

Benefits News

FOR ACTIVE AND RETIREE MEMBERS

Summer 2025 (Issue 7)

Welcome

Welcome to the summer 2025 issue of Benefits News. This newsletter offers you important information about the ways to effectively use your Health Fund benefits and how choosing the right care setting can positively affect your wallet and the Fund's long-term financial security.

For more benefits information, including the detailed Summary Plan Description, visit the Fund's website at health49.org.



Where You Get Care Matters—a Lot!

In previous newsletters, we've discussed the Fund's self-funded status, which puts the burden on the Fund, not a health insurance company, to cover the cost of health care benefits for you and your covered dependents. You share in helping pay for the cost of care through copays, coinsurance, and hourly and monthly contributions.

Our Fund is financially healthy. Together, we can take proactive steps to help keep the Fund healthy for the long term, despite rising health care expenses. This starts by making informed decisions about where to get the care you need.

Let's take a look at how your choices affect your (and the Fund's) bottom line.



It's Personal

Smart care decisions can differ by person. If you have a chronic condition like hemophilia or chronic obstructive pulmonary disease (COPD), a minor cut or cold could be serious and influence where you should go for care. Talk to your primary care provider (PCP) or TEAM about the best place to go to get the care you need. To reach TEAM, visit startwithteam.com or call **800-634-7710** or **651-642-0182**.

Where to Go for Care: Cheat Sheet



Primary Care Provider

For nonurgent care, including:

- » Routine checkups and tests (preventive care)
- » Chronic conditions
- » Medication management
- » Mental health and substance use support
- » Minor illnesses and injuries

\$ What active participants and pre-Medicare retirees pay: \$0 for preventive care; \$25 copay for in-network office visits; and 20% coinsurance (after deductible) for diagnostic testing and imaging, up to the out-of-pocket maximum



Virtual Visits Through Doctor On Demand

When you can't wait for care for non-life-threatening symptoms, including:

- » Flu and sore throats
- » Minor rashes
- » Allergies
- » Colds and fevers
- » Diarrhea and nausea
- » Headaches
- » Pink eye
- » Sprains and strains
- » Mental health support

\$ What active participants and pre-Medicare retirees pay: \$0 (Please note that this \$0 copay does not apply to virtual visits with your primary care provider.)

As a reminder, if you need prescription medication, Doctor On Demand can send a prescription to your local pharmacy.



Local Urgent Care Center

When you can't wait for care for non-life-threatening symptoms (outside of Doctor On Demand virtual care hours), including:

- » Flu and sore throats
- » Minor rashes and burns
- » Allergies
- » Colds and fevers
- » Diarrhea and nausea
- » Headaches
- » Pink eye
- » Sprains and strains
- » Minor wounds that may need stitches

\$ What active participants and pre-Medicare retirees pay: 20% coinsurance after deductible, up to the out-of-pocket maximum



Hospital Emergency Room (or dial 911)

For symptoms that are life-threatening, including:

- » Trouble breathing
- » Acute stomach or chest pains
- » Severe allergic reactions
- » Serious burns
- » Drug overdoses or poisoning
- » Head or eye injuries

\$ What active participants and pre-Medicare retirees pay: 20% coinsurance after deductible, up to the out-of-pocket maximum

How Emergency Room Visits Can Get Expensive—Fast

Where you go for care has a big impact on our bottom line—and yours. This is especially true when you visit the emergency room for a condition that is not life-threatening. For these nonemergency conditions, you can get treated at a lower cost elsewhere.

According to the National Institutes of Health (NIH), about 37% of all visits to the hospital emergency room are nonurgent. Over the past two years, emergency room claims covering non-life-threatening conditions have cost the Fund hundreds of thousands of dollars. The members who filed these claims also paid more out of pocket than they needed to for care.

Need help deciding where to go for care? Connect with TEAM by visiting startwithteam.com or calling 800-634-7710 or 651-642-0182.

Hypothetically Speaking

Let's say you sprain your ankle. You can skip long wait times at the ER and get treated at an urgent care center. Unless the sprain is severe or accompanied by symptoms requiring immediate attention, like a protruding bone, visiting an urgent care center provides high-quality care without a high price tag.

Urgent care centers charge 4 to 10 times **less** for the same care received at the ER. An urgent care visit typically costs \$300, and you pay 20% (\$60) of that cost after meeting your deductible. Whereas, if you went to the ER, costs could range from \$1,200 to \$3,000 and you would pay 20% (\$240 to \$600) of those covered costs after meeting your deductible and before reaching your out-of-pocket maximum.

All things being equal, emergency room care typically costs significantly more—for members and the Fund.

Quiz Yourself:

Making Smart Care Decisions

Although you depend on your primary care provider to help keep you healthy and treat you when you're not, there may be times when you can't wait to get the care you need. Fortunately, your medical coverage offers you other options, including telehealth visits through Doctor On Demand, local urgent care centers, and hospital emergency care when needed.

Would you know where to seek care if you or a family member was experiencing the following symptoms? Test yourself by matching each symptom with the correct location (A, B, C, D, or E) to the right. (Spoiler alert: Sometimes there is more than one correct answer.)

Symptom

- 1 Pain or burning when urinating
- 2 Open wounds to limbs
- 3 Developing cold and flu symptoms with no other underlying symptoms
- 4 Nausea or vomiting shortly after eating
- 5 Feeling down or depressed after experiencing a recent loss
- 6 Getting minor burns after touching a hot surface
- 7 Having insomnia while dealing with daily mental and emotional stressors
- 8 Experiencing severe chest pain



Where to Seek Care

- A Your primary care provider
- B Virtual care through Doctor On Demand
- C Local urgent care center
- D Hospital emergency room
- E TEAM

(See answers below.)

Quiz Answers: 1. A or B | 2. D | 3. A or B | 4. A, B, or C | 5. E | 6. B or C | 7. A or B | 8. D