



# MESSENGER

www.mctwf.org

Fall 2021

VOLUME 38, ISSUE 1

## Message from MCTWF's Executive Director

Dear Teamster Families,

I am thrilled to introduce myself to you as the new Executive Director of the Michigan Conference of Teamsters Welfare Fund. I bring more than 20 years of experience in financial services, accounting, and operations to the Fund. I have served as the Fund's Director of Financial Services since 2013, and I am humbled to be selected to fulfill this role. I would like to offer a special congratulations to Richard Burkner on his retirement at the end of 2020. He served in this role for 20 years and was dedicated to the success of this Fund. His attention to detail and work ethic served the Fund in a way that I hope to continue.

The pandemic has forced Fund operations to be largely remote since March 2020, and our staff has done a phenomenal job in keeping operations running smoothly while we prepare for a return to the office.

I am proud to work with a great group of employees. My goal is for this Fund to continue serving our members, their families, our contributing employers, and our local unions to the highest standards. I look forward to meeting many of you in the coming months, and I am excited to lead this great organization.

I wish you and your families good health and happiness during these challenging times.

Kyle Stallman



We welcome our most recently enrolled participants and their family members, including the following groups:

**Local Union 92, Canton, OH**

Elite Leasing

**Local Union 135, Indianapolis, IN**

Kreamo Alpha Baking

**Local Union 214, Detroit, MI**

City of Bad Axe – Police

**Local Union 247, Detroit, MI**

GFL Environmental, Inc.

**Local Union 337, Detroit, MI**

DB2 Productions, LLC

Flex Underground & Hydro

Excavation

Joshen Michigan

Starz Family Productions/

Black Mafia Family

**Local Union 37, Youngstown, OH**

Ashtabula Metropolitan

Housing Authority

**Local Union 406, Grand Rapids, MI**

Bay Dust Control – Liquid

Calcium Chloride Sales

Charps' LLC

Ellingson Trenchless, LLC.

Henkels & McCoy

InterCon Construction, Inc.

Snelson Companies, Inc.

Williams Plant Services;

**Local Union 614, Pontiac, MI**

Henkels & McCoy

### Inside This Issue

Message from MCTWF's Executive Director	1
Welcome New Participants	1
MCTWF Actives Plan and Retirees Plan Summary	
Annual Reports for Plan Year Ended 3/31/20	2
MDLIVE Extends No Co-Pay and Enhances Mental Health Services	3
Dental Benefit Exclusion: Non-Intravenous Conscious Sedation	3
The CDC Answers Common Questions about the COVID-19 Vaccine	4
Immunization 101: The Vaccines Your Child Needs to Stay Healthy	5
Immunization Schedules for Children and Adults	5
What Is COBRA?	6
ARPA Subsidy Provides COBRA Funding April 4 through October 2, 2021	6-7
Do You Have Current MCTWF ID Cards?	7
Keeping MCTWF Informed Regarding Family Status is Important	7
Notice of Creditable Coverage	8
Getting Ready to Retire? Remember to Notify Your MCTWF Team	9
Your Roadmap to Conquering Flu Season – Time to get your Flu shot	9
Ten Tips for Healthy Grilling from Livongo	10
Omada Provides Prediabetes Health Support for Eligible MCTWF Members	11
Livongo Provides Management Program to Members with Diabetes	11
MCTWF Participant Web Portal – New Look Coming Soon	12

# Summary Annual Reports for MCTWF Actives Plan and MCTWF Retirees Plan Participants Michigan Conference of Teamsters Welfare Fund Plan Year Ended March 31, 2020

## For MCTWF Actives Plan

This is a summary of the annual report of the MCTWF ACTIVES PLAN, EIN 38-1328578, Plan No. 501, for period April 01, 2019 through March 31, 2020. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

### Basic Financial Statement

The value of plan assets, after subtracting liabilities of the plan, was \$404,600,515 as of March 31, 2020, compared to \$452,045,885 as of April 01, 2019. During the plan year the plan experienced a decrease in its net assets of \$47,445,370. This decrease includes unrealized appreciation and depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. During the plan year, the plan had total income of \$246,358,191, including employer contributions of \$280,299,928, employee contributions of \$1,098,265, earnings from investments of (\$35,078,275), and other income of \$38,273.

Plan expenses were \$293,803,561. These expenses included \$13,271,741 in administrative expenses, and \$280,531,820 in benefits paid to participants and beneficiaries.

### Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

- an accountant's report;
- financial information;
- information regarding any common or collective trusts, pooled separate accounts, master trusts or 103-12
- investment entities in which the plan participates;

To obtain a copy of the full annual report, or any part thereof, write or call the office of TRUSTEES OF MICHIGAN CONFERENCE OF TEAMSTERS WELFARE FUND in care of KYLE STALLMAN who is Plan Administrator at 2700 TRUMBULL AVENUE, DETROIT, MI 48216, or by telephone at (313) 964-2400. The charge to cover copying costs will be \$2.00 for the full annual report, or \$0.25 per page for any part thereof.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report.

You also have the legally protected right to examine the annual report at the main office of the plan (TRUSTEES OF MICHIGAN CONFERENCE OF TEAMSTERS WELFARE FUND, 2700 TRUMBULL AVENUE, DETROIT, MI 48216) and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.

## For MCTWF Retirees Plan

This is a summary of the annual report of the MCTWF RETIREES PLAN, EIN 38-1328578, Plan No. 502, for period April 01, 2019 through March 31, 2020. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

### Basic Financial Statement

The value of plan assets, after subtracting liabilities of the plan, was \$42,387,022 as of March 31, 2020, compared to \$41,883,605 as of April 01, 2019. During the plan year the plan experienced an increase in its net assets of \$503,417. This increase includes unrealized appreciation and depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. During the plan year, the plan had total income of \$9,925,303, including employer contributions of \$9,458,029, employee contributions of \$3,379,329, earnings from investments of (\$2,913,437), and other income of \$1,432.

Plan expenses were \$9,421,886. These expenses included \$801,422 in administrative expenses, and \$8,620,464 in benefits paid to participants and beneficiaries.

### Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

- an accountant's report;
- financial information;
- information regarding any common or collective trusts, pooled separate accounts, master trusts or 103-12
- investment entities in which the plan participates;

To obtain a copy of the full annual report, or any part thereof, write or call the office of TRUSTEES OF MICHIGAN CONFERENCE OF TEAMSTERS WELFARE FUND in care of KYLE STALLMAN who is Plan Administrator at 2700 TRUMBULL AVENUE, DETROIT, MI 48216, or by telephone at (313) 964-2400. The charge to cover copying costs will be \$2.00 for the full annual report, or \$0.25 per page for any part thereof.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report.

You also have the legally protected right to examine the annual report at the main office of the plan (TRUSTEES OF MICHIGAN CONFERENCE OF TEAMSTERS WELFARE FUND, 2700 TRUMBULL AVENUE, DETROIT, MI 48216) and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.

---

## MDLIVE Extends No Co-pay and Enhances Mental Health Services

MDLIVE® puts a doctor where you are! Six years ago, MCTWF introduced a convenient service for the treatment of many non-acute medical conditions through the use of remote consultations provided by MDLIVE.

This telehealth service provides on-demand access to U.S. Board-certified physicians 24 hours per day, 7 days a week, by phone, secure video, or through MDLIVE's mobile app for smartphones and tablets.

Patients can discuss their symptoms with a doctor and prescriptions are sent immediately to the pharmacy of choice.

At home or on the road, treatment can begin right away. Behavioral health consultations are available by appointment only and secure video is considered the best mode for this type of consultation.

Good news! MCTWF's Trustees have extended the \$0 copay policy for another year, through March 31, 2022.

MDLIVE recently announced the implementation of enhanced capabilities for the benefit of our members who contact MDLIVE at a time when they may be in a medical emergency and/or a behavioral health crisis.

This will include a streamlined process for MDLIVE physicians, behavioral health providers, nurses, and customer service personnel to connect patients immediately to 911 in their location, as well as working with third-party crisis specialists. These enhancements will support patients in promptly obtaining the level of care to meet their urgent needs.

MDLIVE also is adding the capability to transfer non-emergent patients requiring behavioral health de-escalation to third-party crisis specialists, ProtoCall, for immediate behavioral health intervention. These crisis specialists are behavioral health clinicians who are available 24/7 to handle situations, including patients in an escalated state or who appear to need immediate support. Following the intervention with the crisis specialist, MDLIVE will have visibility into the call outcomes and recommendations of the third-party crisis specialists.

MDLIVE care coordination will occur for continuity of care and ongoing behavioral health services through MDLIVE as clinically appropriate.

Download the MDLIVE mobile app from the App Store, get it on Google Play or link to it at our website at [www.mctwf.org](http://www.mctwf.org), under the Info Links tab. For more information, call 800-400-MDLIVE.



## Dental Benefit Exclusion: Non-Intravenous Conscious Sedation

Non-intravenous conscious sedation is intended to make dental treatment less stressful for the patient. It has gained popularity by those who may be uncomfortable visiting the dentist for various reasons or can't cope with spending extended periods of time in the dentist's chair.

This type of sedation, if not medically necessary, is a personal choice and the patient will be charged for this service. It is not covered by your MCTWF dental benefits.

The **"Dental Expenses Not Covered"** in the MCTWF Actives Plan MCTWF Retirees Plan Summary Plan Description Booklet has been updated to the following:

"General anesthesia, intravenous sedation and/or non-intravenous conscious sedation for restorative dentistry, or for surgical procedures, unless Medically Necessary, is not a covered benefit."



## The CDC Answers Common Questions about the COVID-19 Vaccine

The Centers for Disease Control and Prevention (CDC) has provided some answers to commonly asked questions about the COVID-19 Vaccine:

### Are COVID-19 vaccines safe?

Yes. All federally authorized COVID-19 vaccines available in the United States meet the FDA's rigorous standards for safety and effectiveness. Millions of COVID-19 vaccine doses have been administered in the United States since December 14, 2020, and all COVID-19 vaccines will continue to be monitored for safety.

### How can COVID-19 vaccines be safe since they were developed so fast?

Safe COVID-19 vaccines were developed quickly through the use of a century of vaccine experience; technology that was new to vaccines but had been studied for two decades; a coronavirus vaccine already in development at the National Institutes of Health; and tens of thousands of volunteers for clinical trials that enabled rapid accumulation of data on safety and effectiveness. Simultaneous vaccine production and analysis of testing data also allowed vaccines to be shipped within days of FDA authorization.

### Will the shot hurt or make me sick?

Some people might get sore muscles, feel tired, or have mild fever after getting the vaccine, but most people report only a sore arm where they got the shot. These reactions mean the vaccine is working to help teach your body how to fight COVID-19 if you are

exposed. For most people, these side effects will go away on their own in a few days.

### How effective are the COVID-19 vaccines?

All FDA-authorized COVID-19 vaccines prevent nearly 100% of hospitalizations and deaths due to COVID-19.

### How long do COVID-19 vaccines last?

Scientists don't know right now how long COVID-19 vaccines protect people, but they are investigating this in medical studies.

### Is it safe for me to get a COVID-19 vaccine if I would like to have a baby one day?

Yes. If you are trying to become pregnant now or want to get pregnant in the future, you may get a COVID-19 vaccine when one is available to you.

There is currently no evidence that COVID-19 vaccination causes any problems with pregnancy, including the development of the placenta. In addition, there is no evidence that fertility problems are a side effect of any vaccine, including COVID-19 vaccines.

Scientists are studying COVID-19 vaccines carefully for side effects now and will continue to study them for many years.

### Do I need to get a COVID-19 vaccine if I've already had COVID-19?

Yes. Scientists don't yet know how long natural antibodies in people who have had COVID-19 will protect them from being reinfected.

**WE CAN DO THIS**

**Find a COVID-19 vaccine**

Search [vaccines.gov](https://www.vaccines.gov)

Text your ZIP code to **438829**

Call **1-800-232-0233**

### Will the COVID-19 vaccines prevent me from infecting others?

COVID-19 vaccines reduce the likelihood that you'll develop and be able to spread COVID-19. A growing body of evidence shows that the risk of vaccinated people getting and spreading the virus to others is low, but ongoing studies are further analyzing this question.

### Do the vaccines work on the new COVID variants?

Scientists continue to study different forms, or variants, of the virus that causes COVID-19 to see if the vaccines will work against them. Current data suggest that COVID-19 vaccines authorized and recommended for use in the United States offer protection against most variants. For this reason, COVID-19 vaccines are an essential tool to protect people against COVID-19, including illness caused by the new variants. The CDC will continue to monitor the impact these new variants may have on how well the vaccines work.

Visit [www.cdc.gov](https://www.cdc.gov) for more information.

---

## Immunization 101: The Vaccines Your Child Needs to Stay Healthy

With so much information out there about immunizations, Blue Cross Blue Shield of Michigan® (BCBSM) asked a medical expert to answer some of the most common questions about vaccinations.

### What do immunizations do?

Vaccines work by preparing a person's body to fight illness. Immunizations contain either a dead or weakened ingredient that causes a particular disease. The body fights the weakened disease by making antibodies that recognize specific parts of that ingredient, so that if someone is ever exposed to the actual disease the antibodies are already in place and the body knows how to fight it.

### Will the immunization give someone the very disease it's supposed to prevent?

It's impossible to get the disease from any vaccine made using an ingredient/part of the bacteria or virus. Only immunizations made from weakened viruses (like chickenpox for example) could possibly make a person develop a mild form of the disease, but that infection is almost always much less severe than the illness that occurs when infected with the disease-causing virus itself.

The risk of disease from vaccination is very small. However, for kids with a severe (life-threatening) allergy to any component of a vaccine or weakened immune systems, consult with your doctor to find

out whether or not vaccines are advisable.

### Why do kids need to be immunized?

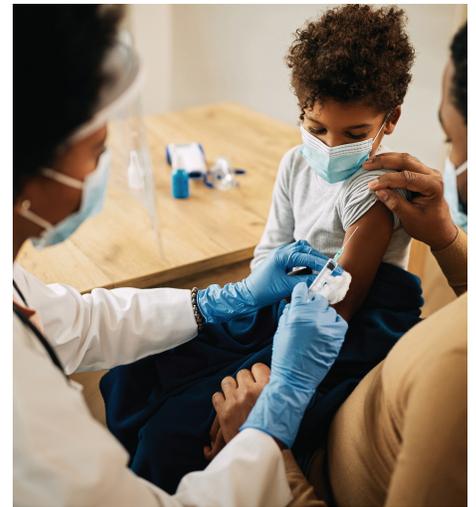
Children need immunizations to protect them from dangerous childhood diseases that can have serious complications and even kill children.

### Why should I have my child immunized if all the other kids in school are immunized?

Your child is exposed to people other than those in school, including people traveling from other countries that don't have the same health standards we have in the United States. Also, if one person thinks about skipping vaccines, odds are that others are thinking the same thing. Each child who isn't immunized is a risk for getting highly contagious diseases and provides a set up for one more chance to spread.

### Do immunizations cause autism?

Numerous scientific studies have found no link between vaccines and autism (a developmental disorder that's characterized by mild to severe impairment of communication and social interaction skills) and in 2004, a long-disputed 1998 study that suggested a possible link between autism and the MMR vaccine was retracted. Before the retraction, not only had other studies found no link, but the controversial 1998



study was rejected by all major health organizations, including the American Academy of Pediatrics (AAP), the National Institutes of Health (NIH), the Centers for Disease Control and Prevention (CDC), and the World Health Organization (WHO).

### How do I know if what I read on the Internet is true?

First, consider the source of information:

- Is this based on a scientific study?
- Who backed the study?
- When did the study take place?
- Has the study been accepted by renowned health organizations like the AAP, NIH, CDC, and the WHO?

If the information seems credible, discuss with your doctor or health professional the information that you found. Health information found on online should supplement rather than replace the information or advice given by your doctor.

## Immunization Schedules for Children and Adults

MCTWF wants to keep our families safe and our medical policy for covered immunizations follows the recommendations of the Centers for Disease Control and Prevention's Advisory Committee on Immunization Practices. These immunization schedules can be viewed online at [cdc.gov/vaccines/schedules](https://www.cdc.gov/vaccines/schedules). For more information about child and adult vaccines, visit [www.cdc.gov](https://www.cdc.gov) or call (800) 232-4636.

---

## What Is COBRA?

The Consolidated Omnibus Budget Reconciliation Act (COBRA) gives workers, and their families, who lose health benefits the right to choose to continue group health benefits provided by their group health plan for limited periods of time under certain circumstances, such as voluntary or involuntary job loss, reduction in the hours worked, transition between jobs, death, divorce, and other life events. Qualified individuals are required to pay the entire premium for coverage up to 102% of the cost to the plan.

COBRA generally requires that group health plans offer employees and their families the opportunity for a temporary extension of health coverage (called continuation coverage) in certain instances where coverage under the plan would otherwise end.

COBRA outlines how employees and family members may elect continuation coverage. It also requires employers and plans to provide notice.

COBRA coverage can end prematurely in the any of following cases:

- Failure to pay premiums on time; or
- Employer ceasing to maintain any group health plan; or
- A qualified beneficiary gaining coverage under another group health plan (i.e., with a new employer); or
- Becoming eligible for Medicare benefits.

## ARPA Subsidy Provides COBRA Funding April 4 through October 2, 2021

The American Rescue Plan Act of 2021 (ARPA) provides for a 100% COBRA premium subsidy to assist eligible individuals for the period of April 4, 2021 through October 2, 2021 (the “Subsidy Period”). The subsidy is available to those who become COBRA eligible during the Subsidy Period as well as those currently enrolled and those who are within their COBRA continuation window but who failed to elect or previously dropped coverage.

### Eligibility for the COBRA Subsidy

The COBRA subsidy is available to any person who loses (or has already lost) their health coverage due to an involuntary termination of employment (for example, layoff) or reduction in hours. Any such individual will be eligible for the subsidy if any of the following apply:

- The individual becomes eligible for COBRA coverage during the Subsidy Period; or
- The individual is currently enrolled for COBRA coverage; or
- The individual became eligible for COBRA coverage prior to April 4, 2021, and the period of COBRA coverage to which the individual would be entitled under federal law (18 months) overlaps with the Subsidy Period — even if the individual did not elect COBRA when it was initially offered or elected COBRA but discontinued it before April 4, 2021.

### Amount of the Subsidy

The ARPA provides for a 100% COBRA premium subsidy. As such, during the Subsidy Period, individuals who are eligible for the COBRA subsidy are not required to pay their COBRA premium.

### Duration of the Subsidy Period

The duration of the subsidy period is from April 4, 2021 to October 2, 2021. However, an individual would cease to be eligible for the subsidy earlier than October 2, 2021, if the individual’s maximum period of COBRA coverage under federal law (18 months) ends before October 2, 2021. An individual would also cease to be eligible for the subsidy earlier than October 2, 2021, if the individual becomes eligible for coverage (even if not actually enrolled) under another group health plan or Medicare. **Individuals are required to notify MCTWF if they become eligible for such coverage and will be subject to a federal penalty if they fail to do so.**

(Continued from page 6)

## Notices

Notices were provided to beneficiaries who potentially qualify for the subsidy. For those members who received a COBRA notice previously but did not elect COBRA when it was initially offered or elected COBRA but allowed it to discontinue before April 4, 2021, a new notice was provided prior to May 31, 2021, as required by ARPA, describing the subsidy with instructions for election.

If you believe you are (or may be, upon a COBRA election) eligible for the subsidy and have not received a notice, please contact MCTWF's Call Center at (313) 964-2400 or (800) 572-7687. A notice will be sent to you along with a *COBRA Election* form and a *Request for Treatment as an Assistance Eligible Individual* form which must be fully completed. Upon receipt by MCTWF of the required forms, a determination will be made regarding your eligibility for the subsidy.

## Do You Have Current MCTWF ID Cards?

Some participants might have older versions of the MCTWF ID Cards (both the white and the gold cards) in



their possession. Over the years, some of the contact and resource numbers printed on the MCTWF ID Cards have changed. See the pictured sample of the current cards with the current phone numbers so you can tell if your card(s) is outdated. The white cards are not the same for everyone because the card type is based on what types of benefit you have, i.e., medical, prescription, dental, vision or combination of those benefits. It is important to get a new card if you are still in possession of an old MCTWF card.

Call Member Services Monday through Friday, 8:30 a.m. to 5:45 p.m. at (313) 964-2400 or Toll Free at (800) 572-7687 to order replacement or lost MCTWF ID Card(s).

## Keeping MCTWF Informed Regarding Family Status is Important

Certain information concerning participants and their beneficiaries (i.e., spouse and eligible children) is essential to MCTWF's proper and accurate administration of the Plan.

All MCTWF participants must provide all required documentation concerning themselves and all of their eligible beneficiaries to permit initial enrollment. It is necessary for participants to keep MCTWF informed of any change to their family status, including marriage, divorce, birth of child,

child adoption, change of address, change of email address, change of phone number, or other insurance information (COB), etc. Notification must occur immediately when such changes occur by submitting a *Change in Family Status Form* or a *Contact Update Form*. Both forms are available on the Forms page of the Fund's website.

If you fail to notify the Fund of a family status change and a dependent becomes ineligible for benefits, any benefits paid

while ineligible will be considered overpaid and you will be responsible for reimbursing the Fund for those benefits paid. If reimbursement is not made, your coverage for benefits and those of your eligible family members will be suspended until such time as the benefits are repaid.

For any questions, contact Member Services Monday through Friday, 8:30 a.m. to 5:45 p.m. at (313) 964-2400 or Toll Free at (800) 572-7687.

---

# Notice of Creditable Coverage

## All MCTWF Actives Plan and MCTWF Retirees Plan Prescription Drug Coverage

The following Notice is published in accordance with regulations enacted by the Centers for Medicare and Medicaid Services, pursuant to the Medicare Prescription Drug, Improvement, and Modernization Act of 2003:

### Important Notice from the Michigan Conference of Teamsters Welfare Fund (MCTWF) About Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with MCTWF and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice. There are two important things you need to know about your current coverage and Medicare's prescription drug coverage.

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.

2. MCTWF has determined that the prescription drug coverage offered by all MCTWF benefit packages with prescription drug coverage, on average for all plan members, is expected to pay out as much as standard Medicare prescription drug coverage pays and therefore is considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

#### When can you join a Medicare drug plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th through December 7th. However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

#### What happens to your current coverage if you decide to join a Medicare Drug Plan?

If you decide to join a Medicare drug plan, under MCTWF rules you nonetheless may not drop your MCTWF prescription drug coverage. If you have both MCTWF prescription drug coverage and Medicare prescription drug coverage, MCTWF prescription drug coverage will be primary and your Medicare prescription drug plan will be secondary. If you are a COBRA beneficiary you may drop your MCTWF coverage in full, including prescription drug coverage, and enroll in a Medicare prescription drug plan. However, you will not be able to get your MCTWF COBRA coverage back later. If you do elect COBRA continuation coverage, your COBRA prescription drug coverage will be secondary to your Medicare prescription drug plan coverage. You should compare your current coverage, including which drugs are covered, with the coverage and cost of the plans offering Medicare prescription drug coverage in your area. Your current prescription drug plan provides comprehensive coverage for eligible prescription drugs, subject to preauthorization requirements for certain brand name prescription drugs and for prescription drugs within the following drug classifications: compound drugs, proton pump inhibitors (longer than a 90 day generic supply during a 365 day period, or if a brand is requested), selective serotonin reuptake inhibitors (brand name only), FDA-approved products that are lidocaine or lidocaine-containing formulations (after the first month's fill), dosage, duration and other criteria based fills for opioids and buprenorphine mono products, anabolic steroids, anti-obesity, ADHD/narcolepsy (age 20 and above), acne, and oral anti-fungal drugs, subject to generic and brand copays, as detailed in your Summary Plan Description booklet. Your current coverage pays for other health expenses, in addition to prescription drugs, and you still will be eligible to receive all of your current health and prescription drug benefits if you choose to enroll in a Medicare prescription drug plan.

#### When will you pay a higher premium (penalty) to join a Medicare Drug Plan?

You also should know that if you drop or lose your current coverage with MCTWF and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (penalty) to join a Medicare drug plan later. If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

#### For more information about this notice or your current prescription drug coverage...

Contact MCTWF's Member Services Call Center at (313) 964-2400 or (800) 572-7687. NOTE: You'll receive this notice each year. You also will get one before the next period you can join a Medicare drug plan or if this coverage through MCTWF changes. You may request a copy of this notice at any time.

#### For more information about your options under Medicare prescription drug coverage...

Detailed information about Medicare plans offering prescription drug coverage is in the "Medicare & You" handbook. You should receive a copy of the handbook in the mail each year from Medicare. You also may be contacted directly by Medicare drug plans. For more information about Medicare prescription drug coverage:

- Visit [www.medicare.gov](http://www.medicare.gov)
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" hand book for their telephone number) for personalized help
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help visit Social Security on the web at [www.socialsecurity.gov](http://www.socialsecurity.gov) or call them at 1-800-772-1213 (TTY 1-800-325-0778).

Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

**September 1, 2021**  
**Michigan Conference of Teamsters Welfare Fund**

---

## Getting Ready to Retire? Remember to Notify your MCTWF Team!

In order to determine your eligibility for participation in the Fund's Retiree Medical Program, our Member Services Department requests that you notify us as soon as you decide to retire, or at least six months in advance of your retirement date.

Please be aware that your notification to a Teamster Pension office, Retiree Club or your Local Union office of your potential retirement will not result in, nor be deemed, notification to the MCTWF office. Please advise the Fund by calling Member Services Monday through Friday, 8:30 a.m. to 5:45 p.m. at (313) 964-2400 or Toll Free at (800) 572-7687 or by sending written notification to the attention of our Retiree Department.

Entitlement to Retiree Medical Program benefits ceases as of the earlier of a) the first of the month in which the individual's (i.e., the retiree's or spouse's) 65th birthday falls or b) the date that the individual becomes eligible for early Medicare Part A coverage. It is imperative that the individual (retiree or spouse) immediately call to inform MCTWF of his/her early Medicare eligibility date and that the individual immediately cease the use of Retiree Medical Program benefits. MCTWF will ask the individual for a copy of the Medicare card or letter from the Social Security Administration stating the effective eligibility date.

The Retiree Spouse's participation will end on the date the Retiree Spouse first becomes eligible for Medicare coverage, whether or not she enrolls in Medicare coverage.

MCTWF will pursue recovery from all individuals for any Retiree Medical Program benefits paid for services incurred on or after the individual's Medicare eligibility date.



## Your Roadmap to Conquering Flu Season – Time to get your Flu Shot

It's important to start thinking about what steps you can take now to avoid the flu this winter. While the flu shot is important every year, it has become crucial because of the COVID-19 pandemic. While a flu vaccine can't protect you from getting COVID-19, reducing the number of flu cases will provide more resources to care for those who become ill with COVID-19.

An annual flu shot is the best way to protect yourself and your family. This also helps protect vulnerable populations, such as the elderly, pregnant women and young children, since you won't pass the flu onto them.

It takes around two weeks for the vaccine antibodies to develop and start protecting you from the flu, so the CDC recommends getting vaccinated early in the season, ideally by the end of October. If you aren't able to receive your shot by that deadline, don't just forget about it. It's still beneficial to receive the vaccine through January.

Getting a flu shot is just the first step in staying healthy this season. To further protect seasonal viruses from affecting you and your family follow these guidelines:

- Wash your hands often. Lather up with soap and vigorously rub your hands together to kill germs. Can't wash with water and soap? Use an alcohol-based hand gel.
- When you sneeze or cough, cover your mouth and wash your hands before touching any surfaces.
- Avoid touching your face, since your mouth and nose are where germs enter your body.
- Clean surfaces in your home and office that could be contaminated with germs, like bathroom faucet handles and remote controls.
- Avoid contact with sick people. If you start to feel ill, go home to avoid infecting others.

According to the CDC, the flu kills between 12,000 and 56,000 people in the U.S. each year, and up to 35 million people in the U.S. get sick with the flu.

**Where do you go to get a flu shot?** Your MCTWF coverage includes a free shot each year at a participating doctor's office (visit copayment may apply) or a participating pharmacy in your area. The variety of options allows you to pick the location that's most convenient for you and your dependents. To find a participating medical provider or pharmacy, go to [www.mctwf.org](http://www.mctwf.org) and follow the search directions under the Provider Networks page or contact MCTWF's Member Services Call Center at 800-572-7687.

*Flu Information provided by BCBSM.*

## Ten Tips for Healthy Grilling from Livongo

Grilling is a fun and flavorful way to cook no matter the season – even if it’s cold outside! Who doesn’t love to cook together with friends outdoors in the summer and tailgate at the games during the fall and winter?

The best part is that grilling can be one of the healthiest ways to cook. Just follow our top ten tips for healthy grilling and barbecuing.

### 1. Pick a lean protein

Fish, skinless chicken breast and lean ground poultry are all healthier choices. The good fats in fish, like salmon and trout, actually have health benefits. And when you grill with skill, your guests won’t even miss the red meat, which usually has more saturated fats. Wrap marinated fish fillets in foil, construct colorful chicken kebabs, or make more savory turkey burgers by mixing minced portabella mushrooms and onions into the patties. If you do choose meat or pork, get “loin” or “round” cuts and “choice” or “select” grades of beef instead of “prime.”

### 2. Rightsize your portions

A healthy portion of any type of meat is about three ounces, or the size of a deck of cards, and definitely no more than six ounces. If that sounds small, just remember all the delicious grilled veggies and side dishes that will be included on your plate!

### 3. Give it a soak or rub

Marinating or rubbing spices on poultry, fish, and meat can add amazing flavor with the bonus of being able to use less salt. All you need is about ½ cup of marinade

or a tablespoon of spice rub for each pound of food. Make a simple rub of your favorite spice (such as allspice, chili powder, cinnamon, cumin, garlic powder, paprika or rosemary) and black pepper. Safety tip: Never reuse marinade or rub after the raw meat has touched it.

### 4. Add color – many colors

Just about all your favorite colorful fruits and veggies can be grilled (alone or in kebabs) giving them delicious flavor that might win over even the most committed carnivore. The trick is to cut them into pieces that will cook quickly and evenly. Brush with a healthy oil to prevent sticking or use a grill basket or foil to keep them out of the line of fire. Some favorites include asparagus, avocado, bell peppers, corn, eggplant, mushrooms, onions, potatoes, squash, and zucchini.

### 5. Say goodbye to unhealthy fats

Buy skinless poultry or remove the skin before cooking. Trim away any visible fat on meat. Brush or marinate foods with a healthy cooking oil. Make sure fat drips away from the food while it cooks.

### 6. Let the simple grilled goodness shine through

Don’t drown your grilled masterpiece in salty sauces, sugary condiments or heavy dressings. Use as little of these as possible and try making your own healthier condiments. Sometimes, a simple squeeze of lemon or lime is all it needs.

### 7. Make nourishing choices

Swap the traditional store-bought barbecue fare like baked beans,



coleslaw, macaroni salad and potato salad – which can have a lot of saturated fat, sodium and added sugars – for healthier homemade versions. Or, change it up and do a colorful bean salad, fruit salad or leafy green salad.

### 8. Choose whole-grain buns

Whole-grain buns and breads will complement your healthy feast with extra fiber, flavor, and texture. If you’re watching your calories and carbs, try an open-faced burger or lettuce wrap.

### 9. Grill fruits for dessert

The natural sugars caramelize in the high heat, giving them extra sweetness and flavor. Try sliced apple, pear or pineapple or halved bananas, figs, nectarines, peaches or plums.

### 10. Keep it clean

Be sure to scrub down the rack or grill pan after each use. Removing leftover burnt pieces of food stuck to the grill prevents burning, smoking, and bitter flavors the next time you use it.

*Information provided by Livongo for Diabetes.*

## Omada Provides Prediabetes Health Support for Eligible MCTWF Members

There's never been a more important time to focus on personal health.

MCTWF, in partnership with Omada® and BCBSM, provides a digital health program that could help you reduce your risk of prediabetes, type 2 diabetes, and heart disease by helping you make the changes that matter most, whether that's around eating, activity, sleep, or stress — all at no cost to you.

Omada is a digital lifestyle program that inspires healthy habits you can live with long term.

It combines the science of behavior change with unwavering personal support, so you can make changes that actually stick. It's an approach shown to reduce risk factors for certain chronic diseases.

The Omada Program is available to all MCTWF members, age 18 and older, who are eligible for MCTWF medical benefits and who are approved for enrollment based on an assessment of risk factors by Omada.

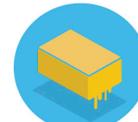
### Risk Factors for Diabetes



INCREASED AGE



HIGH BLOOD PRESSURE



CHOLESTEROL LEVELS



OVERWEIGHT



SLEEP PROBLEMS



SEDENTARY LIFESTYLE



FAMILY HISTORY



GENETIC HERITAGE

The program includes:

- A professional health coach to keep you on track.
- A wireless scale to monitor your progress.
- An interactive program that adapts to you.
- Weekly online lessons to educate and inspire.

- A small group of participants for real-time support.

**Learn more and apply to see if you're eligible at [omadahealth.com/mctwf](https://omadahealth.com/mctwf).**



## Livongo Provides Management Program to Members with Diabetes

MCTWF has partnered with BCBSM and Livongo® to provide a new diabetes management program.

MCTWF is offering the Livongo for Diabetes Program through a series of flyers that are mailed by Livongo to MCTWF members over age 13 who are diabetic with diabetes-related claim history and medical coverage through the MCTWF Actives Plan or MCTWF Retirees Plan. Medical claim records will be provided by Blue Cross Blue Shield of Michigan for this sole and express purpose. All protected health information is kept strictly confidential and maintained

in accordance with HIPAA privacy and security requirements.

The Program includes:

- Unlimited free strips and lancets shipped directly to the enrollee's door. Enrollees can order refills of strips and lancets right from the Livongo glucometer.
- Better diabetes monitoring: Livongo's advanced glucometer uploads blood glucose readings to a private account. The meter also provides personalized tips after each reading to support diabetes management.
- Expert support available

24/7: Certified Diabetes Educators are available if needed. They can discuss anything from nutrition to lifestyle changes and will reach out to individuals when a blood glucose reading is out of range, to help when it's needed most.

**Enroll by visiting the site at [www.join.livongo.com/MCTWF](https://www.join.livongo.com/MCTWF).**



The *Messenger* 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.



PRESORTED  
FIRST-CLASS MAIL  
U.S. POSTAGE PAID  
ALLIED UNION SERVICES



Visit us at [www.mctwf.org](http://www.mctwf.org) for more benefit information!

MICHIGAN CONFERENCE OF TEAMSTERS WELFARE FUND  
2700 TRUMBULL AVE.  
DETROIT, MICHIGAN 48216  
313-964-2400  
TOLL FREE 800-572-7687  
IN CASE OF OUTAGE: 800-482-2219



## MICHIGAN CONFERENCE OF TEAMSTERS WELFARE FUND

Union Trustees:  
**KEVIN D. MOORE**  
**GREGORY W. NOWAK**  
**ELLIS P. WOOD**

Employer Trustees:  
**RAYMOND J. BURATTO**  
**EARL D. ISHBIA**  
**ROBERT W. JONES**

### MCTWF Participant Web Portal – New Look Coming Soon

MCTWF has been providing participants and covered dependents (over 18 years of age) around the clock access to personal information via a secured participant portal since 2006.

The New Portal will be accessed through the MCTWF website [www.mctwf.org](http://www.mctwf.org). After the launch, planned for late 2021, you will be automatically redirected to the New Portal where new participant portal members can register and current participant portal members will be asked to create a new account in the New Portal in order to view your personal account information.

If, in reviewing an Explanation of Benefits from MCTWF, or from one of its business associates, you identify what you believe to be fraudulent information, please contact the appropriate toll-free Anti-fraud Hotline as follows:

For Physician or Vision Claims: 800-637-6907  
For Dental Claims: 800-524-0147  
For Hospital Claims: 800-482-3787

#### Editor's Note:

For simplicity, the *Messenger* may use masculine pronouns to refer to a participant (i.e., employee) or child and female pronouns to refer to dependents. When referring individually or collectively to participants and beneficiaries (i.e., spouses and eligible children), the *Messenger* uses the term "members." Michigan Conference of Teamsters Welfare Fund is referred to as "Fund" or "MCTWF".



The *Messenger* is published by the Michigan Conference of Teamsters Welfare Fund.  
© 2021 All Rights Reserved