

Benefits News

FOR ACTIVE AND RETIREE MEMBERS

Summer 2024 (Issue 4)

Welcome

Welcome back to *Benefits News*, the newsletter where we provide you with the latest updates and reminders about your Fund benefits. This summer issue includes important announcements, introduces new programs to take advantage of, and highlights the importance of your existing benefits.

As a reminder, you can find all of your benefits-related information, including your Summary Plan Description (SPD) that provides a full description of your benefits, on the Fund's website at health49.org.



Virtual Fitness Program Now Available

Looking to get in shape this summer? Or looking to build a stronger, healthier version of yourself? No matter your goal, you now have access to a virtual physical activity program through Haverland Functional Fitness.



Haverland focuses on the body's foundational movement patterns to enhance core stability, joint mobility, and overall strength and conditioning that'll help improve your cardiovascular health, body composition, posture, and more. With this fully virtual program, you'll gain access to:

- » A user-friendly fitness app with follow-along workouts
- » Monthly check-ins with your coach
- » Contact with fitness experts to answer your questions

Members, retirees, and covered dependents can receive a **basic membership** at the discounted price of **\$18.75 a month** (typically \$75 a month). Sign up for this program today and start improving your health. Visit haverlandfitness.com, select **Fitness**, and then select **Sign up!** under the **Basic Membership** column. Under **\$75.00 USD** on the next screen, select **BUY**. Then enter your payment details, the discount code **Local49**, and select **BUY SUBSCRIPTION**. If you have any problems or questions, call **218-410-3182**.

Benefit Improvement Effective May 1, 2024:

Wig Coverage for Cancer Patients



To provide additional support and comfort to members and covered dependents who are diagnosed with cancer and undergoing treatment, the Fund added wig coverage to your plan benefits on May 1, 2024. The plan now provides coverage for a single wig, toupee, or hairpiece if you've experienced hair loss as a result of chemotherapy or radiation therapy.

The plan covers up to \$500 per wig, per person, per course of treatment. The new improvement **does not cover** wigs made from real human hair unless you or a covered dependent is allergic to synthetic wig materials. If you suffer hair loss due to a diagnosis of androgenetic alopecia (male or female pattern baldness), a wig or hairpiece is **not** covered.

If you have questions, contact the Fund Office at **952-854-0795** (Bloomington) or **218-728-4231** (Duluth).

New! Worker Wellness Program

Minnesota residents now have access to a new paid time-off benefit called the Worker Wellness Program (WWP). The WWP pays you taxable wages when you miss work for reasons outside your control, including weather, jury duty, health care appointments, illness or injury (yours or a family member's), death of a loved one, and temporary unavailability of full-time work with your current employer.

Contact the Fund Office for more information about how to access WWP benefits through the self-service web portal accessible at health49.org (select **Log In** in upper-right corner of homepage).

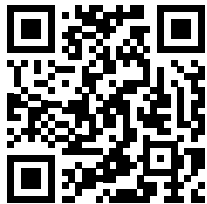


The Summary Plan Description (SPD) and the related documents set forth the terms of benefits, including eligibility. If there are inconsistencies between information in this newsletter and the SPD, the SPD terms control. This newsletter is not a statement of eligibility. Visit health49.org to access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

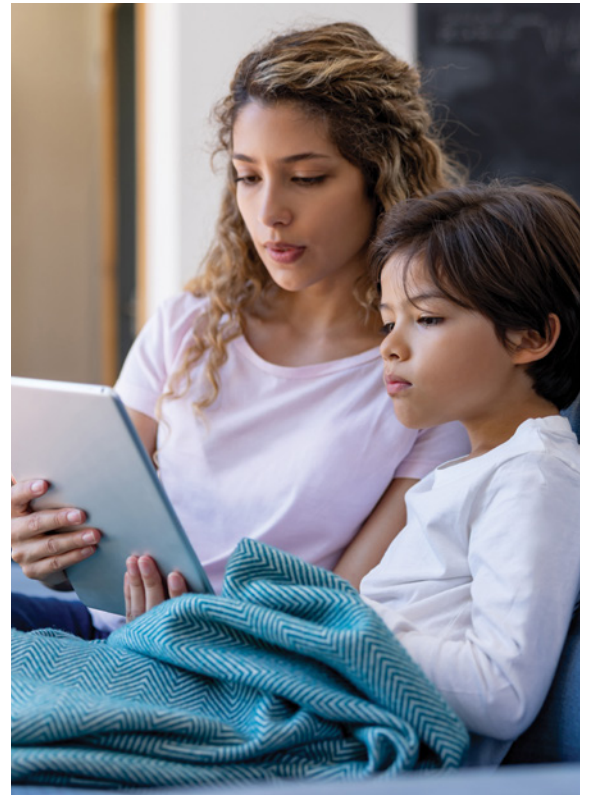
Lean On TEAM When You're in Need

As your employee assistance program (EAP) vendor, TEAM provides you with resources and assistance when it comes to managing your overall health. No problem is too big or too small for TEAM, and all services are free of charge to you and your covered family members, including:

- » **Patient Advocacy:** Get assistance with understanding your medical diagnosis, acquiring a second medical opinion, and managing nutritional and weight issues.
- » **Counseling:** Tackle grief and loss, stress, alcohol and substance misuse, and more for yourself, your children, or your entire family.
- » **Care Coordination:** Get assistance with food, housing, transportation, and finding health care providers and treatment centers, and receive legal consulting and financial counseling.



TEAM is here for you through thick and thin. Get confidential, 24/7 assistance by calling **800-634-7710**, visiting startwithteam.com, or scanning the QR code to learn more.



Get Care Anywhere With Doctor On Demand

When you can't get a quick appointment with your physician for common illnesses, consider Doctor On Demand. With Doctor On Demand, you can connect with a doctor without leaving home when you or a covered family member suffers from cold or flu symptoms, aches and pains, allergies, and more. Doctor On Demand also offers wellness advice, behavioral health visits, and lactation consultations for new parents. When you use Doctor On Demand, the Fund covers the full cost of your televisit.

To take advantage of Doctor On Demand, you must first sign in or create an account at doctorondemand.com/bcbsmn or download the app from the [App Store](#) or [Google Play](#).

When scheduling your appointment, enter your identification number and member number listed on your Blue Cross and Blue Shield of Minnesota ID card, so you maximize all your benefits.

