

# Twin Horse Crier

MAY 2021

VOLUME 53, NO. 1

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### ENROLL IN HOME DELIVERY!

- Teamsters and Express Scripts are helping you avoid paying higher costs by having your 90-day prescriptions shipped right to your door with home delivery from Express Scripts Pharmacy.
  - You might even see additional savings from getting one 90-day supply delivered to your home rather than paying for three 30-day supplies.
  - Make fewer trips to the pharmacy, make fewer payments and be less likely to miss a dose, since your medication will always be on hand with automatic refills.
- If your doctor prescribes you a 90-day supply of your daily medication or if you're already taking one, ask it to be sent to you through home delivery from Express Scripts Pharmacy... or visit **[express-scripts.com](https://www.express-scripts.com)** to enroll today.



*Courtesy of Express Scripts*



Effective March 18, 2020, the Plan will cover items and services furnished to a Participant or Dependent via telehealth visits to a healthcare provider for reasons not related to the detection of SARS-CoV-2 or the diagnosis of COVID-19. **The Board of Trustees has extended the telehealth benefit through December 31, 2021.**

## REMINDERS FROM THE FUND OFFICE

### Unsure of who your Employee Assistance Provider (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 employee provided EAP, contact your Human Resources department, as the Fund Office does not have this information.

### 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. Changes may be submitted by mail, fax or other electronic means.

### LOOKING FOR ONLINE INFORMATION?

Visit us at:

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

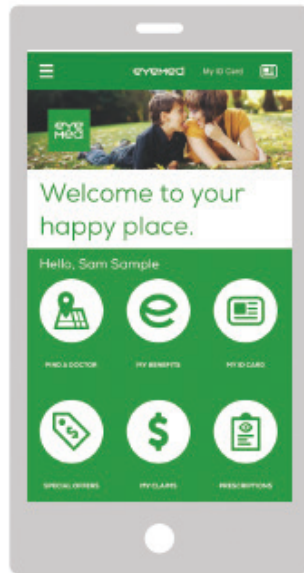
Here you will find H&W and Pension forms, Summary Plan Descriptions, Plan Schedules, COBRA information, Fund notices, and more!

## EYEMED MOBILE APP

# On the go? Now your benefits are, too.

### NEW LOOK. FRESH FEATURES. SAME GREAT BENEFITS. WHENEVER YOU NEED THEM.

Our revamped EyeMed Mobile App brings you fresh new features to help you get the most from your EyeMed experience – anytime, anywhere.



### The features you love plus new features to explore

- See benefits and eligibility at-a-glance
- Track your claims
- Grab special offers to help you save more
- Find an in-network eye doctor with the Provider Locator
- View your ID card at-a-shake
- Set upcoming exam and contact lens replacement reminders
- Get answers to your FAQs
- Access interactive vision guides to help you see and live your best
- Use Facial recognition, Touch ID and Apple Wallet for Apple users

### USING THE OLD APP?

Make sure you download the newest version of the app to keep up with our latest features, as older versions will no longer be supported. Download the new app, enter your existing login info (no need to re-register) and you're all set.

Check out the App Store or Google Play  
to download the new app

INDEPENDENT  
PROVIDER  
NETWORK



LENSCRAFTERS

PEARLE  
VISION

OPTICAL



### UNLOCK YOUR OFFERS IN MINUTES

- 1 Visit [eyemed.com](http://eyemed.com) or the EyeMed App
- 2 Register and sign in
- 3 Select Special Offers and shop the savings





## TEAMSTERS JOINT COUNCIL NO. 83 OF VIRGINIA HEALTH AND WELFARE FUND

### SUMMARY OF MATERIAL MODIFICATIONS

The Board of Trustees of the Teamsters Joint Council No. 83 of Virginia Health and Welfare Fund (“Fund”) has adopted the following changes to the Teamsters Joint Council No. 83 of Virginia Health and Welfare Plan. Please keep this document with your Summary Plan Description (“SPD”) and your Summary of Benefits and Coverage (“SBC”).

#### **In-Network**

The term “In-Network” is defined as the use of a provider that is a member of the Fund’s appointed Preferred Provider Organization such that all claims incurred by such a provider will be processed under the “In-Network” benefit level as described in the applicable Schedule of Benefits.

Effective for claims incurred on or after March 1, 2021, eligible Out-of-Network ancillary services when ordered by an In-Network provider or incurred at an In-Network facility will be processed under the “In-Network” benefit level specified in the Participant’s Schedule of Benefits. The Allowable Charge for the services will continue to be determined under Section 1.4 as applicable to an Out-of-Network provider.

#### **Telehealth Services**

Telehealth Service coverage has been extended to December 31, 2021. The Fund will cover items and services furnished to a Participant or Dependent via telehealth visits to an in-network healthcare provider. Coverage for such medically necessary in-network telehealth visits, other than telehealth visits related to the detection of SARS-CoV-2 or the diagnosis of COVID-19, will be covered as though the visit took place in the in-network health care provider’s office and are subject to appropriate discounts, co-payments, fee allowances, out-of-

pocket, and other applicable provisions and in the percentage specified in the Schedule of Benefits as determined by the provider’s participation in the Plan’s appointed Preferred Provider Organization.

#### **Allowable Physician Office Visit Charges - COVID-19 Vaccine and Administration**

Effective March 1, 2021, COVID-19 vaccine and administration charges will be covered at 100% when administered by an in-network provider. Coverage at 100% will be provided regardless of the diagnosis.

#### **Procedures Requiring Pre-Certification- Prescription Drugs Administered in an Outpatient Medical Setting with Billed Amount of \$ 15,000 or greater**

Effective April 1, 2021, prescription drugs administered in an outpatient medical setting, other than those covered under Section 3.10, Prescription Drug Benefit, with a billed amount of \$ 15,000 or greater will require prior authorization in order to be considered as a covered expense.

For further information regarding changes to the Plan’s eligibility rules or changes in benefits, please contact your Plan Administrator at (804) 282-3131 or (800) 852-0806.



## ZR Premiums will remain the same!

### Retiree Health Benefits Plan (ZR) Premium Schedule

Effective July 1, 2021 through June 30, 2022

Premium Effective	ZR Effective at Age 56 or Younger		ZR Effective Ages 57 to 61		ZR Effective Ages 62 to 64	
	Single	Member + Spouse	Single	Member + Spouse	Single	Member + Spouse
July 1, 2020	\$550	\$645	\$495	\$590	\$370	\$465
July 1, 2021	\$550	\$645	\$495	\$590	\$370	\$465

- Please note that this schedule, including but not limited to premium rates, effective dates and applicable retirement age, is subject to adjustment at any time as deemed necessary by the Board of Trustees.

## 2021 Pharmacy Vaccination Program

Follow these steps to get vaccinated at your local pharmacy:

### Before you visit the pharmacy...

- Check with your plan administrator about vaccine coverage and copayment information, if applicable. Please note, for the COVID-19 vaccines, the cost of the vaccine will be covered at no cost. Check with your plan administrator about additional coverage information.
- Make sure the pharmacy you use is part of your Express Scripts participating pharmacy network. If you're not sure, log in to [express-scripts.com](https://express-scripts.com) and click Find a Pharmacy from the menu under Prescriptions to find out. You can also use the Express Scripts® mobile app to locate a participating pharmacy. Please note, for the COVID-19 vaccines, most pharmacies should be able to administer the vaccine, once widely available. Call your pharmacy before visiting to ensure the pharmacy is able to administer the COVID-19 vaccines, the pharmacy has vaccines available for administration, and to schedule an appointment if one is required by the pharmacy.
- Call the pharmacy to verify their current vaccination schedule, vaccine availability, and any age restrictions. Please note, every state has specific regulations regarding age restrictions, which vaccines can be administered by a certified pharmacist, and if a prescription is required. Additionally, COVID-19 vaccine availability may vary due to supply and storage constraints, staffing and/or other factors.

### When you get to the pharmacy...

- Be sure to present your prescription member ID card at the time of service.
- Be sure to get your vaccine from the pharmacist at the pharmacy, not from the pharmacy's on-site clinic.

If you have additional questions, please visit [express-scripts.com](https://express-scripts.com) or call the number on the back of your member ID card.





## Can You Write Off Face Masks, Hand Sanitizers on Your Tax Return? IRS offers tax breaks for personal protective equipment during pandemic

If you're still scrambling for tax deductions, here's one you may have overlooked: the cost of hand sanitizers, masks and other personal protective equipment (PPE) you bought to protect yourself from COVID-19.

Normally, you can't deduct nonprescription medical expenses (except insulin), and you can't deduct most items for general health, such as dental floss or vitamins. But Congress has made an exception for items you buy to protect your health during the pandemic.

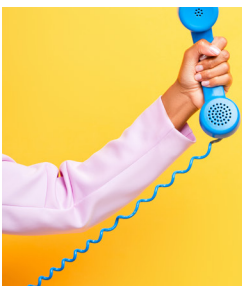
The Internal Revenue Service says that any amount you paid for PPE with the primary purpose of preventing the spread of COVID-19 is deductible as a medical expense. If you stocked up on disinfectant wipes, for example, you could use those costs as a medical expense on your 2020 federal income tax return. Similarly, you can deduct out-of-pocket costs for masks, gloves and other PPE. You could also deduct the cost of diagnostic services, such as COVID-19 testing fees.

There are two big hurdles to overcome with medical deductions:

- The first is you that your itemized deductions need to be higher than the standard deduction. Otherwise, itemizing deductions won't reduce your taxes (or increase your refund) as much as the standard deduction would.
- The second hurdle is that you can claim unreimbursed medical expenses only to the extent that they exceed 7.5 percent of your adjusted gross income.

Fortunately, there are a wide number of unreimbursed medical expenses available to add to your itemized deductions, from acupuncture treatments to x-rays. If you have high medical costs, and you're close to the 7.5 percent threshold, your expenses for COVID-19 PPE could put you over the top and allow you to deduct some of your overall medical expenses.

*Courtesy of aarp.org*



### PLEASE NOTE:

The Fund Office is not taking ANY in-person meetings at this time. This decision protects the population we serve and our employees during the Coronavirus (COVID-19) pandemic. Pension Analysts are available to speak with you Monday through Friday, from 8:00AM to 5:00PM. You can call the Fund Office at (804) 282-3131 and ask for the Pension Department.

## Fund Retirees

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

### Local 22

Mark Humphrey  
Tyler Hyler

### Local 29

Sabrina Fitzgerald  
Raymond Glass  
Steven Turgati  
Ernest Ward

### Local 322

Wilbert Harper  
Herbert Jenkins  
Robert Seargent  
James Creighton  
Leo Keith  
Velma Burke  
Edward Clarke

### Local 592

Charles Hodges  
Edward Ford  
Hyon Kim  
David Sadler  
Maloy Edwards  
Bruce Richard  
Shirley Modlin

### Local 822

Daniel Hughes  
Raymond Holland  
Robert Candler  
William Gatling  
David Pate



## 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



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

## Supporting you through low back pain

When your back hurts, it can affect more than your body. Nearly everyone at some point has back pain that can impact work, daily activities, or mental health. Learning about your condition and taking an active role in your health can help to address low back pain. ConditionCare, our no-cost health and wellness program, is here to support you so that you can feel your best and be as healthy as possible for years to come.

ConditionCare can provide you or a covered family member with:

- Up-to-date information that can help you prevent or manage recurrent back pain.
- Telephone access to healthcare professionals who can answer your questions and support you when you need it.
- Continued guidance from nurse care managers, pharmacists, dietitians, and other healthcare professionals who work together to help you reach your health goals.

You might receive a call from us to see whether a ConditionCare program is a good fit for your needs. Before talking about your health on the phone, we will check your address or date of birth to verify your identity and protect your privacy.

We are here to support your health and well-being. To learn more about ConditionCare or take part in the program, call us toll free at 866-962-0963.

*Courtesy of Anthem*

