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# FOR YOUR BENEFIT

NEWSLETTER OF THE LOCAL 295 IBT EMPLOYER GROUP BENEFIT FUNDS  
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## A NEW DIABETES MANAGEMENT PROGRAM

Diabetes is the number one health condition for our Fund affecting more people than any other single issue. Medical care for this disease is the Fund's largest expense. Our Fund's experience with this disease is not unique. Diabetes ranks at or near the top of expense for almost any insured group in the United States. It is a very insidious disease that can cause nerve damage, stroke, heart disease and kidney failure. It is not uncommon for people suffering with this disease to lose fingers, toes or even legs.

The Board of Trustees is determined to do whatever they can to combat this killer. We are pleased to announce that effective June 1, 2019, the Fund's drug provider, OptumRx, has instituted a diabetes management program. This program will interact with all members or dependents who are at risk for the disease.

The program is 2 tiered. Low risk members will receive proactive care to avoid having the disease progress to dangerous levels, and high-risk members will be given a higher level of care. OptumRx's "Machine Learning Model" program will identify you if you fall into either category. All identified patients will receive educational materials to raise your awareness about diabetes, will have their medications monitored for adherence and resolve any gaps in care between you and your physician. High-risk individuals will receive enhanced care that includes one-on-

one counseling, a cloud connected digital meter and frequent interactions with OptumRx to insure you are receiving appropriate treatment. The OptumRx program consists of three parts. The first is the Medication Adherence Monitoring which targets patients and their physicians using multiple channels such as letters, provider faxes and pharmacist consultations. Anyone new to the program will receive special education materials and have the opportunity to interact with OptumRx. OptumRx will contact your provider if a new prescription is not filled within an appropriate time frame to determine what steps should be taken.

The second part is the "RDUR (Retrospective Drug Utilization Review) Program". This identifies and closes gaps in medication therapy by performing a retrospective review of pharmacy and medical claims. Members will receive a letter and educational information. Prescribers will be sent a notification fax if any action needs be taken. Parts one and two of the program are available to all members identified as having either diabetes or pre-diabetic conditions. The third part of the new program will deal with only those individuals who the

OptumRx software has identified as high-risk. If you fall into this category you will receive a letter from OptumRx with program enrollment information. You will be asked to participate in the High-Risk Member Diabetes Management Program. This program will consist of a full medication review, member education and lifestyle coaching. If you choose to



participate you will be eligible to receive a new meter that will upload your daily information to the "cloud" where OptumRx will be able to intervene immediately with you or your physician if needed. If you participate your *co-pays for diabetic supplies will be eliminated.*


Participants in the program may receive as many as four comprehensive sessions per year from OptumRx. These intensive reviews will focus on your medications, provide you with lifestyle coaching and help you self-manage your condition. If you are contacted by OptumRx we strongly urge you to participate in the program. Diabetes is a serious, complex disease. The Board of Trustees has partnered with OptumRx to provide this program and they urge you to do whatever you can to stay healthy.




## FIGHT FRAUD WITH FREEBIES

Consumers worldwide spent almost \$7 Billion last year on identity theft protection services, some paying more than \$360 a year to protect their personal data. Following the Equifax breach of 2017, nearly 20 percent of Americans froze their credit files, up from 2 percent the year before. But you do *NOT* have to pay for these services. There are several, free, easy to use and effective offerings that replicate the core services of these theft protection services. Whether you choose free or paid security services, this five step approach will provide you with the best protection.

1. **Credit and Identity Monitoring**- Paid monitoring tracks your file at one or more credit reporting bureaus, but you can also do this for free. At AnnualCreditReport.com you can review your Equifax, TransUnion and Experian files each year. HINT: Do each of these four months apart in a year to maximize their effectiveness.

2.  **Credit Freezes** – Thanks to a newly passed law, credit freezes are free to everyone. A freeze restricts access to your credit report unless you specifically wish it to be shared. Without this information, identity thieves cannot open new accounts in your name. You need to contact each of the three major credit bureaus (Equifax -800.349.9960, Experian -888.397.3742 and TransUnion -888.909.8872) to enact, lift or temporarily “thaw” your account when you apply for new credit, seek a new job or apply for insurance.

3. **Password Managers**- I know we all do it, but really we shouldn't use the same password for multiple accounts. To use a fee for service manager can cost up to \$50 a year, but freebies like LastPass, Dashlane, KeePass or RoboForm work just as well. They will generate and remember in an encrypted vault complex and safe passwords to use. All you have to do is remember the one password to log onto the free manager and it does the rest.

4.  **Call Blocking Apps** – We all get tons of robocalls. There are free apps that will identify and block these calls from telemarketers and scammers. What app you need depends on the type of phone you have. Some of these free apps are TrueCaller, Hiya and CallControl. AT & T and T-Mobile customers can get free “basic” protection, while Nomorobo works with some other devices and VOIP. Check with your provider which is best for you.

5. **Tax Transcripts** – Scammers try to steal your tax refunds and get other vital information from your tax records and filings. To keep tabs on possible tax fraud, request an IRS transcript each year online at irs.gov and use the free GetTranscript tool or call 800.908.9946. Remember: the IRS will *NEVER* call you and say that you owe back taxes or penalties. They will always send a letter by US Mail. If you get a phone call, it is a scam. Do *NOT* give the scammer any information and *NEVER* send them money.

We realize that all the above is quite a lot to do, but in this day and age, it is one of the prices we pay to live in a digital world. In today's world it is necessary for you to take an active role in protecting your identity. There are plenty of crooks out there that want to harm you. Don't let them.

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## WE NEED SOCIAL SECURITY NUMBERS OF YOUR DEPENDENTS



The Welfare Fund is required by law to get the Social Security number of your dependents for governmental reporting purposes. If you are contacted by the Fund Office, please provide them with the requested information. All information is held in the strictest confidence as required by the Health Insurance Portability and Accountability Act (HIPPA). Your cooperation is greatly appreciated. The Fund Office will never reveal your social security information to any other entity.



## A VALUABLE BENEFIT

A very valuable program that is being provided to you that perhaps you are not using to full advantage!!

The *Teamsters Local 295*

*Wellness The Right Way – For Your Benefit Program* is

administered by HMC

Healthworks, an industry

leader in wellness and lifestyle

programs. This program is offered

to both active members and dependents.

The main purpose of the program is to

identify and support individuals that

have health conditions that affect your

life. Some of these chronic conditions may

be: *Diabetes, Back Pain, High Cholesterol,*

*High Blood Pressure, Coronary Artery*

*Disease, COPD and Asthma.*

As part of this wellness

program a health coach may be

provided to you telephonically to

deal with weight and stress management,

smoking cessation, diabetes and heart

disease prevention and general

all-around physical well-being.

The program will also provide you

with a wealth of information on a

variety of health topics including access

to important forms, documents and

links to other sites.

You don't need to be a health expert

to live your best life. This valuable

program offers you a team of experts

tailored to meet your needs such as

dieticians, personal trainers and

registered nurses all ready and eager

to help you develop a personal

plan customized to you.

There isn't any reason why you and your loved ones shouldn't take full advantage of this valuable benefit. It is strictly confidential – your employer, union rep or Fund office personnel will not know anything about your use of the program. There are very strict governmental rules that the Fund follows with respect to your protected health information. No unauthorized person will ever see your health claims or your use of any of the programs that are offered by the Fund. The Welfare Fund takes this responsibility very seriously and has many procedures in place to guard your personal information. And one of the best parts of the program is that it is free- there is absolutely no cost to you! Just think how much a personal trainer might cost you from a gym and that is only the tip of the iceberg with the program. HMC may contact you by mail or phone if they believe they can improve the quality of your life with this program. Respond to them if this happens. Or you can contact them at 877.834.4596 and identify yourself as a Local 295 Welfare Fund member to see what they can do for you. Taking an active role in managing all your health conditions is one of the most important things you can do to maximize your enjoyment of life. Remember as the old saying goes "If you ain't got your health, you ain't got nothin."

*So, get started on the path to a better and healthier life for you and your eligible dependents.*

## IS YOUR BENEFICIARY DESIGNATION UP TO DATE?

Most Welfare Fund participants are covered by life insurance and/or death benefit amounts. When a covered dependent passes away, the Welfare Fund automatically pays the benefit to the member. However, when a covered member dies, the proceeds are paid to the beneficiary of record at the Welfare Fund.

If your designation is not up to date then the benefit might not go to who you want it to go to. For example, if you were not married at the time of your enrollment into the Fund, your spouse is probably not your beneficiary of record. Or perhaps, you are divorced and do not want the benefit to go to your ex-spouse. If your ex is the beneficiary of record, then that is who the benefit will be paid to.



Changing is easy. You may change your beneficiary at any time, even

without the consent of your spouse, if married, by simply filling in a form. Contact the Fund Office at 212.308.4200 to see who you have listed as beneficiary or beneficiaries (you may have more than one) and see if you want to change it. If so, the Fund Office will send you a form. All changes become effective when the form is received at the Fund Office.

Make sure your benefit is going to whom you want it to go to!



LOCAL 295 IBT EMPLOYER  
GROUP PENSION TRUST FUND AND  
EMPLOYER GROUP WELFARE FUND  
Sixty Broad Street, 37th Floor  
New York, New York 10004



PRESORTED  
FIRST CLASS  
U.S. POSTAGE  
**PAID**  
WILKES-BARRE, PA  
PERMIT #188

## IMPORTANT NOTICE



Local 295 Funds Change Banks  
**ATTENTION!!** The Funds are changing from using J. P. Morgan Chase Bank to Radius Bank. Retirees who receive their monthly pension benefit electronically will notice a change on their bank statement to reflect a new bank. Radius Bank pays electronic payments on the first business day of the month, regardless of the actual date. For example, September 1, 2019 is Sunday and September 2, 2019 is Labor Day. Pension payments will post to retiree accounts on September 3, 2019. This is a banking practice and there is nothing that can be done to have pensions paid on the first of each month. Please adjust your banking accordingly.

## WANT TO CHANGE YOUR PENSION WITHHOLDING TAX?

With the recent changes in Federal tax laws, and the first year that you have filed under these changes, this might be a good time to review the amount of tax taken from your pension. Changing the amount is easy to do. Just contact the Fund Office and ask for a form. While the Fund Office will not give you any advice on just how much tax you should withhold, it will assist you on how to fill out the form. Changes to your withholding tax will take effect on the next month's payments if received timely, or on the subsequent month at the latest. Taking out the correct amount from each month's payment will make sure you are not stuck with a big tax bill at tax time.