
FOR YOUR BENEFIT

NEWSLETTER OF THE LOCAL 295 IBT EMPLOYER GROUP BENEFIT FUNDS
VOL. XXII, ISSUE 3, FALL, 2023

What's inside this edition of "For Your Benefit" Newsletter
Health Fairs Update, HeartScan Services: Front Page
The More You Know, Welfare and Retirement: – Page 2
Wellness and You, Teamster Center Services – Page 3
What's Around the Corner– Page 4

HEALTH FAIRS UPDATE

HEARTSCAN SERVICES

While it's not every day that a service is offered to members that saves lives, but in the case of HeartScan Services, Inc. and its early detection screening, it certainly is! Their services were an integral component of the major successes of the recent Local 295 Health Fairs.

One of the main goals of the Health Fairs was to focus on detecting the alarming increase of both prostate and thyroid cancer among the rank-and-file members of Local 295 (two of the most common cancers in the United States). As a result, during the Health Fairs between May and August, HeartScan utilized a noninvasive ultrasound procedure to screen a total of 496 Local 295 members for thyroid nodules and 461 members were given kits to bring home and measure their PSA (Prostate Specific Antigen) levels. Of the 496 members that were screened for thyroid nodules, 169 were recommended for follow up (34%). Among the 461 members who returned the test for PSA Awareness by HeartScan, 43 were sent in and received results. Of the 43 completed tests, 39 were within range and 4 were out-of-range and recommended for follow-up.

If you have received a PSA kit, but have not yet sent it in, please send it to the designated lab in the self-addressed stamped envelope, which was enclosed in your kit. You also have the option to contact HeartScan directly at 1-866-518-1112 and make an appointment, if you can't make the Health Fair.

For more information you can go to the <https://local295.com/> site, click on the "Benefits Tab" and then the HeartScan Logo.



HeartScan™
SERVICES
Prevent the Event!

THE MORE YOU KNOW- ABOUT YOUR WELFARE AND RETIREMENT SERVICES

What is a PSA Test: Prostate Specific Antigen (PSA) Test

A blood test called the prostate specific antigen test measures the level of PSA in the blood. PSA is a substance made by the prostate. The levels of PSA in the blood can be higher in men who have prostate cancer. The PSA level may also be elevated in other conditions that affect the prostate. As a rule, the higher the PSA level in the blood, the more likely a prostate problem is present. But many factors, such as age and race, can affect PSA levels. Some prostate glands make more PSA than others.

Thyroid Cancer

Lumps or bumps in the thyroid gland are called thyroid nodules. Most thyroid nodules are benign, but about 2 or 3 in 20 are cancerous. Until recently, the rate of new thyroid cancers was growing faster than any other cancer in the US. This was largely due to increased early detection during imaging tests such as noninvasive ultrasound. Most forms of thyroid cancer are treatable when discovered early.

Annual Physical Exams

It's vital for every Local 295 member to set an appointment to get an annual physical exam done. It's even more essential as you get older to get your annual check-up. The real value in getting your annual physical exam is that it is a great opportunity to prevent any major (or even minor) health issues that may arise down the road &/or before it's unfortunately too late to make a difference about it. It's also the time where your Primary Care Physician (PCP) can offer clinical advice / suggestions on any lifestyle changes that you can make to enhance your health. Simply put, getting your annual physical exam is the best way to help you manage your own health proactively in the long run.

HOW CAN I RECEIVE MY PENSION?

We all look forward to the day when we can stop working and receive the benefits of our labor in the form of a pension from the Local 295 IBT Employer Group Pension Fund. The Fund provides monthly income on a guaranteed basis that will not change over the course your lifetime. It is something you can bank on in an ever-changing world.

The amount of your pension is based on the number of years that you worked as stated in the Collective Bargaining Agreement between your employer and the Union. Every year you receive a Pension Benefit Statement from the Fund with details of your pension credits.

If you are nearing retirement age, you can contact the Fund Office for an estimate of your pension benefit. This estimate will list the types of monthly benefits available to you and the monthly amount of each of these types. We encourage Participants who are ready to retire to please submit their request as soon as possible as the retirement process takes close to 90 days to complete.

If you are already collecting and are not enrolled in direct deposit, we are encouraging retirees to opt in to this safer alternative to collect your monthly benefit.

We have a dedicated Member Service Team ready to assist you and answer any questions you may have. Just call 212.308.4200.

WELLNESS AND YOU, TEAMSTER CENTER SERVICES

Your Local 295 Welfare Fund Benefits are designed to keep you healthy in mind and body, Local 295 Welfare Fund Board of Trustees along with the Local 295 Executive Board advocate on behalf of their members to provide important benefits for participants to utilize.

One of the benefits included in your benefits package is the Teamster Services Center, TCS dedicated to union members. We encourage you to visit TCS, on their newly improved website, plan participants can visit the site at <https://www.teamstercenter.com/plan-participants>

Who is Teamster Center Services, TCS? Services for Union Members • Plan Participants

TCS is an Employee Assistance program (EAP) that provides confidential advice, referral, and case management services for behavioral health (mental health and substance abuse) to plan participants enrolled in its member Teamster welfare funds. Their services are part of your benefits package provided by your welfare fund and are provided free of charge to eligible participants and their dependents.

Yes, you read that correctly.

There is no cost to the member and their eligible dependents for utilizing Teamster Center Services.

Co-pays and coinsurance will apply for treatment as stated in your
Summary Plan Description Booklet.

If you have additional questions, please contact your Local 295 Welfare Fund at 212.308.4200.

The program was designed to help you and your family with difficult life or work events, personally or family related. Many times, we need some guidance when dealing with pressure. This is where TCS comes in and can offer compassionate guidance on issues such as stress, anxiety, depression, anger management, alcohol, drug abuse, grief, and family issues.

All calls are confidential, and their sympathetic team of counselors are ready to assist you.

IT'S OKAY TO ASK FOR HELP.



What TCS can do for you?

**Provider & Treatment Referrals • Explanation
of Benefits • Case Management Services •
Savings**

Contact TCS at 800.433.4TCS (4827) visit TCS at
<https://www.teamstercenter.com/>

Always remember if something is an emergency do not hesitate to call 911 or
visit the nearest emergency room.

LOCAL 295 IBT EMPLOYER
GROUP PENSION TRUST FUND AND
EMPLOYER GROUP WELFARE FUND
655 Third Avenue, 12th Floor
New York, New York 10017

Presorted
First Class Mail
U.S. Postage
PAID
Hicksville, NY
Permit No. 125



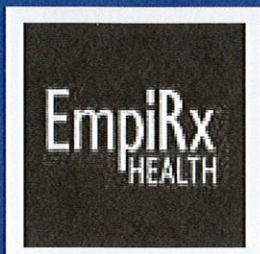
WHAT'S AROUND THE CORNER?

Local 295 Welfare Fund Board of Trustees are pleased to announce that effective January 1, 2024, your new Prescription Benefits Manger will be EmpiRx.

The Fund will be sending out various forms of communication from Local 295 Welfare Fund and EmpiRx so be on the lookout.

We are preparing for a seamless transition for Local 295 members with little to no interruption. There is no change to your benefits; the only thing changing is the carrier.

You will receive new Identification Cards. If you have moved recently, please update your contact information with the Fund Office at 212.308.4200.



Quick Tips:

1. Always update your contact information with the Welfare and Pension Fund.
2. Current Pensioner, sign up for Direct Deposit, if you haven't already. It's safe and saves you time.

Contact the Fund Office today at 212.308.4200