

Benefits News

FOR ACTIVE AND RETIREE MEMBERS

Winter 2026 (Issue 9)

Welcome

Welcome to the winter 2026 issue of *Benefits News*. In this issue, you'll find important updates from the Fund regarding your health coverage, along with helpful tips on how to make the most of your benefits so that you and your dependents can stay healthy year-round. You can tap into a wide range of Fund resources and assistance, so set aside some time to explore your care options.

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



Changes Coming in 2026

Significant increases in health care costs have made headlines in recent months. Across the country, medical and prescription drug expenses are rising at record-breaking, and often double-digit, rates. Prescription drug costs, particularly the costs of specialty drugs that treat chronic and complex conditions, are a leading driver of these increases.

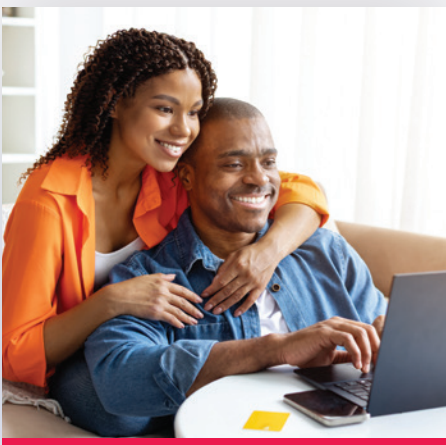
As we've shared in the past, our Fund is no exception to these rising costs. We need to take proactive measures to safeguard your health and ensure the long-term financial stability of the Fund.

To continue providing you and your family with comprehensive health benefits, the following changes will take effect **March 1, 2026**:

- » Bargaining premium rates will go up by \$110 to \$1,675.
- » Non-bargaining rates will increase by \$135 to \$1,907.

The above increases are well below the 9%-10% projected national average increases for health coverage.

We're pleased to announce that there will be **no changes** in the self-pay rates for pre-Medicare or Senior Gold Medicare plan retirees in 2026.



Ways You Can Save on Health Care

1. Get preventive care screenings—they're typically no cost to you, and they help diagnose conditions early, when treatment is less expensive and more effective.
2. For health issues needing quick but non-life-threatening care, go to an urgent care center instead of a hospital emergency room.
3. Ask your doctor to prescribe generic medications instead of brand-name medications.
4. Consider Doctor On Demand (see next page).
5. Follow a healthy lifestyle (eat right, sleep well, exercise regularly) to prevent the development of chronic health conditions.
6. Get assistance finding a primary care provider by calling TEAM at **800-634-7710**.

Benefits to Stay Healthy in the New Year

As you plan for a healthy year ahead, take advantage of these valuable Fund benefits.

Quit For Life Program

(For active members, pre-Medicare retirees, and covered dependents)

Ready to quit tobacco? Join the Blue Cross Quit For Life program to access comprehensive support in quitting tobacco. The program includes up to five coaching sessions with a Quit Coach, assistance in creating a personalized Quit Plan, an assortment of Quit Aids such as nicotine patches, gum, and prescription medications, and 24/7 access to online resources. To enroll, call **888-662-BLUE (2583)**.

Blue365 Program

(For active members, pre-Medicare retirees, and covered dependents)

Enhance your well-being and unlock exclusive wellness discounts by participating in the Blue365 program. Within a few weeks of signing up, you'll be able to shop for a variety of exclusive deals. These include:

- » Discounts on retail brands
- » Special pricing for weight loss plans, such as Jenny Craig
- » Gym memberships available for just \$25 per month
- » Blue365 will send weekly emails to notify you of new and special offers so you never miss a valuable deal.

To get started, register at blue365deals.com/bcbsmn. You'll need your medical ID card handy when you sign up.

Maternity Management Program

(For active members, pre-Medicare retirees, and covered dependents)

Expecting a baby? For a healthy and happy pregnancy, consider enrolling in the Blue Cross and Blue Shield of Minnesota maternity management program. This program provides expectant mothers with comprehensive educational resources and support. The program starts with an assessment, followed by personalized guidance from a dedicated coach who will:

- » Respond to inquiries and offer recommendations related to pregnancy and wellness
- » Direct participants to pregnancy and infant care online resources
- » Assist in preparing for the newborn's arrival
- » Deliver tailored support based on individual circumstances
- » Share strategies for maintaining well-being after childbirth
- » Connect expectant mothers to a mobile app that features interactive tools, such as weekly growth updates and quizzes

To enroll, call **651-662-1818** or **866-489-6948**.

Note: Eligible active members, excluding spouses and dependents, who participate in this program may qualify for a \$3,000 lump-sum benefit. To learn more, contact the Fund Office at **800-535-6373**.

Doctor On Demand

(For active members, pre-Medicare retirees, and covered dependents)

Simplify getting medical care by contacting Doctor On Demand and scheduling a telemedicine visit. For the following care needs, you or covered family members can connect with a doctor from home or while on the go:

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

The Fund covers the full costs of services received through Doctor On Demand. Visit doctorondemand.com/bcbsmn to sign in or create your account. For a streamlined experience, you can also download the Doctor On Demand app via the **App Store** or **Google Play**.

Important! During sign-up, enter your ID number and member number from your Blue Cross and Blue Shield of Minnesota ID card so that your visit is billed directly to the Fund.

Health Gauge Screenings

(For active members, pre-Medicare retirees, Medicare-eligible retirees, and covered spouses)

Members, retirees, and covered 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. 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.



(For active members, pre-Medicare retirees, and covered dependents)

Through TEAM, you and your family can access a range of wellness resources and support to assist in managing your overall health. Every concern, no matter how big or small, can be addressed by TEAM, and all services are available at no cost, including:

- » **Patient Advocacy.** Receive guidance regarding medical diagnoses, obtaining second opinions, and addressing nutrition and weight management concerns.
- » **Behavioral Health.** Access support for mental health matters, such as grief, loss, job-related stress, alcohol and substance abuse, and more.
- » **Care Coordination.** Get help with securing food, housing, and transportation, as well as identifying health care providers and treatment centers, legal consultation, and financial counseling.

For confidential assistance available 24/7, visit startwithteam.com or call 800-634-7710.



See Clearly With Your Vision Allowance

The Fund provides an allowance every two years (renewed on the first day of every even year) for routine vision care, including exams, frames, lenses, and contact lenses for active members, retirees, and covered dependents. Effective **January 1, 2026**, your vision allowance was reset.

Use your allowance of **\$500 (per covered person)** to help cover the cost of vision care, including eye exams. Take advantage of this benefit as it could help detect emerging health problems, including high blood pressure and diabetes, and even help manage and prevent permanent vision loss or blindness.

For help finding and scheduling an appointment with an ophthalmologist or optometrist near you, contact TEAM at **800-634-7710**. When receiving vision care, you must pay for the expenses up front and then submit a vision claim form with an itemized receipt to the Fund for reimbursement. Download a vision claim form at health49.org/forms.

Important: Medicare retirees receive routine vision care once per year through the Medicare Supplement Plan, and they must use the Medicare vision benefit before they can receive the \$500 allowance through the Fund.



Prioritize Your Mental Health

It's just as important to maintain your mental health as your physical health through regular doctor visits and screenings. If you or a loved one needs support, remember that confidential, no-cost resources are available. These benefits are designed to help you manage stress, cope with life's challenges, and connect with the assistance you need, whenever you need it. You can access your mental health benefits:

- » Through Doctor On Demand, which provides online counseling services, including therapy and psychiatry. Visit doctorondemand.com/bcbsmn for more details; or
- » By reaching out to TEAM, who'll connect you with a professional counselor to work with you through your issues or help find alternative services and care near you based on your unique needs. Visit startwithteam.com to learn more.

