (ER) visits incurred last year did not require such level of care. As you all know, hospital emergency rooms are some of the most expensive (and frustrating) places on earth to be treated.

Here's a couple of suggestions for ways to avoid trips to the hospital emergency room:

Think ahead. If you're suffering from an illness or injury that you think will likely require the services of a medical professional, don't delay – call your family doctor and see if you can get in to see him/her before they close. If you can't, consider use of an urgent care facility or on-site physician service like Patient First, Fast Care or Minute Clinic, or even a virtual doctor office visit through LiveHealth Online which is no cost to you (see page 4 for more details). Don't wait until the middle of the night when you can't stand it any longer and have no choice but the hospital emergency room.

Look around your neighborhood and identify the location of clinics

or doctor offices that maintain extended hours. Most are open until at least 8:00 p.m. even on weekends. While there can be a wait to see the doctor, it's most often less than what you would experience in a hospital emergency room setting. Plus, the care will be more personal.

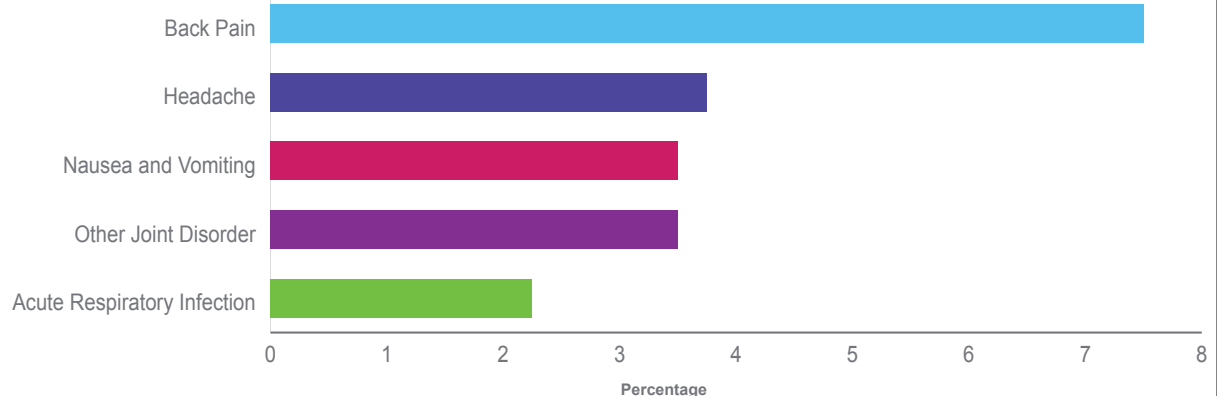
Remember, hospital emergency rooms are primarily designed to respond to life-threatening medical conditions. Patients are seen in the order of the severity of their conditions. That means on a busy weekend, you might be sitting there for hours before you receive treatment if your situation isn't life-threatening. In addition, the time and attention (and even the quality of care) you receive will not be as great as what you would likely receive from your own doctor or urgent care center.

So do yourself a favor and limit the use of the hospital emergency room to those situations where there really is no alternative. By doing so, you will be saving both yourself and the Fund a lot of money – not to mention the aggravation of the ER waiting room!



### Top 5 ER Avoidable Diagnoses by Visits

The top 5 diagnoses represent 20.5% of the avoidable visits



# H&W News

## New Medical/Dental ID Cards Sent Out in January

All eligible members and their dependents over the age of 18 were sent new ID cards in January. This new card combined medical and dental benefits so that only one card is necessary.

Be sure to present this card to all of your medical and dental providers so that your claims are processed as quickly as possible.

If you did not receive new cards or would like additional cards, please contact the Fund Office.

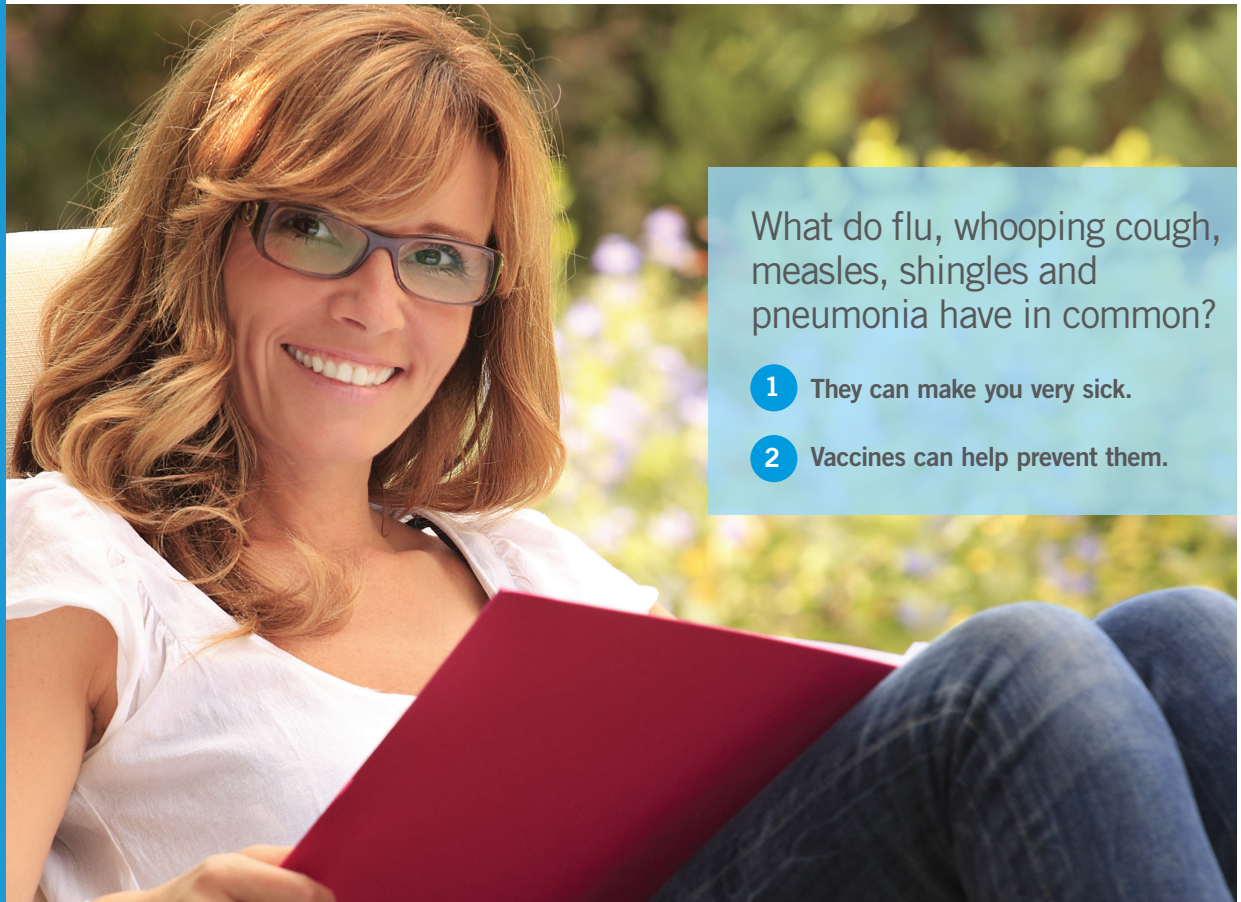
## Update Your Address with the Fund Office

Have you recently moved or have plans to move in the near future? Have a dependent child age 18 or older that has recently moved? If so, please be sure to provide the Fund Office with your most current address. Download a Change of Address form on our website at [tjc83funds.org/forms.asp](http://tjc83funds.org/forms.asp) or request one from the Fund Office.

## Unsure of who your Employee Assistance Program (EAP) is?

If you are unsure of who your EAP is, check the back of your medical identification card. If EAP is listed, your EAP is Anthem. If EAP is not listed, your employer provides an EAP. For details on your employer provided EAP, contact your Human Resources department, as the Fund Office does not have this information.

For more information regarding the services provided by Anthem's Employee Assistance Programs, see the back page of this newsletter.



What do flu, whooping cough, measles, shingles and pneumonia have in common?

- 1 They can make you very sick.
- 2 Vaccines can help prevent them.

## Protect yourself and those you care about. Get vaccinated at a network pharmacy near you.

- Ask your pharmacist which vaccines are right for you.
- Find out if your pharmacist can administer the recommended vaccinations.
- Many vaccinations are covered by your plan at participating retail pharmacies.
- Don't forget to present your member ID card to the pharmacist at the time of service!

The following vaccines are available and can be administered by pharmacists at participating network pharmacies:

- |                                |                   |   |
|--------------------------------|-------------------|---|
| • Flu (seasonal influenza)     | • Meningitis      | • Travel Vaccines (rabies, typhoid, yellow fever, etc.) |
| • Tetanus/Diphtheria/Pertussis | • Pneumonia       | • Childhood Vaccines (MMR, etc.)                        |
| • Hepatitis                    | • Shingles/Zoster |   |
| • Human Papillomavirus (HPV)   |                   |   |

All vaccinations listed above are covered at 100%, with no cost sharing to the participant, when performed at a participating pharmacy.

# The vaccinations you need

## ALL adults should get vaccinated for:<sup>1</sup>

- Flu, every year. It's especially important for pregnant women, older adults and people with chronic health conditions.
- Tetanus, diphtheria and pertussis (whooping cough). Adults should get a one-time dose of the Tdap vaccine. It's different from the tetanus vaccine (Td), which is given every 10 years

## You may need additional vaccinations depending on your age:<sup>1</sup>

### Young adults not yet vaccinated need:

Human papillomavirus (HPV) vaccine series (3 doses) if you are:

- Female age 26 or younger
- Male age 21 or younger

### Adults not yet vaccinated need:

Measles, mumps, rubella (MMR) vaccine

Adults 59 or younger should get at least one dose of MMR vaccine, unless they've already gotten this vaccine or have immunity to measles, mumps and rubella

Varicella "chickenpox" vaccine

Adults should get 2 doses of chickenpox vaccine unless they've already gotten both doses or have immunity to chickenpox

### Adults 50 to 60 years of age and older need:

Shingles vaccine:

2 doses of recombinant zoster vaccine (RZV; Shingrix®) for adults ages 50 or older RZV for adults who previously received zoster vaccine live<sup>2</sup> (ZVL; Zostavax®), at least 2 months after ZVL

RZV or ZVL for adults ages 60 or older (RZV preferred)

### Adults 65 years of age and older need:

Pneumonia vaccine:

1 dose of PCV13 (Pneumovax®) and at least 1 dose of PPSV23 (Pneumovax®) depending on your age and health condition.

1. Centers for Disease Control and Prevention. <http://www.cdc.gov/vaccines/schedules/downloads/adult/adultschedule-easy-read.pdf>. Accessed July 2018.
2. ZVL should not be given to pregnant women and adults with severe immunodeficiency

**Know the facts. Go to [vaccines.gov](http://vaccines.gov) or [cdc.gov/vaccines](http://cdc.gov/vaccines).**



# LiveHealth Online

What you need to know about video visits with a doctor, 24/7

**\$0 Copay  
Benefit**

## What is LiveHealth Online?

LiveHealth Online lets you have a video visit with a board-certified doctor using your smartphone, tablet or computer with a webcam. No appointments, no driving and no waiting at an urgent care center. Doctors are available 24/7 to assess your condition and, if it's needed, they can send a prescription to your local pharmacy.\*

Use LiveHealth Online if you have pinkeye, a cold, the flu, a fever, rashes, infections, allergies or another common health condition. It's faster, easier and more convenient than a visit to an urgent care center. And best of all, it's free!

## Why would I use LiveHealth Online instead of going to visit my doctor in person?

LiveHealth Online isn't meant to replace your primary care doctor. It's a convenient option for care when your doctor may not be available. LiveHealth Online connects you with a doctor in minutes. Plus, you can get a LiveHealth Online visit summary from the MyHealth tab at [livehealthonline.com](http://livehealthonline.com) to print, email or fax to your primary care doctor.

LiveHealth Online should not be used for emergency care. If you have a medical emergency, call 911 right away.

## When is LiveHealth Online available?

Doctors are available 24/7, 365 days a year.

## How does LiveHealth Online work?

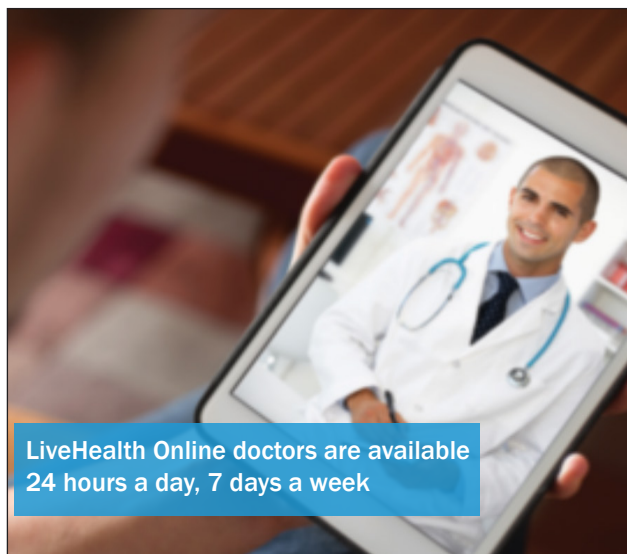
When you need to see a doctor, simply go to [livehealthonline.com](http://livehealthonline.com) or use the LiveHealth Online mobile app. Pick the state you're in and answer a few questions.

Setting up an account allows you to securely store your personal and health information. Plus, you can easily connect with doctors in the future, share your health history and set up online visits at times that fit your schedule.

Once connected, you can talk with the doctor as if you were in a private exam room.

## How much does it cost to use LiveHealth Online?

Your plan includes benefits for video visits using LiveHealth Online, so your visit is free.



## Will I be charged if I use LiveHealth Online on weekends, holidays or at night?

No, regardless of the day or time, your visit is free.

## Is there a LiveHealth Online app that I can download to my smartphone?

Yes, search for "LiveHealth Online" in the App Store® or on Google Play™. To learn what mobile devices are supported and get instructions, go to [livehealthonline.com](http://livehealthonline.com) and

select Frequently Asked Questions (FAQ) in the upper right corner of the webpage.

## What type of computer do I need to use LiveHealth Online?

You'll need high-speed Internet access, a webcam or built-in camera with audio. To learn what computer hardware and software you need, go to [livehealthonline.com](http://livehealthonline.com) and select FAQ in the upper right corner of the webpage.

## Do doctors have access to my health information?

It depends on whether or not you set up an account. With a LiveHealth Online account, you can allow doctors to access and review your health information from past visits. Also, to help keep track of your own health information, you can record it at [livehealthonline.com](http://livehealthonline.com). Once you sign in, go to the MyHealth tab and then select Health Record.

## How long is a LiveHealth Online visit?

A typical LiveHealth Online visit with a doctor lasts about 10 minutes.

## Can I get online care from a doctor if I'm traveling or in another state?

Yes, just select the state you're in under My Location on [livehealthonline.com](http://livehealthonline.com)

or with the app, and you'll only see doctors licensed to treat you in that state. Don't forget to change the state back when you get home.

## What if I still have questions about using LiveHealth Online?

For more information, send an email to [customersupport@livehealthonline.com](mailto:customersupport@livehealthonline.com) or call toll free at 1-888-548-3432.



\* Prescription availability is defined by physician judgment and state regulations. Visit the home page of [livehealthonline.com](http://livehealthonline.com) to view the service map by state. LiveHealth Online is the trade name of Health Management Corporation, a separate company providing telehealth services on behalf of Anthem.

Anthem Blue Cross and Blue Shield is the trade name of: In Colorado: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. Copies of Colorado network access plans are available on request from member services or can be obtained by going to [anthem.com/co/networkaccess](http://anthem.com/co/networkaccess). In Connecticut: Anthem Health Plans, Inc. In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc., dba HMO Nevada. In New Hampshire: Anthem Health Plans of New Hampshire, Inc.; HMO plans are administered by Anthem Health Plans of New Hampshire, Inc. and underwritten by Matthew Thornton Health Plan, Inc. In Ohio: Community Insurance Company. In Virginia: Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield in Virginia, and its service area is all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123. In Wisconsin: Blue Cross Blue Shield of Wisconsin (BCBSWI), underwrites or administers PPO and indemnity policies and underwrites the out of network benefits in POS policies offered by CompCare Health Services Insurance Corporation (CompCare) or Wisconsin Collaborative Insurance Corporation (WCIC). CompCare underwrites or administers HMO or POS policies; WCIC underwrites or administers Well Priority HMO or POS policies. Independent licensees of the Blue Cross and Blue Shield Association. ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association.



## Fund Retirees

The Fund would like to recognize the following Participants on their recent retirement:

### Local 22

Stephen Carty  
Ernest Markwalter  
Jeffrey Surber  
Terry Taylor

### Local 29

Leroy Carpenter  
John Farrish  
Earnest Gaines  
Glenn Hoover  
Eric Miller  
Gordon Spence

### Local 171

George Dalton  
Gordon Davis  
Henry Goad  
Michael Goodman  
Douglas Harris  
Kenneth Kirk  
Robert Martin  
Charles Sharp  
Roger Smith  
Robert Underwood  
Randall Vaught

### Local 322

Jerry Burruss  
Bentley Cobb Sr.  
Barbara Damico  
Robert Hudson  
Patrick Hutzell  
Richard Osbourne  
Martinez Robinson  
John Satterwhite  
William Shelley  
Thomas Tharpe  
James Trusty  
Glen Wilkerson

### Local 592

Richard Boettcher  
Richard Canfield  
Garry Doles  
John Nestor  
Lloyd Patron  
James Perkins  
Raymond Sloan  
Calvin Walton

## Considering Retirement Soon?

### Time to start planning!

Are you dreaming of retirement and what you'll do with all that free time? Thinking about traveling, spending time with family, and taking up new hobbies? Filling up the free time should be the easy part. Planning for your future may not be quite as simple.

If you're planning to retire soon, you may want schedule an appointment with a Pension Analyst at the Fund Office to discuss your options. Pension Analysts are available to meet with you Monday through Friday, from 8:00AM to 5:30PM. Be sure to call ahead to schedule your appointment so that we have all the proper documentation available to better serve you.

Also, before you commit to retirement, you'll need to consider

what happens if you retire, return to work under Covered Employment, and then retire again. If you choose to do this, keep in mind that you cannot change the election options you selected when you originally retired. For example, if you elected either the Joint and Survivor or Contingent Annuitant benefit, no changes can be made to those elections, if you return to work, then re-retire.

Keep in mind, that if you elected the Joint and Survivor benefit at retirement and your spouse dies before you, your pension will be recalculated to 'pop up' to the base amount you would have received had you not retired under the Joint and Survivor Benefit.

Remember, retirement is a decision

that shouldn't be taken lightly. Be sure you are well informed before making this decision.

#### What will I be required to submit when I apply for my pension benefits?

The following documents are required in order to process your pension application:

- Birth certificate (Participant and Spouse)
- Photo ID (Participant and Spouse)
- Marriage license
- Divorce decrees from any previous marriages
- Death certificate of any former spouse



### Reminder Regarding Direct Deposit of Pension Benefits

If you are currently receiving your pension benefit by check, you are required to submit an Electronic Funds Transfer (EFT) form by May 18, 2019. Failure to submit an EFT form will result in the suspension of pension benefits. EFT forms are available on our website at [tjc83funds.org/pension-forms.asp](http://tjc83funds.org/pension-forms.asp).





## Fund Office Contact Info

Phone:

804 282-3131 - local

800-852-0806 - toll free

Fax:

804- 288-3530

Web:

[www.tjc83funds.org](http://www.tjc83funds.org)

Email questions and comments:

[yourfund@tjc83funds.net](mailto:yourfund@tjc83funds.net)

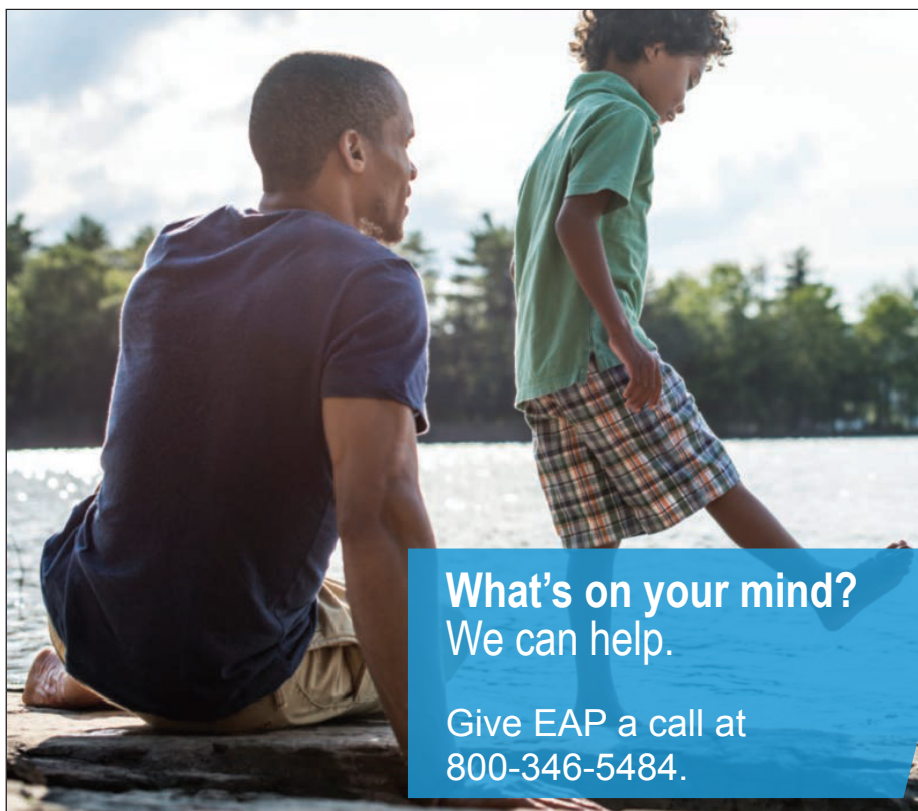
Email documents and forms:

[documents@tjc83funds.net](mailto:documents@tjc83funds.net)

Please be aware that unencrypted, unauthenticated internet e-mail is inherently insecure. Email messages may be corrupted, incomplete, or may incorrectly identify the sender. To secure your message, try using a free secure email such as SAFe-mail. If you have questions regarding HIPAA regulations or how to assure the security of your protected health information, please contact the Fund Office.



Teamsters Joint Council No. 83 of Virginia  
Health & Welfare and Pension Funds  
8814 Fargo Road  
Suite 200  
Richmond, VA 23229



**What's on your mind?**  
We can help.

Give EAP a call at  
800-346-5484.

Need a shoulder to lean on? Someone to talk to? Advice from someone who's been there? Turn to your Employee Assistance Program (EAP) for help with problems big or small. Whether it's a family concern, a work issue or a financial question, with EAP, you won't face it alone.

To find out more, just call 800-346-5484 or visit [anthemEAP.com](http://anthemEAP.com) and enter Program Sample Login. Our trained professionals will listen to your concerns and point you in the right direction. All calls are confidential, and you can reach us 24/7.

If you think you're alone, you're not. EAP's here for you.

**See page 2 for more details on  
who provides your Employee  
Assistance Program.**

