

# Benefits News

FOR ACTIVE AND RETIREE MEMBERS

Fall 2025 (Issue 8)

## Welcome

Welcome to the fall 2025 issue of *Benefits News*. This newsletter is jam-packed with information about how to leverage your Fund benefits to get the preventive care you and your dependents need to get or stay healthy. You've got lots of resources and support. Explore what's available.

For more benefits information, including the detailed Summary Plan Description, visit the Fund's website at [health49.org](https://health49.org).



## Back to the Basics

With kids heading back to school and flu season approaching, it's a good time to assess your current health and take proactive steps to get or stay healthy. Here are some tips to get you started:

**Schedule routine immunizations and preventive visits.** Make sure you and your dependents are up to date on getting your annual physicals and routine immunizations. These services can help catch any potential health issues early, prevent diseases, and ensure you remain in good health.

The Fund covers routine immunizations and preventive visits at 100% when you use in-network providers.

**Think holistically about your care.** A checkup means more than just getting an annual physical exam. Don't leave dental, vision, hearing, and mental health care screenings off your to-do list. Take a whole-body approach when it comes to your health.

**Eat healthfully.** Maintaining a balanced diet of fruits, vegetables, whole grains, lean proteins, and healthy fats, limiting

unhealthy foods, and drinking plenty of water are good ways to stay physically healthy and support your overall well-being. Even planning your meals and investing in meal prep can encourage you to make healthier choices and avoid impulsive eating. Did you know that you can connect with TEAM to get help planning nutritious meals and managing your weight?

**Sleep well.** Establish a consistent sleep schedule to ensure you get enough rest (between 7 and 9 hours per night), and create a routine to help you wind down. Sleep is crucial to your overall health because it affects your immune system, mood, weight management, and cognitive functions. Reading, doing muscle exercises, and avoiding interactions with technology before bed can help relax your mind and promote peaceful sleep.



### TEAM up for better health

Use your Fund resources to help establish healthy habits.

Contact TEAM at **800-634-7710** for help finding providers, understanding preventive care guidelines, getting connected to mental health support, or scheduling appointments. Active members and pre-Medicare retirees can access a variety of wellness discounts through Blue Cross and Blue Shield of Minnesota at [blue365deals.com/bcbmn](https://blue365deals.com/bcbmn).

# Prevention Is the Name of the Game

Getting your recommended preventive care screenings is one of the best things you can do for your health. Preventive screenings help diagnose health conditions early, when the odds for successful treatment are greatest.

When you use in-network providers, the Fund covers most preventive care services in full, so you don't have to break the bank to stay on top of your health. Let's look at the preventive care services the Fund covers and how to get connected to care.



## Preventive Medical Checkups and Screening Tests

It's important to have an annual visit with your primary care provider (PCP), where you discuss your current health status and medical history, receive a physical exam, and review your family history and genetic tendencies.

Your provider can recommend the screening tests that are right for you, given your age, gender, and health history. Talk with your provider about the appropriate cancer, cardiovascular, and diabetes tests that are appropriate for you.

You'll also want to ask about flu shots, COVID-19 vaccines, and any other necessary vaccinations for your age that will help prevent viral illnesses and other diseases.

## Scheduling Appointments

To schedule an appointment with an in-network provider:

» **Active members, pre-Medicare retirees, and their dependents:** Visit [bluecrossmn.com](https://bluecrossmn.com) and select **Find Care**, or call **800-810-2583**.

» **Medicare retirees and their dependents:** Visit [bluecrossmn.com/groupsupplement](https://bluecrossmn.com/groupsupplement) and select **Find Care**.

If you need help finding providers, understanding preventive care guidelines, or scheduling appointments, contact TEAM at **800-634-7710**.

## Preventive Screening Costs

Most preventive care services will cost you nothing out of your own pocket, though some diagnostic testing may be subject to coinsurance. To ensure you're not caught off guard by sudden charges during a preventive care visit, always make sure to consult with your doctor beforehand or contact Blue Cross and Blue Shield of Minnesota directly.

## Reminder: Health Gauge Screenings

Members and their spouses can register for a complimentary health screening through Health Gauge. The screening includes annual cardiac and biometric assessments, including bloodwork. To locate a screening event in your area and to schedule your appointment, visit [iuoe49.hgscreenings.com](https://iuoe49.hgscreenings.com). Questions? Call **515-244-3080** to begin the registration process.

**Please note:** The Fund will cover only one Health Gauge screening and one preventive visit per calendar year.





## Regular Preventive Dental Checkups

Regular preventive dental checkups can help prevent cavities, gum disease, and other oral health issues. Many medical conditions also have oral symptoms such as swollen and bleeding gums, mouth ulcers, dry mouth, and more. Dentists can detect many life-threatening conditions in their early stages, including cancer, heart disease, and HIV.

Routine dental exams and cleanings are covered at 100% (twice per calendar year) as long as you remain in-network. The maximum dental benefit is \$2,000 per covered person per calendar year. To schedule a preventive dental care visit with an in-network provider:

- » **Active members and their dependents:** Visit [deltadentalmn.org](https://deltadentalmn.org) and select **Find a Dentist**, or call **800-553-9536**.
- » **Pre-Medicare retirees, Medicare retirees, and their dependents:** Dental coverage is optional and has an additional cost. For more information, including plan options, call Wilson-McShane at **952-854-0795** (Bloomington) or **218-728-4231** (Duluth).
- » **Important!** Retirees need to elect dental coverage at the time of retirement. If coverage is not elected at the time of retirement, it cannot be added at a later date.

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### Are you a retiree nearing eligibility for Medicare?

If so, to continue coverage through the Fund, you must enroll for Medicare Part A and Part B as soon as you become eligible for Medicare.

## Routine Eye Exams

Routine eye exams can do more than just check your eye health. They can help detect health conditions early, including high blood pressure, diabetes, and high cholesterol. Plus, they can help manage or prevent permanent vision loss or blindness due to cataracts or glaucoma.

- » **For active members, pre-Medicare retirees, Medicare retirees, and their dependents:** The Fund provides a \$500 allowance every two years (replenished on the first day of every even year) for exams, frames, lenses, and contact lenses.

**Note:** Medicare retirees receive 100% coverage for routine vision care (once per year) under the Medicare Supplement Plan. You must use the Medicare vision benefit before qualifying to receive the \$500 allowance from the Fund.

Contact TEAM at **800-634-7710** to find an ophthalmologist or optometrist near you and for help scheduling an appointment.

## Prioritizing Your Mental Health

As we navigate the seasonal transition and deal with social pressures such as back-to-school demands and the upcoming holidays, many of us experience a shift in our emotional state. This can lead to more difficulty managing stress. Combined with shorter daylight hours and cooler temperatures, these adjustments can sometimes lead to overwhelming feelings of anxiety or sadness.

If you or someone in your family needs support, connect with TEAM 24/7 by visiting [startwithteam.com](https://startwithteam.com) or calling **800-634-7710**. And remember, you're not alone—reaching out for help is a sign of strength.



## Telemedicine: Care at Your Fingertips

Are you juggling a busier schedule this time of year? If you're an active member or a pre-Medicare retiree, make getting care easier. Consider using your telemedicine benefit through Doctor On Demand. Connect with a doctor without leaving the comfort of your home or while on the go when you or a covered family member needs treatment for:

- » Cold and flu
- » COVID-19
- » Skin conditions
- » Body aches and pains
- » Allergies
- » And more!

The Fund covers the full cost of your visit when you use Doctor On Demand. To take advantage of this benefit, visit [doctorondemand.com/bcbssmn](https://doctorondemand.com/bcbssmn) to sign in or create your account, or download the app from the [App Store](#) or [Google Play](#).

**Important!** When signing up, you must enter your ID number and member number listed on your Blue Cross and Blue Shield of Minnesota ID card to ensure your visit will be billed to the Fund.