

Benefits News

FOR ACTIVE AND RETIREE MEMBERS

Winter 2025 (Issue 6)

Welcome

Welcome back to *Benefits News*, the quarterly newsletter that informs you and your family about recent Health Fund news. In this issue, find important reminders and helpful tips on how to take full advantage of your existing benefits.

Don't forget, you can find detailed benefits information, including your Summary Plan Description (SPD), on the Fund's website at health49.org.



3 Healthy Ways to Kick Off the New Year

Set your sights on better health in 2025. Stay motivated throughout the year by taking advantage of a variety of programs and services that'll help you with your wellness goals. Whether you want to start eating healthier, begin exercising regularly, or kick a harmful habit, your benefits provide you and your family with the necessary tools and support to do so.

- 1 Haverland Functional Fitness:** A virtual physical activity program that enhances core stability, joint mobility, and more to help improve your health at a discounted price. Visit haverlandfitness.com and enter discount code **Local49** when purchasing a **Basic Membership**. You'll only pay **\$18.75** a month (typically \$75) to work on your goals with a coach and fitness experts. For additional questions, contact Haverland at **218-410-3182**.
- 2 Quit For Life:** Enroll in the Blue Cross Quit For Life program for tobacco cessation and receive up to five calls with a wellness coach to develop a Quit Plan, get quit aids (nicotine patches, gum, or prescription aids), and access online resources 24/7 for additional support. Call **888-662-BLUE (2583)** to get started.
- 3 TEAM:** Join a weight-loss program run by registered nurses (RNs) and registered dietitians to receive personalized assistance to help you lose weight. Learn about healthy eating, meal planning, and more to help reach your nutrition and well-being goals. Visit startwithteam.com or call **800-634-7710** or **651-642-0182**.



Register for a Free Health Screening

The Fund encourages you to make your health a priority and register for a free health screening. In partnership with Health Gauge, you and your spouse can receive annual cardiac and biometric screenings and bloodwork to detect any developing health conditions while treatment can still be most effective.



To take advantage of this life-saving benefit, visit iuoe49.hgscreenings.com to find an event near you and schedule an appointment, or call **515-244-3080** or scan the QR code to get started.



Reminder: Use Your New ID Card When Filling Prescriptions

Effective **January 1, 2025**, CVS Caremark replaced Optum Rx as the pharmacy benefit manager (PBM) for both the active and pre-Medicare retiree medical plans. By now, you should have received a new Blue Cross and Blue Shield/CVS Caremark ID card in the mail. Please note that for 2025 you have **one ID card** for medical and prescription drug benefits. Use your new ID card when receiving medical care and filling prescription medications at a participating pharmacy. Make sure to toss your old Optum Rx ID card, as it is no longer of use.



Need help finding a participating provider or pharmacy? Reach out to TEAM at **800-634-7710** or **651-642-0182**, or visit startwithteam.com.

Avoid the ER With Doctor On Demand

If you have a life-threatening condition, make sure to call 911 or visit the emergency room to get the care you need as quickly as possible. But if you have a minor injury or illness, choose to receive care in an alternative location that is more cost-effective.

By knowing your care options, you can be proactive and save money in the process. Doctor On Demand is a telehealth benefit available to active participants and pre-Medicare retirees, where you can meet virtually with a doctor to receive the care you need without having to leave home. This benefit is covered 100% by the Fund, so getting medical care doesn't come at an added cost.

Doctor On Demand can treat many common medical issues, including:

- ✓ Cold and flu symptoms
- ✓ COVID
- ✓ Aches and pains
- ✓ Allergies
- ✓ Sinus infections
- ✓ And more

How Do I Start?

To take advantage of this virtual benefit, sign in or create an account at **doctorondemand.com/bcbsmn** or download the app from the **App Store** or **Google Play**. To ensure that your visit is billed to the Fund, remember when scheduling your appointment to enter your identification number and member number listed on your Blue Cross and Blue Shield of Minnesota ID card.



*The Summary Plan Description and the related documents set forth the terms of benefits, including eligibility. If there are inconsistencies between information in this newsletter and the Summary Plan Description, the Summary Plan Description 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 Summary Plan Description.*