



MESSENGER

www.mctwf.org

FALL 2022

VOLUME 39, ISSUE 3

Message from MCTWF's Executive Director



Dear Teamster Families,

It's Autumn and many of our families are back to the routines of work, school, and after-school activities. We may be busy, but Fall is the perfect time to schedule those annual wellness checkups and make time for our overall health. And, with so many fun activities like apple picking, corn mazes, and fall festivals, it's a great time of year to enjoy the crisp air and get some exercise!

Catching up on those COVID-19 vaccines and boosters, as well as scheduling an annual flu shot will help prepare us for the winter season. Find out more about the updated COVID-19 boosters and flu shots on page 3.

In this issue, you will find information about two new MCTWF pharmacy benefits. Also, there are notices about the importance of showing both your ID cards and reminders about cashing reimbursement checks. Please take a moment to read these important articles.

October is Breast Cancer Awareness Month, and November is Diabetes Awareness Month. We have provided some information on pages 6 and 7 regarding both of these important topics.

Please take a few minutes to read additional information that you will find within the pages of this issue including program services from our partners Omada, Livongo, and MDLIVE.

Wishing you and your families good health and happiness.

Kyle R. Stallman



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

Local Union 247, Detroit, MI

Site Supply, Inc.

Local Union 283, Wyandotte, MI

Linde Gas & Equipment – Marysville

Local Union 299, Detroit, MI

Traditional Logistics & Cartage, LLC – Rail Prep

Inside This Issue

Message from MCTWF's Executive Director	1
Welcome Our Most Recently Enrolled Participants	1
Reminder: Retiree Benefit Eligibility Ceases Upon Medicare Eligibility	1
Notice of Creditable Coverage	2
Stay Up to Date with COVID-19 Vaccines Including Boosters	3
Don't Forget Your Family's Seasonal Flu Shots!	3
Show Your Cards!	4
New Pharmacy Benefit: Access to COVID-19 Antiviral Medication	4
Monkeypox Update	4
The Importance of Opening MCTWF Mail and Cashing Checks on Time	5
MDLIVE Offers Medical Visits and Behavioral Healthcare through MCTWF	5
November is Diabetes Awareness Month - What is Prediabetes?	6
Omada for Prediabetes and Weight Management	6
Livongo for Diabetes	7
October is Breast Cancer Awareness Month	7
New Pharmacy Benefit: Disposable Insulin Pumps for Type 1 Diabetics	8

Reminder: Retiree Benefit Eligibility Ceases Upon Medicare Eligibility

In addition to the other causal events stated in your Summary Plan Description, MCTWF Retirees Plan eligibility ceases for a retiree or spouse as of the earlier of the first of the month in which the retiree's or spouse's 65th birthday falls or when he/she becomes eligible for Medicare Part A coverage. If you are a retiree or a retiree's spouse who is becoming (or has become) eligible for Medicare Part A coverage prior to your 65th birthday, it is imperative that you immediately inform MCTWF of your early Medicare eligibility date and that you cease the use of MCTWF Retirees Plan benefits. MCTWF will ask you for a copy of your Medicare card or letter from the Social Security Administration stating your effective eligibility date. MCTWF will pursue recovery from you for any benefits paid for services incurred on or after your Medicare eligibility date.

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
- 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 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, 2022
Michigan Conference of Teamsters Welfare Fund

Stay Up to Date with COVID-19 Vaccines Including Boosters

What You Need to Know

The updated COVID-19 booster provides protection against the original strain of the virus that causes COVID-19, as well as the BA.4 and BA.5 Omicron subvariants. These newer subvariants are more contagious and able to evade protection that your body might have against earlier subvariants.

The Centers for Disease Control (CDC) recommends everyone stay up to date with COVID-19 vaccination, including all primary series doses and boosters for their age group:

- People ages 6 months through 4 years should get all COVID-19 primary series doses.
- People ages 5 years and older should get all primary series doses, and the booster dose recommended for them by CDC, if eligible.
- People ages 5 years to 11 years are currently recommended to get the original (monovalent) booster.
- People ages 12 years and older are recommended to receive one updated Pfizer or Moderna (bivalent) booster.
- This includes people who have received all primary series doses and people who have previously received one or more original (monovalent) boosters.
- At this time, people aged 12 years to 17 years can only receive the updated Pfizer bivalent booster.
- Getting a COVID-19 vaccine after you recover from COVID-19 infection provides added protection against COVID-19.
- People who are moderately or severely immunocompromised have different recommendations for COVID-19 vaccines, including boosters.

Vaccine information and updates are provided by the CDC. Visit www.CDC.gov to keep up with the latest news.

Why You Should Stay Up to Date with Your COVID-19 Vaccines



Getting vaccinated and boosted greatly reduces your risk of severe illness, hospitalization, and death.



COVID-19 vaccines, including boosters, are effective against known variants, including Omicron.



All COVID-19 vaccines currently approved or authorized in the U.S. are proven to be safe.

Don't Forget Your Family's Seasonal Flu Shots!

Who should get a flu vaccine this season?

Everyone 6 months and older should get a flu vaccine every season with rare exceptions. Vaccination is particularly important for people who are at higher risk of serious complications from influenza.

The flu vaccination has important benefits. It can reduce flu illnesses, doctors' visits, and missed work and school due to flu, as well as prevent flu-related hospitalizations and deaths. During the COVID-19 Pandemic, it is even more important to avoid the flu. It is possible to get both viruses at the same time.

When should I get vaccinated against flu?

For most people who need only one dose of flu vaccine for the season, September and October are generally good times to be vaccinated against flu. Ideally, everyone should be vaccinated by the end of October. Additional considerations concerning the timing of vaccination for certain groups of people include:

- Most adults, especially those 65 years and older, and pregnant people in the first or second trimester should generally not get vaccinated early (in July or August) because protection may decrease over time. However, early vaccination can be considered for any person who is unable to return at a later time to be vaccinated.
- Some children need two doses of flu vaccine. For those children it is recommended to get the first dose as soon as vaccine is available, because the second dose needs to be given at least four weeks after the first. Vaccination during July and August also can be considered for children who need only one dose.
- Vaccination during July and August also can be considered for people who are in the third trimester of pregnancy during those months, because this can help protect their infants for the first few months after birth (when they are too young to be vaccinated).

For more information visit www.CDC.gov/flu.

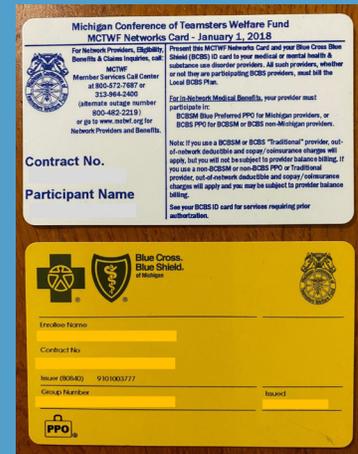


Show Your Cards!

When MCTWF members receive healthcare services, it is imperative that they present their MCTWF ID cards to avoid any confusion regarding MCTWF benefits.

When receiving medical services, please show both the gold BCBSM ID card and the white MCTWF Networks card. When receiving vision, prescription drugs or dental services, members should show the white MCTWF Networks card.

For any questions, or replacement cards, 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.



New Pharmacy Benefit: Access to COVID-19 Antiviral Medication

PAXLOVID® is a COVID-19 antiviral medication used to treat mild-to-moderate COVID-19 in adults and children (12 years of age and older weighing at least 88 pounds) with positive results of direct SARS-CoV-2 viral testing, and who are at elevated risk for progression to severe COVID-19, including hospitalization or death.

Recently, the Federal Drug Administration (FDA) revised its emergency use authorization to allow state-licensed pharmacists to prescribe the oral antiviral medication, Paxlovid.

Effective October 15, 2022, MCTWF members will be able to request and fill a prescription for Paxlovid through participating pharmacies.

Participating CVS® pharmacy pharmacists can prescribe and fill Paxlovid, for those that are eligible for treatment. Participation by other network pharmacies will be based upon the availability of the service at their individual locations. Members must contact the network pharmacy within 3 days of symptoms to determine eligibility for Paxlovid. Pharmacists will:

- Determine your eligibility for Paxlovid.

- Prescribe Paxlovid if you're eligible.
- Refer you for additional evaluation if you're deemed not eligible.

Visit [Caremark.com/findapharmacy](https://www.caremark.com/findapharmacy) to find a participating network pharmacy near you and contact them to see if they offer treatment for COVID-19.

The cost of the participating pharmacist assessment is covered under your prescription drug benefit in full and there is currently no cost to members for Paxlovid.

If you test positive for COVID-19, ask your physician if Paxlovid can help you with a fast recovery.

Monkeypox Update

Public health officials are tracking an outbreak of monkeypox across the U.S. and around the globe. This is a rare disease that is spread through close contact.

In May 2022, cases of monkeypox were identified in countries where the disease is not typically seen – which include the U.S. Key facts include:

Monkeypox is rarely fatal.

Most individuals are at a relatively low risk of contracting monkeypox. The virus requires close physical contact to spread. Individuals can protect themselves by:

- Avoid direct physical contact – including kissing, hugging, cuddling, or having sex – with an infected person. Do not share utensils, cups, or personal items with an infected person.

- Practice good personal hygiene by washing hands or using an alcohol-based hand sanitizer before eating or before touching your face, and after using the bathroom.

Monkeypox spreads through close, skin-to-skin contact.

The virus typically spreads through close, intimate contact with an infected person. Mainly, it's transmitted through the rash, scabs, or bodily fluid of an infected person through direct contact or by touching objects like towels, bedding or surfaces used by an infected person. An individual who is pregnant can also spread the virus to their fetus through the placenta.

An infected person can spread the disease from the time their symptoms start until the rash is fully healed.

It can last two to four weeks, according to the CDC.

Monkeypox typically causes a rash.

Most people with monkeypox will develop a rash that typically looks like pimples or blisters and may be painful or itchy. If you have a new or unexplained rash, contact a healthcare provider for evaluation.

Treatment is available.

Because monkeypox and smallpox are genetically similar, vaccines and antiviral treatments developed for smallpox are being used for monkeypox.

If you believe you've been exposed to monkeypox, you should consider getting vaccinated. Ask your physician for more information.

Information provided by James D. Grant, M.D., chief medical officer at BCBSM.

The Importance of Opening MCTWF Mail and Cashing Checks on Time

Kudos go to the people who open every single piece of “snail mail” that comes to their door. However, not everyone is that dedicated. In these times where we receive so many marketing schemes and political ads in the mail, it may be hard to keep up.

The important thing to remember is that when MCTWF mail arrives, it’s imperative to open it as soon as possible, especially when expecting a reimbursement.

At MCTWF, benefit payments are mailed out in check form and must be cashed within 60 days.

If a member attempts to cash a check from MCTWF that is already voided, he/she runs the risk of being charged a return deposit fee from his/her bank. MCTWF members can request a new check, but to save time, and avoid extra fees, please be sure to cash the check before the 60-day deadline.

Even if MCTWF mail does not contain a check, it is important to review the correspondence, and if appropriate, respond in a timely manner.



MDLIVE Offers Medical Visits and Behavioral Healthcare through MCTWF

Seven years ago, long before access to Telehealth (remote healthcare) was considered a necessity, 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, seven 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.

Medical visits and behavioral health consultations are available with a \$0 copay through March 31, 2023. Below is a partial list of services available to MCTWF members after creating an MDLIVE account:

Urgent Care		Behavioral Health Therapy and Psychiatry	
Allergies	Medication Refills (Temporary, no Opioids)	Addictions	Obsessive Compulsive Disorder (OCD)
Birth Control	Pink Eye	Aging and Caregiver Support	Panic Disorders
Cold	Rash	Anxiety	Parenting Support
COVID-19 (no antivirals)	Sinus Problems	Bipolar	Phobias
Flu	Sore Throat	Depression	Relationship issues
Ear pain	UTI (18 and older)	Grief and Loss	Stress Management
Headache	Yeast Infections	LGBTQ+ Support	Trauma and PTSD
Insect Bites	And More	Life Changes	And More

For the full list of services, visit www.mdlnext.mdlive.com/what-we-treat. Download the MDLIVE mobile from the App Store, get it on Google Play, or link to it at the MCTWF website at www.mctwf.org, under the Info Links tab. For more information, call (800) 400-MDLIVE.

November is National Diabetes Awareness Month

What is Prediabetes?

Insulin is a hormone made by your pancreas that acts like a key to let blood sugar into cells for use as energy. If you have prediabetes, the cells in your body don't respond normally to insulin. Your pancreas makes more insulin to try to get cells to respond. Eventually your pancreas can't keep up, and your blood sugar rises, setting the stage for prediabetes—and type 2 diabetes down the road.

Signs & Symptoms

You can have prediabetes for years but have no clear symptoms, so it often goes undetected until serious health problems such as type 2 diabetes show up. It's important to talk to your doctor about getting your blood sugar tested if you have any of the risk factors for prediabetes, which include:

- Being overweight
- Being 45 years or older

- Having a parent, brother, or sister with type 2 diabetes
- Being physically active less than 3 times a week
- Ever having gestational diabetes (diabetes during pregnancy) or giving birth to a baby who weighed more than 9 pounds
- Having polycystic ovary syndrome

Race and ethnicity are also a factor: African Americans, Hispanic/Latino Americans, Indigenous Americans, Pacific Islanders, and some Asian Americans are at higher risk.

Simple Blood Sugar Test

You can get a simple blood sugar test to find out if you have prediabetes. Ask your doctor if you should be tested.

Preventing Type 2 Diabetes

If you have prediabetes, losing a small amount of weight if you're overweight and getting regular physical activity can lower your risk

for developing type 2 diabetes. A small amount of weight loss means around 5% to 7% of your body weight, just 10 to 14 pounds for a 200-pound person. Regular physical activity means getting at least 150 minutes a week of brisk walking or similar activity. That's just 30 minutes a day, five days a week.

For additional assistance, check into the MCTWF Omada health benefit to see if you qualify. The program provides:

- Working with a trained coach to make realistic, lasting lifestyle changes.
- Discovering how to eat healthy and add more physical activity into your day.
- Finding out how to manage stress, stay motivated, and solve problems that can slow your progress.
- Getting support from people with similar goals and challenges.



November is National Diabetes Awareness Month

Get free access to diabetes prevention devices and support

Omada for Prevention[®] gives members a support team to help reduce risk for type 2 diabetes, manage weight and make long term improvements to their health - all at no cost to you.

Omada helps you find the healthy habits and routines that work for you.

What you'll get:

- ✓ A plan built around you
- ✓ Dedicated health coach
- ✓ Wireless smart scale
- ✓ Interactive weekly lessons

Start today:



omadahealth.com/mctwf

November is National Diabetes Awareness Month (continued from page 6)



Livongo for Diabetes: Health Benefit at No Cost that Makes Living with Diabetes Easier

Who can join:

The Livongo for Diabetes program is offered at no cost to members with diabetes and medical coverage through the MCTWF Actives Plan or MCTWF Retirees Plan.

What you get:

- **Connected Meter:** Automatically uploads your blood glucose readings to your secure online account and provides real-time personalized tips.
- **Support from Coaches When You Need It:** Communicate with a coach anytime about diabetes questions on nutrition or lifestyle changes.

- **Unlimited Strips at No Cost to You:** When you are about to run out, we ship more supplies, right to your door.

Enroll today: join.livongo.com/MCTWF/now

MCTWF is offering the Livongo for Diabetes program to MCTWF members who are diabetic with diabetes-related claim history and medical coverage through the MCTWF Actives Plan or MCTWF Retirees Plan. Medical records will be provided by Blue Cross Blue Shield of Michigan only for this sole and express purpose. All protected health information is kept strictly confidential and maintained in accordance with HIPAA privacy and security requirements.

October is Breast Cancer Awareness Month

There are things you should know to understand what breast cancer is, know your chances for getting it, and how to find it early. Finding breast cancer early is critical because when it is found early, it is easier to treat. Read to learn more about the common symptoms of breast cancer and the best way many women find breast cancer early.

What is breast cancer?

Breast cancer is the second most common cancer among women, after skin cancer. It is a disease in which cells in the breast grow out of control. Cancer cells can also spread, or metastasize, to other parts of the body.

What symptoms should I look for?

Some warning signs of breast cancer are:

- New lump in the breast or underarm (armpit).
- Thickening or swelling of part of the breast.
- Irritation or dimpling of breast skin.
- Redness or flaky skin in the nipple area or the breast.
- Pulling in of the nipple.
- Nipple discharge other than breast

milk, including blood.

- Any change in the size or shape of the breast.
- Pain in the breast.

These symptoms can happen with other conditions that are not cancer. If you notice any of these symptoms, talk to your healthcare provider right away.

What can I do to find breast cancer early?

Breast cancer screening involves checking a woman's breasts for cancer before there are signs or symptoms of the disease.

A mammogram is an X-ray picture of the breast. Doctors use a mammogram to look for early signs of breast cancer.

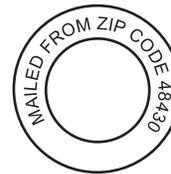
MCTWF medical benefits provide members with mammography screening - one baseline screening between the ages of 35 and 40 years and one screening annually age 40 years and older. MCTWF's annual mammography under the preventative/wellness screening service, where the applicable deductible and/



or coinsurance is waived, has been expanded to include the 3D mammography screening service and can be covered in lieu of the standard annual mammography, based on the physician orders and provided that the service is billed as a screening, subject to your benefit package applicable deductible and/or coinsurance amounts. Otherwise, the service will be covered under the medical benefit and the applicable deductible and/or coinsurance will apply.

Awareness information provided by the CDC.

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 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
THOMAS A. ZIEMBOVIC

Employer Trustees:
RAYMOND J. BURATTO
EARL D. ISHBIA
ROBERT W. JONES
ANN R. ZICK

New Pharmacy Benefit: Disposable Insulin Pumps for Type 1 Diabetics

Effective November 15, 2022, MCTWF is providing a new CVS/Caremark pharmacy benefit that will cover specific disposable insulin pumps, including the Omnipod 5. After discussing the availability of a disposable insulin pump with the patient's physician, if the patient is eligible for this method of insulin delivery, the physician will submit a prescription to the pharmacy. The patient will be charged the applicable Brand copayment for each prescription fill.

Omnipod 5 is an automated insulin delivery system which integrates with the Dexcom Continuous Glucose Monitoring (CGM) System, and is cleared for people with type 1 diabetes, aged 6 years and older.

Omnipod 5 products can help to simplify life with diabetes:

- No multiple daily injections, tubes, or fingersticks* necessary.
- Helps keep users in range day and night.
- Monitors glucose levels and insulin dosing all with the option for full control right from your compatible smartphone.
- Each Pod still lets you trade multiple daily injections for up to 3 days (72 hours) of continuous insulin delivery.

For a complete description of the Omnipod products please visit www.omnipod.com.

*Fingersticks are required for diabetes treatment decisions if symptoms or expectations do not match readings.

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.

© 2022 All Rights Reserved

