



MESSENGER

www.mctwf.org

Summer 2024

VOLUME 41, ISSUE 2

Message from MCTWF's Executive Director



Dear Teamster Families,

I hope this letter finds all of you doing well. In a world that constantly demands our attention and energy, it's easy to neglect our own well-being. However, I believe that prioritizing our wellness is essential for leading fulfilling lives.

Wellness encompasses more than just physical health. It includes mental, emotional, and spiritual well-being too. Here are a few ideas to help your wellness journey.

Regular Exercise: Engage in physical activities that you enjoy. Whether it is going for a walk, practicing yoga, or engaging in team sports, exercise not only improves physical health, but it can also boost your mood and reduce stress.

Healthy Eating Habits: Fuel your body with nourishing foods that provide the energy and nutrients it needs to thrive. Aim for a balanced diet rich in fruits, vegetables, whole grains, and lean proteins.

Quality Sleep: Prioritize sleep by establishing a sleep schedule and creating a relaxing bedtime routine. Quality sleep is vital for physical and mental rejuvenation.

Connection and Support: Cultivate meaningful relationships with friends and family. Connecting with others and receiving support during challenging times is essential for overall well-being.

Setting Boundaries: Learn to set boundaries to protect your time and energy. Prioritizing self-care is necessary for maintaining balance in life.

This issue of the *Messenger* has a focus on wellness. Please take a look at the articles that emphasize all the wellness benefits available to you as a MCTWF member. Remember that wellness is a journey, not a destination. By incorporating some of these practices in your life, I believe it will help you experience greater happiness and fulfillment.

Wishing you all a happy summer and continued success on your wellness journey.

Kyle R. Stallman



Inside This Issue

Message from MCTWF's Executive Director	1
Welcome New Participants	1
Hydrating for Health – Why Drinking Water is so Important	2
MCTWF Retirees Plan ACH Transfers	
Provide Timely Self-Contributions	2
Take Advantage of Important Wellness Benefits	3
Understanding the Costs of Using In-Network and Out-of-Network Providers	4
Keeping your Dependent Information Current is Important!	4
MDLIVE E-Treatment Provides a New Way to Access Quality Urgent Care	5
MDLIVE's Talk Therapy for Mental Wellness	5
Omada Prediabetes Health Program	6
Teladoc Health Diabetes Management (formerly Livongo)	6
A Look at Your Overall Health Through EyeMed	7
Be Smile Smart with Delta Dental	7
Allergies Alleviated ASAP by MDLIVE	8

We welcome our most recently enrolled participants and their family members, including the following groups:

Local Union 696

Topeka, KS
Pioneer Ridge Independent Living

Local Union 413

Columbus, OH
Dr. Pepper Snapple Mechanics

Local Union 247

Detroit, MI
Concrete Cowboys

Local Union 614

Pontiac, MI
Ajax Materials

Hydrating for Health – Why Drinking Water is so Important

About two-thirds of your body weight is water. All your cells need water to work. Water is also the base for all your different body fluids, including saliva, blood, urine, sweat, and joint fluid. No living thing can survive without water.

How do you know if you're drinking enough?

Your body loses water when you sweat, go to the bathroom, and even when you just breathe out. So, you need to drink enough water to replace what you lose. When you don't drink enough water, you can become dehydrated.

Signs that you're getting dehydrated include feeling very thirsty and having headaches. Your mouth or skin may feel very dry. And your urine may get darker because your body is trying to conserve water. Drinking fluids should be enough to relieve mild dehydration.

If dehydration becomes severe, it can cause confusion, fainting, an inability to urinate, and rapid heartbeat and breathing. At this point, it can be life-threatening, and you should seek medical help fast. Drinking liquids may not be enough to replenish your body's fluids. You may need to be given fluids intravenously—through a needle or tube inserted into a vein.

National Institutes of Health (NIH) research suggests that avoiding dehydration may not be the only reason to make sure you drink enough fluids.

Dr. Natalia Dmitrieva, a heart researcher at NIH, has studied the long-term effects of not drinking enough

water. In one study, her team found that middle-aged people who were not adequately hydrated were more likely to develop chronic diseases.

The diseases included heart failure, diabetes, chronic lung disease, and dementia.

These people were also more likely to age faster and die younger. So, staying well hydrated might help you stay healthier as you get older.

The best way to avoid dehydration is to make sure you drink enough fluids every day. Ideally, you should get your fluids from water or other low-calorie beverages, such as plain coffee or tea, or sparkling or flavored waters. Nutritional beverages, such as milk or milk alternatives, or 100% vegetable juice, are also good options. Relying on soda, sports drinks, or other sugary beverages for most of your fluids can add many calories to your diet, and they have little nutritional value.

How much you should drink each day depends on many factors, including your age, where you live, and your body weight. Your body doesn't always lose water at the same rate. For instance, when you exercise or are active in hot weather, you sweat more and so need to drink more. But experts generally recommend drinking around 9 cups of fluids a day for women and 13 cups for men on average.

Certain diseases, like diabetes or chronic kidney disease, and some medicines, can make you urinate more



often. You also lose a lot of water when you throw up or have diarrhea or a fever. In these cases, you need to drink more water to avoid getting dehydrated.

Tips for Staying Hydrated

- Drink when you feel thirsty, if not before.
- Get your fluids from water or other low-calorie beverages, such as plain coffee or tea, or sparkling or flavored waters.
- Carry a bottle of water and refill it as needed during the day.
- Drink at regular times. For example, drink with meals.
- Drink water before, during, and after exercise.
- Drink extra fluids during hot weather or when you are sick.
- Get medical help right away if you experience confusion, fainting, rapid heartbeat, or breathing, or can't urinate.

Source: *NIH News in Health*

MCTWF Retirees Plan ACH Transfers Provide Timely Self-Contributions

For those MCTWF participants who participate in the Retirees Medical Plan, timely receipt of monthly self-contributions is essential to preserve benefits. Coverage will terminate if your self-contributions are not received when due.

Self-contributions are due on or before the 20th day of the month preceding the month of coverage.

Coverage is terminated for participants who have not made payment by the last day of the month for which a payment is due. You will be sent a late notice for contributions due, in addition to a \$50 late fee. If the required pay-

ments (monthly contribution plus \$50 late fee) are not received by the 15th of the month following the due date, you will be placed in an automatic deferral status and may re-enroll prospectively in the MCTWF Retirees Plan during the annual open enrollment period.

MCTWF encourages retiree plan participants to take advantage of Automated Clearing House (ACH) electronic funds transfers in which, with your authorization, monthly self-contributions are automatically withdrawn from a checking or savings account on the date the payment is due, thereby ensuring timely monthly payment.

To begin ACH transfers, complete the authorization form, which can be downloaded from the *Forms* webpage at www.mctwf.org. For checking account deductions, be sure to include a voided check from your account to ensure accuracy with bank routing and account numbers. For savings account deductions, you will need your routing number and account number.

Questions can be directed to MCTWF Member Services, available Monday–Friday, 8:30 a.m. to 5:45 p.m. at (313) 964-2400 or Toll Free at (800) 572-7687.

Take Advantage of Important Wellness Benefits

The MCTWF Actives and MCTWF Retirees Plans pay for periodic health examinations and services under the medical benefits. Applicable deductible, copayment, and coinsurance amounts for services rendered by network providers will be waived. Services provided by out-of-network providers will be subject to out-of-network deductible, copayment, and coinsurance amounts, as well as balance billing (as described on page 4). If the service is not billed as a screening, and has a medical diagnosis, services will be covered under the medical benefit and applicable, deductible and/or co-insurance amounts will apply.

Getting recommended screenings is one of the most important things you can do for your health. Depending on your age, sex, and medical history, you may need to be screened (tested) for things like high blood pressure or high cholesterol. Now that the weather is warmer, take advantage of these wellness benefits to keep your health in check.

For women, MCTWF Wellness Benefits cover the following:

Screening:

- mammography screening (one baseline screening between the ages of 35 and 40 years and one screening annually age 40 years and older);
- cervical cancer screening (pap smear once annually);
- blood pressure;
- cholesterol;
- colon cancer;
- depression;
- diabetes; and
- lung cancer.

Other services:

- contraception;
- obesity screening and counseling;
- tobacco cessation;
- physical examination (once annually);
- gynecologic pelvic examination (once annually);
- electrocardiogram (EKG) once annually;
- colonoscopy or flexible sigmoidoscopy screening - once every five years age 45 years and older;
- bone density testing - once for menopausal women, with follow-up

- testing once every two years;
- Human Papillomavirus (HPV) immunization (one series between the ages of 18 and 45, if it was not received between ages 9 and 18);
- Human Papillomavirus (HPV) Annual DNA testing for women age 30 or older;
- Influenza vaccinations and immunizations as recommended by the Centers for Disease Control (CDC); and
- for the full list see the Summary Plan Description.

For pregnant women, MCTWF Wellness Benefits cover the following:

Screening:

- bacteria in urine;
- gestational diabetes;

- Hepatitis B;
- iron deficiency anemia; and
- postpartum depression.

Other Services:

- breastfeeding support;
- folic acid supplementation; and
- for the full list see the Summary Plan Description.

For men, MCTWF Wellness Benefits cover the following:

Screening:

- abdominal aortic aneurysm;
- blood pressure;
- cholesterol;
- colon cancer;
- depression;
- diabetes; and
- lung cancer.

Other Services:

- obesity screening and counseling;
- tobacco cessation;

- sexually transmitted infection (STI) counseling;
- Prostate Specific Antigen (PSA) tests (once annually age 40 years and older);
- physical examination - once annually;
- colonoscopy or flexible sigmoidoscopy screening - once every five years age 45 years and older;
- electrocardiogram (EKG), once

- annually ages 12 and older;
- Influenza vaccination and immunizations, the type and frequency recommended by the CDC;
- (HPV) immunization - one series between the ages of 18 and 45, if it was not received between ages 9 and 18; and
- for the full list see the Summary Plan Description.

For infants, children, and teens, MCTWF Wellness Benefits cover the following:

Screening:

- newborn and infant screenings;
- hearing/vision test;
- oral health check;
- lead exposure test;
- depression screening; and
- sexually transmitted infections (STI) screening and counseling.

Other Services:

- well baby/child physical examinations (one examination in conjunction with each of the age recommended immunizations; teen physical examination - no more than once annually;
- Electrocardiogram (EKG) - once

- annually ages 12-18 years and older as part of a physical exam;
- immunizations as recommended by the CDC;
- tobacco and alcohol use counseling; and
- for the full list see the Summary Plan Description.

Understanding the Costs of Using In-Network and Out-of-Network Providers

The BCBS PPO Network is designed to meet all your medical healthcare needs, including care by specialists.

However, in the event a particular service or specialty is not available in the BCBS PPO Network, your BCBS PPO Network physician may decide to refer you outside the BCBS PPO Network.

The non-BCBS PPO Network provider must submit the referral form with the claim to ensure coverage at in-network benefit levels. If the referred provider does not participate in the BCBS Network, you will be subject to balance billing for any charges greater than the Fund's maximum allowable benefit.

All medical claims for services rendered by non-Blue Cross Blue Shield participating providers are referred by the Fund to Zelis®. MCTWF formerly used Consilium for this professional service.

Zelis is an expert bill negotiation vendor, with the goal of eliminating balance billing to you by the out-of-network provider through Zelis's negotiation of a settlement amount.

If Zelis is unsuccessful, it determines whether the provider belongs to one or more of 150 other provider networks and therefore subject to contractual limits on the charges.

Eliminating or lowering your out-of-pocket cost is the goal.

If either approach is successful, your financial responsibility will only



be for the payment of your required deductible and/or coinsurance charge.

However, since Zelis's negotiation is likely to result in lower payment to the provider (and therefore a lower coinsurance charge to you) than would a network contractually based amount, and since Zelis negotiates a bill that you have already paid, the Fund urges you to resist the provider's request that you pay the bill at the time the services are provided.

If you choose to use hospitals or health care providers that are not in the network, or out-of-network providers, and because MCTWF does not have a fee arrangement with out-of-network hospitals and health care providers, these out-of-network healthcare providers are free to charge whatever they want and may expect to receive total payments equal to their charge.

However, before services are rendered, you can insist that the provider submit the claim for payment to the local Blue Cross plan first.

Zelis will work to negotiate the cost of the claim on your behalf to achieve the deepest discount available. If you paid for services rendered prior to receiving them, pay close attention to your Explanation of Benefits provided by the Fund. MCTWF may have obtained a discounted rate under the negotiation service.

If the allowable benefit on the Explanation of Benefits is less than what you paid for services provided, contact your provider to discuss any monies that you have paid above the allowable rate.

Zelis has an excellent reputation for:

- Staying ahead of evolving surprise billing and cost transparency regulations.
- Leveraging a dynamic optimization engine with customizable rules to automatically routing claims to the best savings channel.
- Utilizing clinical, technical, and regulatory insights to balance savings with provider acceptance.

Keeping your Dependent Information Current is Important!

All MCTWF participants must provide all required documentation concerning themselves and all of their eligible dependents (spouse and children) to permit initial enrollment.

Even after that, it is necessary for participants to keep MCTWF informed of any changes to their family status, including marriage, divorce, birth of child, adoption of a minor, change of address, change of email address, change of phone number, or other insurance information (COB), etc.

Notification must occur immediately

when such changes occur by submitting a *Change in Family Status Form* or a *Contact Update Form*. Both forms are available on the *Forms* page of the Fund's website.

If you fail to notify the Fund of a family status change and a dependent becomes ineligible for benefits, any benefits paid while ineligible will be considered overpaid and you will be responsible for reimbursing the Fund for the bills paid by MCTWF during ineligibility.

If reimbursement is not made for



the overpaid claims, your coverage for benefits and those of your eligible family members will be suspended until such time as the benefits are repaid.

Contact Member Services Monday through Friday, 8:30 a.m. to 5:45 p.m. at (313) 964-2400 or toll free at (800) 572-7687 for any questions.

MDLIVE E-Treatment Provides a New Way to Access Quality Urgent Care

All MCTWF members seeking care through MDLIVE urgent care can now initiate care on-demand through a dynamic, digital interview within the MDLIVE patient portal for more than 100 common, low-acuity conditions. E-Treatment offers another way to quickly access quality care when you don't think a phone or video interaction is necessary. This asynchronous treatment option has the following benefits:

- Avoid care delays – another way to quickly access quality care when patients don't think a phone or video interaction is necessary.
- Convenient care options – Alternative option to video/phone for those who prefer asynchronous interactions.
- Quality Patient Care – Quality care supported through personalized clinical interviews vetted by top clinical leaders.

More than 100 common, everyday conditions are appropriate for E-Treatment, including cold, flu, sinusitis, sore throat, ear pain, and pink eye.

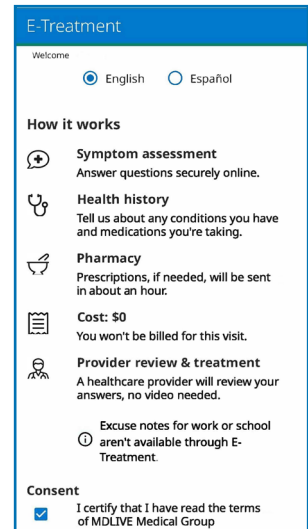
E-Treatment gives you the option to provide information about your medical history and current condition through

an online questionnaire. An MDLIVE doctor will review the information and get back to you within one hour with a diagnosis and treatment plan, including providing prescriptions when appropriate. E-Treatment visits are available from 8 a.m. to 7 p.m. EST. seven days a week.

This new capability was made available to Michigan Conference of Teamsters Welfare Fund members at \$0 copay as of May 1, 2024.

How it Works

- The patient answers health history questions online or in the MDLIVE app.
- If a patient has a preferred pharmacy on file with MDLIVE, it will be included. If not, or the patient wants a different pharmacy, the patient can review other options near them.
- The patient verifies or updates the phone number on file to be contacted at for questions.
- The patient reviews payment screen and finishes interview.
- The patient completes E-Treatment and reviews next steps.
- The patient can view the status of their E-Treatment on the MDLIVE homepage.



- The patient receives a communication when the after-visit summary is ready. A task is also visible on the MDLIVE home page.
- Post login, the patient views the after-visit summary.

Visit www.MDLIVE.com/MCTWF to access your MDLIVE telehealth services or call customer service at (800) 400-6354.

A link to MDLIVE account information is also available on the *Info Links* page at www.mctwf.org.

Source: MDLIVE

MDLIVE's Talk Therapy for Mental Wellness

MDLIVE provides telehealth consultations with board-certified doctors and licensed therapists by phone, or secure video. This service is available to all eligible medical benefit participants and their covered beneficiaries.

Five Things You May Not Know About Talk Therapy

1. Therapy is proven to be effective. Studies consistently prove that therapy is effective in producing long-term health improvements. In fact, over 75% of patients who seek help with an MDLIVE mental health professional report feeling better after just three visits.

2. Therapy helps with day-to-day challenges.

You don't need to have severe mental health issues or suffer from a crisis to benefit from therapy. If you're feeling

anxious, overwhelmed, stressed, or depressed, or you simply need someone to talk to, schedule an appointment with an MDLIVE licensed therapist today.

3. Therapy improves overall health and well-being.

The American Heart Association recently noted that people who report positive mental health were more likely to have lower blood pressure, better blood sugar levels, and fewer physical symptoms of stress, including migraines, digestive troubles, and insomnia.

4. More people use therapy than you may think.

It is estimated that 52.9 million American adults in 2020 experienced some mental health issues and almost half of those people received mental



health support.

5. Virtual therapy is much more accessible.

With MDLIVE, you can have your first appointment in less than a week. See the same therapist for every session, or switch at any time to find a better fit. Technology gives you easier, faster access to therapy from the comfort of home.

MDLIVE talk therapy is part of your MCTWF health benefits. Text mctwf to 635483, visit www.MDLIVE.com/mctwf, or call (888) 632-2738.

Source: MDLIVE



A health program built just for you

MCTWF is offering Omada to help members more easily lose and manage weight, reduce risk of type 2 diabetes and feel less stressed by making small lifestyle changes that can last for life.

Omada helps members:

- Manage and lose weight safely
- Eat healthier without counting calories or cutting out favorite foods
- Try new habits to increase physical activity, improve sleep and reduce stress
- Reduce the risk of type 2 diabetes, heart disease and stroke

omadahealth.com/mctwf

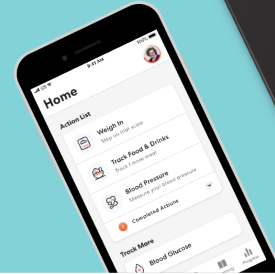
The Omada Program is available to all MCTWF members, age 18 and older, who are eligible for MCTWF medical benefits and who are approved for enrollment based on an assessment of risk factors by Omada.

Omada provides services on behalf of Blue Cross® Blue Shield® of Michigan that help members at risk of diabetes. Blue Cross® Blue Shield® of Michigan and Blue Care Network are nonprofit corporations and independent licensees of the Blue Cross and Blue Shield Association

Images, including apps, do not reflect real members or information about a specific person.



\$0
cost
to you



Diabetes management, simplified

Teladoc[®] HEALTH

(formerly Livongo)



An advanced blood glucose meter and as many strips and lancets as you need, paid for by MCTWF.

It's all in the meter and on the house.



Personalized tips with each blood sugar check



Real-time support when you're out of range



Strip reordering right from your meter



Optional alerts to keep contacts in the loop



Send a Health Summary Report directly from your meter



Automatic uploads mean no more paper logbooks

According to the American Diabetes Association, 1.5 million Americans are diagnosed with diabetes every year.

It's not fun to learn you're one of them, but there's good news: MCTWF offers the Teladoc Diabetes Management Program to members at no cost.

Diabetes means your body has trouble making or using the hormone insulin. Your body needs insulin to help turn the food you eat into energy. If that doesn't happen, sugar (glucose) builds up in your blood. And that may lead to serious health problems.

Type 1 diabetes occurs when the body's immune system attacks the cells in the pancreas that make insulin. People with type 1 aren't able to make any insulin.

Type 2 diabetes occurs when the body isn't using insulin well. So over time, it becomes harder and harder to keep blood sugar levels in a healthy range.

Sources: *Centers for Disease Control and Prevention; National Institute of Diabetes and Digestive and Kidney Diseases.*

Get started

Join by visiting TeladocHealth.com/Register/MCTWF or call **800-835-2362** and use registration code: **MCTWF**

A Look at Your Overall Health Through EyeMed

Clear vision isn't the only benefit of getting an annual eye exam. Through an eye exam, your eye doctor can identify early warning signs and manifestations of many systemic and chronic diseases including:

- Diabetes
- Heart disease
- High blood pressure
- Autoimmune diseases including multiple sclerosis, lupus, Sjögren's syndrome, and rheumatoid arthritis
- Lyme disease
- Brain tumor
- Cancers of blood, tissue, or skin

When you're ready to schedule your exam, visit the EyeMed™ Provider Locator at www.eyedoclocator.eyemedvisioncare.com to browse thousands of in-network providers to access state of the art exam technology, virtual lens tools and simulators, and a large selection of optical and sun frames.

Before you head to your eye exam, be sure to log in or create an account on EyeMed Member Web at www.member.eyemedvisioncare.com/member

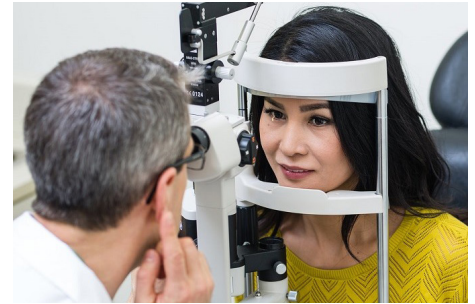
to view your vision benefits, special offers, and more. Or, download the EyeMed app at your app store. Registered members are rewarded for taking care of their vision and learning about healthy behaviors.

Members can earn rewards for getting an eye exam, and pick up wellness tips – all while learning healthy behaviors. Rewards include:

- Savings at specified retailers
- LASIK discounts
- Eyeglass discounts
- Contact lens discounts

As you're working on your annual health and wellness to-do list, you can keep your eye (and overall) health on the right track by incorporating the following simple habits into your lifestyle:

- Eat a healthy diet, including leafy greens like spinach and kale. Eating fish high in omega-3 fatty acids – like salmon, tuna, and halibut – is good for your eyes, too.
- Wear sunglasses that block out harmful UVA and UVB radiation



from the sun.

- Quit smoking. Smoking increases your risk of diseases like macular degeneration and cataracts – and it can harm the optic nerve.
- Get active. Being physically active helps lower your risk of health conditions that can cause eye health or vision problems – like diabetes, high blood pressure, and high cholesterol.
- Follow the 20-20-20 rule if you spend a lot of time focusing on a screen – every 20 minutes, look about 20 feet in front of you for 20 seconds.

Source: EyeMed

Be Smile Smart with Delta Dental

A smile is the first thing others notice about you, so when it comes to your mouth, the choices you make as a child, teenager, and adult, are more important than you think.

To access more information on oral healthcare or register for Delta Dental's Member Portal, visit the *Info Links* webpage on the MCTWF website at www.mctwf.org

The Delta Dental Member Portal gives you easy, secure access to your MCTWF benefit information 24/7, a provider database and discount savings, and is available as an app.

Taking care of your mouth now will ensure a beautiful smile today and in the future.

Cavities aren't just for kids, and as we age into adulthood, it's important to maintain good oral health to ward off preventable dental problems.

Untreated dental disease can lead to serious health problems such as infection, damage to a bone or nerve,

and tooth loss.

In order to keep smiles healthy and happy, adults should continue with the same routine as when they grew up.

Brush twice a day for two minutes, floss daily, and rinse with mouthwash.

Routine dental checks can catch hidden oral emergencies early and reduce the risk for tooth decay.

If you wait to see a dentist until pain has already started, it's likely too late to treat decay.

Here are some tips to bring your oral health A-game. Think twice when it comes to:

- **Drink choices.** Drinks like soda pop, sports drinks, energy drinks, and juice are all loaded with sugar. Unless you want a mouth full of cavities, load up on water when you're thirsty.
- **Oral piercings.** They may seem cool, but piercings in and around the mouth can make it hard to talk, chew and swallow. A piercing

can even cause loss of sense of taste and excessive drooling. Plus, infections are common and can even be life threatening.

- **Eating habits.** We all know candy is bad for our teeth, but other foods like bread and breakfast cereals stick to our teeth and can damage them. Also, remember that eating disorders like anorexia, bulimia and binge eating can damage teeth. If you are battling an eating disorder, reach out and seek help—maybe start with talking to someone that is trusted.
- **Drugs.** Most illegal drugs can destroy not only the mind and body but also the teeth.
- **Tobacco.** Almost 90 percent of people who have oral cancer have used tobacco. All products put you at risk, including cigarettes, pipe tobacco, vape, smokeless tobacco, and cigars.

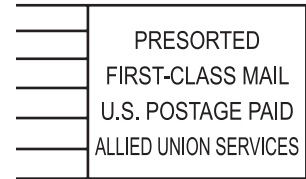
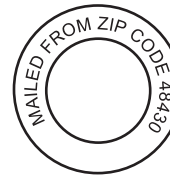
Source: Delta Dental of Michigan

The *Messenger* notifies you of changes to your plan of benefits. Please retain all issues of the *Messenger*, along with your SPD Booklet and other plan materials, for future reference.

To contact MCTWF by mail, send letters or packages to the address below by using the United States Postal Service (USPS) or United Parcel Service (UPS). MCTWF does not accept deliveries from FedEx.

Note: Packages and/or letters sent to MCTWF via FedEx will be returned to the sender.

So that we may communicate with you efficiently, please remember to update your address with MCTWF anytime you have a change of address.



Visit us at www.mctwf.org for more benefit information or to send a secure email.

MICHIGAN CONFERENCE OF TEAMSTERS WELFARE FUND
2700 TRUMBULL AVE.
DETROIT, MICHIGAN 48216
Contact: (313) 964-2400
Toll Free: (800) 572-7687
In Case of Outage: (800) 482-2219



MICHIGAN CONFERENCE OF TEAMSTERS WELFARE FUND



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allergies.
alleviated. asap.

find yourself sneeze-free in no time.

fast, reliable allergy care.

- Get a fast, accurate diagnosis and treatment plan at home
- See a doctor within minutes, 24/7, or schedule a time that's best for you
- New prescriptions and refills sent to your nearest pharmacy, if medically necessary
- Avoid long waits and rooms full of sick people

accurate allergy diagnoses are made using:

- Advanced clinical guidelines for virtual care
- Temperature check or the use of photos
- Thorough description of symptoms and current medications

Our board-certified physicians can assess your symptoms and develop an effective allergy treatment plan for you.



talk to an MDLIVE doctor about your seasonal allergies when:

- You're not sure if you have a cold, allergies, or something else
- You need immediate allergy relief or reliable, ongoing care
- Your symptoms are interfering with your daily activities
- You're not finding relief from over-the-counter medications
- You have other health conditions like high blood pressure, diabetes, or heart or kidney disease

Your copay for a visit is \$0 through March 31, 2025



If, in reviewing an Explanation of Benefits from MCTWF, or from one of its business associates, you identify what you believe to be fraudulent information, please contact the appropriate toll-free Anti-fraud Hotline as follows:

For Physician or Vision Claims: 800-637-6907
 For Dental Claims: 800-524-0147
 For Hospital Claims: 800-482-3787

Editor's Note:

For simplicity, the *Messenger* may use masculine pronouns to refer to a participant (i.e., employee) or child and female pronouns to refer to dependents. When referring individually or collectively to participants and beneficiaries (i.e., spouses and eligible children), the *Messenger* uses the term "members." Michigan Conference of Teamsters Welfare Fund is referred to as "Fund" or "MCTWF".

The *Messenger* is published by the Michigan Conference of Teamsters Welfare Fund.

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Get the app

Meet Sophie, your personal assistant. Text MCTWF to 635483 to create an account.

Create your account today.
 MDLIVE.com/mctwf | 888.632.2738