

Michigan Conference of Teamsters Welfare Fund



Messenger



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Message from MCTWF's Executive Director

Dear Teamster Families,

We know it's tough out there and that it has been for a long time. Economic pressures for most participants are intense, both in the workplace and at home. Apprehension looms over job security, over health and pension benefits, over how to pay for the kids' education or otherwise meet your family's economic needs and expectations.

MCTWF's Trustees are ever mindful of those pressures and seek to discharge their responsibility as stewards of your Fund with sensitivity, wisdom and prudence. Their constant attention for these many years has permitted MCTWF continually to provide the highest level of benefits and service for the lowest cost for active participants and retirees of any health care insurer in the Midwest.

However, despite the Trustees' several, low impact, cost saving refinements to MCTWF's health and welfare plans, their relentless pursuit of the most favorable health care vendor arrangements, and their encouragement of participant involvement in preventive health care, healthier lifestyles and cooperation with disease management programs, contribution rates have been propelled ever higher as health care costs continue to inflate. These costs are in large part driven by desirable, new, and more expensive technologies, surgical procedures and drugs, but also by new profit strategies by the health care community, unresolved and enormously costly health care delivery inefficiencies, fraud and medical errors and, certainly not least, the astounding cost of providing belated care to the vast number of uninsureds and underinsureds; a cost shared by all payers of health care services.

There was a time when health care costs were hardly noticed by most participants. Now they affect almost everyone, directly or indirectly, and get more oppressive each year. Many employers are staggering under the weight of increasing health and welfare costs, now exacerbated by increased pension contributions, and demanding that employees share the burden. MCTWF's Trustees are exploring new concepts to ease that burden. Ultimately, cost shifting is not the answer. There are a number of local, regional, and national public and private initiatives under way to incentivize providers to improve the quality of their practice of health care, to promote more transparency in provider prices and health care outcomes and the publication of that data, to improve access to medical records to reduce redundant services and medical errors, to educate the public and incentivize more responsible self care and, perhaps most significantly, pursuant to the recommendations of a federally legislated study group of experts, to commence the first serious national debate, in over a decade, over universal access to health care.

However, as I've previously advised you, the largest portion of Fund benefit expense is not within the control of others, but rather, within participant control. The Fund's expense is dominated by the cost of services rendered to a relatively small number of participants and spouses who are suffering with avoidable, chronic, single or multiple disease states brought on by long term, imprudent behavior. And many of those folks, unfortunately, aggravate these manageable conditions by resisting cooperation with MCTWF/BlueHealthConnection's disease management programs and by failing to comply with their prescribed medication regimen. The time to begin making smart health care decisions is now; that goes for all of us.

But, of course, good information is essential. While we all know what smoking, fatty foods, excessive alcohol consumption and addictive drugs can do to us, most of us don't appreciate the devastating impact that stress, poor nutrition, lack of exercise, lack of sleep, poor dental care, second hand smoke, etc. has on our health, and most of us are not aware of the free and easily accessible information and services that are available to us as participants of MCTWF. The purpose of this issue of the *Messenger* is to acquaint you with all of the information, that is available through MCTWF's website or by telephone. As you will see, our website, www.mctwf.org, provides links to a wealth of information available on virtually every medical and behavioral condition, an extensive library of health and wellness articles, exhaustive drug and drug treatment information, individual hospital and physician information, access to personal drug and dental utilization data, an interactive, 100% secure "Health Risk Appraisal", customized personal health care reports, network provider information, summary plan descriptions, MCTWF forms, and more. You also have access to BlueHealthConnection's excellent 24-hour health coach hotline. And, of course, to assist you in understanding and using your benefits, I encourage you to contact MCTWF's Customer Service representatives who, I believe, are unparalleled in knowledge, experience and the desire to provide you with excellent service.

Enclosed with this *Messenger* is a magnet bearing useful MCTWF website information and key phone numbers. Please place it on your refrigerator, or another easily accessible spot.

On behalf of the Trustees and staff, I wish you and yours a good summer.

Richard Burker

**MCTWF
Magnet
Enclosed**

MCTWF's website provides essential information regarding your plan of benefits. On MCTWF's website you can -

- access your Summary Plan Description (SPD) booklet, your Schedule of Benefits and each *Messenger* issue since Summer 2001 (or the *Messenger Compilation*);
- conduct network provider searches;
- obtain all required forms;
- view frequently asked questions and answers regarding medical and dental benefits;
- view MCTWF's business hours and office closing schedule; and
- send us an email with your questions, comments or requests.



Also available through MCTWF's website are links to the following key business associate websites (described in detail later in this *Messenger*):

- Blue Cross Blue Shield of Michigan's Online Health Resources - for BlueHealthConnection, to help you manage your health and Healthcare Advisor, to help you make better healthcare decisions.
- MedImpact - for information on your personal prescription drug benefit utilization and access to health and wellness information.
- Medco Health Solutions - to order prescription and nonprescription drugs online and for information on a broad range of health topics.
- Achieve Solutions - for information on depression, anxiety, stress, addictions and relationship issues.
- Delta Dental of Michigan - for information on your personal dental benefit utilization and on oral health care.

We urge you to use MCTWF's website. It will save you time, help you use your benefits better and more cost efficiently and help you to lead a healthier life.

“Achieve Solutions” ValueOption's Confidential Online Resource

Value Options, MCTWF's behavioral health partner offers you Achieve Solutions, a confidential online resource with -

- a comprehensive library of educational materials, including information on depression, anxiety & stress, drugs & alcohol and work & life;
- self-assessment tools and interactive training and quizzes. Your skill training can be viewed at any time through your personalized “My Site” page;
- news briefs and feature stories that you can select specific to your interests, through “My Site”, by creating a profile of yourself; and
- frequently asked questions and answers on mental health and substance abuse topics.

Logging on to Achieve Solutions is easy. Simply follow these steps:



1. Go to MCTWF's website at www.mctwf.org and click on the Achieve Solutions link on the “Info Links” page.
2. On the left hand side of the page, under "First Time Visitor?" click on "click here." This will take you to the next page.
3. On the next page, you will see “Step 1: Verify your eligibility.” Enter the following username and password:

User name: mctwf
Password: solutions

4. Next, complete Step 2: Create your own personal user name and password. Your password must be at least 6 characters and include one symbol (for example !, @, #, \$).

Blue Cross Blue Shield of Michigan's Telephone and Online Resources

Blue Cross Blue Shield of Michigan's 24-hour telephone and online health resources provide MCTWF participants with everything from general healthcare information to emergency telephonic assistance. Below is a detailed description of what BlueHealthConnection and the Healthcare Advisor have to offer to you.

BlueHealthConnection Telephone Resources

By calling BlueHealthConnection at **1-800-775-2583**, the following resources are available to you:

24-hour Health Coach Hotline - provides you with access to registered nurses, who are supported by board-certified physicians, to assist you as follows:

- provide at-home treatments for minor illnesses and injuries;
- offer tips for healthy lifestyles;
- offer guidance on controlling or effectively managing chronic conditions such as asthma or diabetes;
- answer questions regarding a pending surgery;
- help you understand medical tests;
- suggest any available community resources to you;
- mail you health education materials;
- refer you to disease management programs if necessary;
- provide you with research information on rare medical conditions;
- dispense educational information on preventive care like mammograms, immunizations, prostate screenings, etc.; and
- send you personalized health information to improve your health and quality of life.

Quit the Nic Program - a smoking cessation program in which participants receive telephone support and educational materials from a nurse coach who will help you develop a plan of action, offer you encouragement, answer questions and evaluate your progress.

Audio Health Library - Provides you with access to pre-recorded information on over 1,600 health topics. Each topic has an index number which can be located on the Audio Health Library link from the website or by contacting BlueHealthConnection at **1-800-775-2583** for assistance.

BlueHealthConnection Online Health Resources

BlueHealthConnection online resources provides you with customized personal health management tools. Just click on the BlueHealthConnection link from the "Provider Networks" or "Info Links" pages of MCTWF's website at www.mctwf.org and then click on the Online Health Resources link from that page. Except for Health News, Drug Guide and Interaction Checker and Medical Encyclopedia, you are required to log into the Blue Cross Blue Shield of Michigan Member Secure Services. First time users must register by creating a User ID and Password.

Health News - Articles with information on nutrition, medicine, diseases, conditions, fitness and exercise. You can access current articles as well as articles in the archives that go back to 2000.

Drug Guide and Interaction Checker - Lists more than 7,000 drugs with product information that includes treatable conditions, proper dosage, potential side effects and warnings. Also lists adverse drug/food and drug/drug interactions for your chosen medication.

Medical Encyclopedia - Contains summary information about conditions and diseases and authoritative articles on hundreds of subjects. Also offers in-depth information for major diseases and issues of Blue Cross Blue Shield of Michigan's magazine, *Healthy Living*.

Health Risk Appraisals - This is a 100% secure online questionnaire regarding your current health status. Your answers are used to create a personalized "Health Dashboard" (health information specific to you), tailored to your health needs and interests. Your "Health Dashboard" will provide information, tips, advice and even health managers and trackers so you can take better control of your health.



Tools - Interactive tools and quizzes to help put what you know about yourself into terms you can use in thinking, talking and doing something about your health. The tools included are healthy weight tools (e.g., a body mass index calculator), informational tools (e.g., cost of smoking calculator), health quizzes (e.g., how much do you know about your cholesterol?), glossaries/dictionaries (e.g., glossary of terms for teenage substance abuse) and self-care tools (e.g., breast self-examination).



Healthcare Advisor™ Helping you Make Better Health Care Decisions

The **Healthcare Advisor™** is an online decision making support resource that provides information to help you make better health care decisions. Healthcare Advisor™ includes:

PharmaAdvisor™ - Allows you to research and compare drug treatment options for selected conditions, compare drugs side-by-side and research drugs used to treat a number of commonly occurring conditions. You can also get information about a specific drug and check the medications you are taking (or considering) for possible adverse interactions.

Physician Selection Advisor™ - Allows you to select a physician using the criteria most important to you. You can search for physicians by distance, specialty, years since medical school, language spoken, gender and more.

Hospital Advisor™ - Allows you to find and compare hospitals using the factors most important to you. You can search for hospitals by specific procedure or type of care, location, experience with the type of treatment you need, and more.

Treatment Cost Advisor™ - Allows you to research the cost of common health care services. You can get estimated typical in-network and out-of-network costs (before your insurance benefits) for specific services, tests, physician visits and medications.

Personal Health Records - This tool allows you to record and keep track of your personal healthcare information, including -

- Health Information - A record of important medical contact information.
- Medications - A record of your medications including prescription drugs, over-the-counter drugs, vitamins, herbals remedies and nutritional supplements.
- Calendars/Reminders - A record of your healthcare appointments and important schedules, such as for immunizations and check-ups.
- Reports - Customized reports of your personal health information, including information from your "Health Dashboard" (see Health Risk Appraisals above).

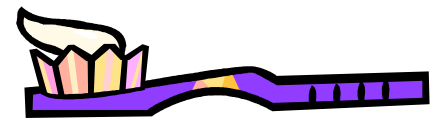
DELTA DENTAL

Your Link to Maintaining Good Oral Health

Delta Dental, MCTWF's dental provider network, provides you the resources to make managing your dental benefits easy. You can access an online dentist directory and learn about the latest industry oral health tips, or a secure online resource called **Consumer Toolkit** that allows each covered member of your family to access his or her personal dental benefit information. The Subscriber Member Number listed on the Welcome screen is the participant's social security number.

With this tool you can -

- verify eligibility on yourself and your dependents;
- review up-to-date benefit information (e.g. how much of your annual benefit maximum has been used to date, how much is available to use, and the levels of coverage for specific dental services);
- access a specific claim to see what was approved and when it was paid;
- access printable ID cards and claim forms;
- view oral health information; and
- access and print a dental provider directory specific to your needs (your plan is Delta Dental Premier).



Log on to MCTWF's website at www.mctwf.org and click on the **Delta Dental** link on the "Provider Networks" or "Info Links" pages.

Your Guide to Prescription Drug Benefit Information

MedImpact Healthcare Systems, Inc. performs certain key services for MCTWF's pharmacy benefit manager, Blue Cross Blue Shield of Michigan. Available to all participants with prescription drug benefits on MedImpact's website are valuable health tips plus information on diseases and health conditions. From MCTWF's website at www.mctwf.org, on the "Provider Networks" and "Info Links" pages, you can link to MedImpact for:

- **Benefit Highlights** - To review your current retail prescription co-payment amounts for brand and generic type drugs.
- **Formulary Lookup** - To determine coverage and copayment amount costs for specific prescription drugs. It also assists you in determining whether there are generic alternatives available to you.
- **Pharmacy Locator** - To find a pharmacy near your location. This includes 24-hour pharmacies as well as those that participate in the Blue Cross Blue Shield of Michigan 90-day retail program.
- **Personal Health Rx** - To review your prescription history, including, for each approved claim, the prescription number, medication type, the physician that prescribed it and the pharmacy that dispensed it. You can also view your prescription payment information for a selected calendar year that include the prescription fill dates, prescription numbers, out-of-pocket expenditures and the pharmacies that dispensed them.
- **Health & Wellness** - To review health and wellness information specific to your needs. This includes the Diseases & Conditions section provided by WorldDoc Health Management System which is a guide to disease and condition descriptions, symptoms, treatments and prevention. Also included is the Health Tips section, which features tips on how to manage specific health situations and the Health FAQs section which provides frequently asked questions and answers for specific health topics.

Managing Your Mail Order Prescription Drugs Online

Obtaining up to a 90-day supply of prescription drugs for you and your eligible dependents is easy through Medco Health Solutions, MCTWF's mail order prescription drug program. From MCTWF's website at www.mctwf.org, on the "Provider Networks" and "Info Links" pages, you can link to Medco's online resources that will aid you as follows:

Prescriptions & benefits

- Order your prescription refills or check the status of a current refill;
- review mail order purchase and payment history for prescription and nonprescription items you have purchased in the past 18 months or review your invoices;
- obtain forms to mail or fax a new prescription; and

- obtain a history of current prescriptions that include the medication name, the prescription number, date shipped and received, and the number of refills remaining.

Health & wellness

- Receive information on a broad range of health topics;
- receive information on specific drugs including their ingredients, uses and side effects;
- use interactive tools to help you assess, track and plan your medications and health activities, communicate with your doctor or pharmacist, and actively manage arthritis, allergy and asthma, cardiovascular health and osteoporosis; and
- receive health news and product alerts.

Nonprescription items

- Allows you to purchase nonprescription items, including discounted specials.

medco[®]

The *Messenger*, published quarterly, notifies you of changes to your plan of benefits. Please retain all issues of the *Messenger*, along with your SPD booklet and other plan materials, for future reference.

MICHIGAN CONFERENCE OF
TEAMSTERS WELFARE FUND

2700 TRUMBULL AVE.
DETROIT, MICHIGAN 48216
313-964-2400

Metro Detroit 1-800-572-7687
Upstate 1-800-824-3158
Out-of-State 1-800-334-9738



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MCTWF Customer Service



The MCTWF Customer Service Department is available Monday through Friday from 8:30 a.m. to 5:00 p.m. to address your questions and requests regarding -

- **Eligibility** - such as what your coverage commencement or termination date is, or how many bank weeks you have remaining.
- **Benefits** - such as what benefits are covered under your plan and what requirements, if any, must first be met, or what are your plan's deductibles, copayments, out-of-pocket maximums and benefit maximums and how much has been used to date.
- **Claims** - such as what the payment status of your claim is, or for clarification sought about your Explanation of Benefits .
- **Printed Materials** - such as providing you with forms, SPD booklets, Schedules of Benefits, *Messenger* newsletters and provider directories.
- **Identification Cards** - providing you with replacement MCTWF Networks Cards or Blue Cross ID Cards.

When you place a call to MCTWF's Customer Service Department, please have the participant's Contract Number available. It is located on the front of your MCTWF Networks Card and your Blue Cross ID Card. You may be asked personal questions to verify your identity. If you are calling for someone other than yourself (except for your minor children), MCTWF must have on file an Individual

Request to Release PHI form filled out by the patient authorizing MCTWF to release the information to you. This form is available by contacting our Customer Service Department or on the "Forms" page of our website at www.mctwf.org.

If you are checking on the status of a claim, please be sure to have available the date of service and the name of the provider of service.

You can reach the Customer Service Department by calling (313) 964-2400 or toll free at 800-572-7687.

We understand that your work schedule does not always allow you to contact us during normal business hours. Therefore, when you call MCTWF after hours, our voice messaging system will prompt you to press "5" to leave a request for a return call or to leave a request for MCTWF forms. Your request will be responded to within one business day.

After Hours Referrals

To assist you in locating a network provider after our Customer Service Department is closed, listed below are MCTWF's network provider after hours referral telephone numbers:

BCBS PPO
800-810-BLUE (2583)

MultiPlan
800-672-2140

ValueOptions
800-457-8540

Delta Dental
800-524-0149