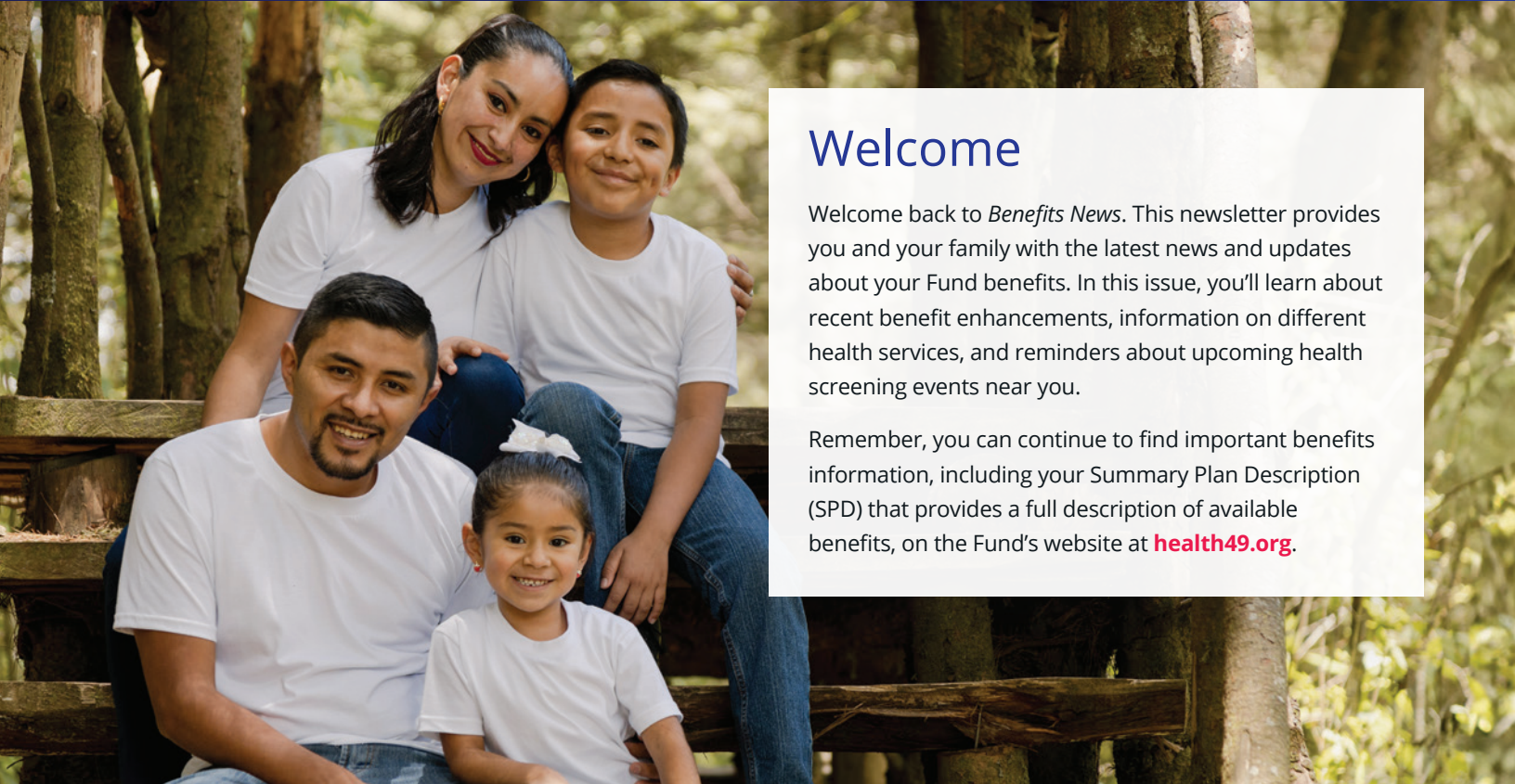


Benefits News

FOR ACTIVE AND RETIREE MEMBERS

Winter 2024 (Issue 2)



Welcome

Welcome back to *Benefits News*. This newsletter provides you and your family with the latest news and updates about your Fund benefits. In this issue, you'll learn about recent benefit enhancements, information on different health services, and reminders about upcoming health screening events near you.

Remember, you can continue to find important benefits information, including your Summary Plan Description (SPD) that provides a full description of available benefits, on the Fund's website at health49.org.

Preventive vs. Diagnostic Services: What's the Difference?

When it comes to your and your family's care, it's important to understand the differences in the types of services you can receive. When receiving care, you may receive preventive or diagnostic services. How much you pay for care depends on the type of care you receive.

Preventive care, which you usually receive during your annual checkup or wellness visit, includes services to help prevent chronic conditions from developing. The goal of preventive care is to help you stay healthy and to diagnose conditions early. The Plan typically pays 100% for preventive care when you use in-network providers.

You receive diagnostic care when you don't feel well, you're developing certain symptoms, or you have a known medical condition that needs attention or monitoring.

Let's look at an example. Women are advised to get preventive mammogram screenings at a certain age. If something shows up in that mammogram and the woman's doctor schedules a follow-up mammogram a few months later, the follow-up mammogram would be considered diagnostic.

If you have questions about types of care, if you want to schedule an annual checkup, or if you need help finding an in-network provider, visit bluecrossmn.com and select **Find a Doctor**, or call **800-810-2583**.

TEAM's Nurse Case Managers can also assist you with finding locations and the best providers in-network. To connect call TEAM at **800-634-7710**.

Life and AD&D Insurance Benefit Improvement

Good news. Your life and AD&D insurance benefit will be fully insured through the Midwest Coalition of Labor, effective January 1, 2024. In the event of your death, your designated beneficiary will receive:

- » **Active members:** \$8,000, or \$16,000 if your death is caused by an accident.
- » **Retirees:** \$2,000, or \$4,000 if your death is caused by an accident.

Before this change went into effect, this benefit was taxable, so beneficiaries did not receive the full payment. With this change, your beneficiary will receive the full benefit sum, tax free.

Please remember that everyone's financial situation is different and it's a good idea to consult with your tax advisor to confirm any tax implications for you or your beneficiary.

Need to Update Your Beneficiary?

For when the unexpected happens, make sure your insurance payout gets paid to the person you want. To add or change your beneficiary designation, you must request a form from the Fund Office. Send an email to f49web@wilson-mcshane.com and include your full name, date of birth, current address, and phone number. Once you receive the form, complete it and return it to the address shown on the form.



Register for a FREE Health Screening!

Don't forget about the upcoming FREE health screening events provided by Health Gauge. In partnership with Health Gauge, members and their spouses can get a cardiac and biometric screening and bloodwork done to help identify health conditions early when the odds for successful intervention are greatest. The Fund covers the cost of these screenings.



Appointments are required, so find an event near you and book yours today. It's easy! To get started, visit iuoe49.hgscreenings.com, call **515-244-3080**, or scan the QR code.

New Weight-Loss Program Available Through TEAM

Through TEAM, you can join a weight-loss program run by Registered Nurses (RN) and Registered Dietitians. You can:

- » Leverage the expertise of RNs and Dietitians to reach your diet, nutrition, and well-being goals.
- » Take advantage of personalized assistance centered around successful weight loss.
- » Learn about healthy eating, meal planning, weight-loss guidance, and more.

In addition, you can use TEAM to help you understand your current medical conditions; assist with finding in-network, high-quality providers and talk through treatment options your provider recommends; connect with mental health and substance abuse treatment; and more. All TEAM services are confidential and available 24/7.

Get started! Visit startwithteam.com or call 800-634-7710.



RAYUS Radiology: For When You Need an MRI, CT Scan, or X-Ray

If you need an MRI, CT scan, or X-ray, use RAYUS Radiology for maximum savings. RAYUS has nationally credentialed technologists and state-of-the-art equipment, ensuring the best images. In most cases, **you'll pay nothing** for the service when you have an image taken at a RAYUS facility and the referral is made by your doctor. If you use a non-RAYUS facility, you need to meet your deductible and then pay 20% of the cost of **in-network** covered services (or 30% for **out-of-network** covered services).

You can schedule an appointment at a RAYUS facility:

- » **By phone:** Call the RAYUS Labor Appointment Line at 952-541-1840.
- » **Through your doctor:** Ask your doctor to send a written prescription for the MRI, CT scan, or X-ray.
- » **Online (only after your first visit):** Preregister for an exam on the RAYUS patient portal at myexamanswers.com. A secure login is required. Request access when RAYUS sets up your appointment.

Need help finding locations, have questions about your diagnosis, or want more details about imaging? Call TEAM at **651-641-0182** or **800-634-7710**.

The Summary Plan Description (SPD) and the related documents set forth the terms of benefits, including eligibility. If there are inconsistencies between information in this newsletter and the SPD, the SPD terms control. This newsletter is not a statement of eligibility. Visit health49.org to access information about your Plan and to find a copy of the SPD.