

# Michigan Conference of Teamsters Welfare Fund



# MESSENGER

[www.mctwf.org](http://www.mctwf.org)

Winter 2022 – 2023

VOLUME 40, ISSUE 1

## Message from MCTWF's Executive Director



Dear Teamster Families,

Whether you made resolutions or not, wellness is a great area to focus on in 2023. Take advantage of cooler months to schedule those check-ups and routine physicals. Refer to your SPD to find out which health screenings are covered by MCTWF medical packages. February is American Heart Month, and the Fund has some heart-healthy tips to pass along.

In this issue of the Messenger, you will find the Plans' Summary Annual Reports. These reports summarize the Actives and Retirees Plans' finances as of March 31, 2022.

The self-contribution retiree medical plan rates for plan year April 2023 – March 2024 are included, along with a notification about an increase in the annual maximum medical benefit limit, approved by the Board of Trustees.

Also in this issue, you can read about the new *Participant Web Portal*, part of a larger project to upgrade systems, security, and software to better serve the Fund's members. Even if you had an account with the old participant portal, you will need to create a new one to access all of your information. Please go to [mctwf.org](http://mctwf.org), click on the *Participant Web Portal* box in the upper right, and follow the link to create an account. A new dashboard provides easy navigation to all your plan information and billing history.

There are also some important reminders for updates on family status changes as well as the importance of requesting predeterminations for dental work. In addition, Omada for Prediabetes and Livongo for Diabetes are featured in this issue. If you have prediabetes or diabetes, please review the benefits of these programs offered at no cost to MCTWF members.

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 61, Asheville, NC

U.S. Foods

### Local Union 71, Charlotte, NC

U.S. Foods

### Local Union 171, Salem, VA

U.S. Foods

### Local Union 284, Columbus, OH

Circleville District Schools

### Local Union 337, Detroit, MI

Netflix Productions, LLC/  
Beverly Hills Cop 4

Commerce Distribution

### Local Union 391, Greensboro, NC

U.S. Foods

### Local Union 414, Fort Wayne, IN

Wayne Pipe & Supply



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# Summary Annual Reports for MCTWF Actives Plan and MCTWF Retirees Plan Participants Michigan Conference of Teamsters Welfare Fund Plan Year Ended March 31, 2022

## For MCTWF Actives Plan

This is a summary of the annual report of the MCTWF ACTIVES PLAN, EIN 38-1328578, Plan No. 501, for the period April 1, 2021, through March 31, 2022. 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 \$539,536,125 as of March 31, 2022, compared to \$547,179,453 as of April 1, 2021. During the plan year the plan experienced a decrease in its net assets of \$7,643,328. 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 \$300,905,587, including employer contributions of \$298,279,615, employee contributions of \$1,009,745, earnings from investments of \$1,614,334, and other income of \$1,893.

Plan expenses were \$308,548,915. These expenses included \$14,386,848 in administrative expenses, and \$294,162,067 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;
- assets held for investment;
- 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 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 N-1513, 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 the period April 1, 2021 through March 31, 2022. 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 \$55,352,283 as of March 31, 2022, compared to \$55,654,420 as of April 1, 2021. During the plan year the plan experienced a decrease in its net assets of \$302,137. 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 \$8,976,973, including employer contributions of \$5,915,334, employee contributions of \$3,236,895, earnings from investments of (\$175,288), and other income of \$32.

Plan expenses were \$9,279,110. These expenses included \$675,211 in administrative expenses, and \$8,603,899 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;
- assets held for investment;
- 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 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 N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.

[Visit www.mctwf.org to stay informed.](http://www.mctwf.org)

## Retiree Medical Benefit Package Rates for Plan Year April 2023 - March 2024

The standard and expanded eligibility monthly self-contribution rates listed below apply to all those participating in the MCTWF Retirees Plan basic medical and prescription drug Benefit Package 145. For those purchasing Benefit Package 475 (which adds to the basic medical and prescription drug benefits the Retiree Supplemental Benefits Rider – Hearing, Vision, and Dental Plan 2 benefits), add \$100.55 to Benefit Package 145 monthly rates.

April 2023      Retiree Medical Benefit Package 145 Standard Eligibility Monthly Self-Contribution Rates (Covers Both the Retiree and the Eligible Spouse)*						
	Years Participating in MCTWF under an Active Benefit Package with Retiree Medical Component					
Age at MCTWF Retirement Date	5 – 9	10 – 14	15 – 19	20 – 24	25 – 29	30 +
<b>50 – 54</b>	\$750	\$680	\$620	\$560	\$480	\$425
<b>55 – 59</b>	\$585	\$545	\$505	\$465	\$430	\$400
<b>60 – 64</b>	\$425	\$415	\$400	\$375	\$370	\$360

For eligible retirees whose active employment ceased prior to January 1, 2002: \$360

April 2023      Retiree Medical Benefit Package 145 <u>Expanded Eligibility</u> Monthly Self-Contribution Rates (Covers Both the Retiree and the Eligible Spouse)*						
	Years Participating in MCTWF under an Active Benefit Package with Retiree Medical Component					
Age at MCTWF Retirement Date	5 – 9	10 – 14	15 – 19	20 – 24	25 – 29	30 +
<b>57 – 59</b>	\$645	\$600	\$555	\$510	\$475	\$440
<b>60 – 64</b>	\$465	\$455	\$440	\$410	\$405	\$395

April 2023      Retiree Medical Benefit Package 145 Extended Retiree Spouse* Monthly Self-Contribution Rates (For Benefit Package 475, add \$100.55)		
Age at Start of Each Plan Year	Female	Male
<b>50 – 52</b>	\$593.65	\$483.30
<b>53 – 55</b>	\$647.70	\$612.20
<b>56 – 58</b>	\$672.30	\$749.25
<b>59 – 61</b>	\$696.10	\$880.90
<b>62 – 64</b>	\$735.70	\$980.60

### Increase in MCTWF Retirees Plan Calendar Year Benefit Limit

The MCTWF Retirees Plan health (medical and prescription drug) benefits calendar annual benefit limit, exclusive of Phase III Specified Organ Transplants, per covered individual, has been increased from \$250,000 to \$300,000, effective retroactively to January 1, 2022.

\*Eligibility to participate in the MCTWF Retirees Plan (Benefit Package 145 or 475) ceases for the retiree or the spouse when he or she becomes eligible for Medicare Part A coverage or engages in prohibited employment (as defined by the Summary Plan Description Booklet). In the event that the retiree becomes eligible for Medicare Part A, the spouse may continue to participate at the retiree self-contribution rate that would have been applicable to the retiree until or unless non-deferred participation (i.e., eligibility for coverage) in the MCTWF Retirees Plan exceeds eight years. Spouse participation then requires self-contribution at the Extended Retiree Spouse rates for the applicable benefit package. If the retiree dies or becomes eligible for early age (disability) Medicare coverage, the otherwise eligible spouse may continue to participate at the retiree's self-contribution rate that would have been applicable to the retiree, unless or until the later of (a) eight years of non-deferred participation, or (b) until the date the retiree would have attained age 65, after which, for so long as she remains eligible, the spouse may continue to participate at the Extended Retiree Spouse rates for the applicable benefit package.

**Reminder:** In addition to the other causal events stated in your Summary Plan Description, entitlement to MCTWF Retirees Plan benefits ceases as of the earlier of a) the first of the month in which 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 immediately call to inform MCTWF of his early Medicare eligibility date and that the individual immediately cease the use of MCTWF Retiree 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. MCTWF will pursue recovery for any Retiree benefits paid for services incurred on or after the individual's Medicare eligibility date.

## Family Status Updates and SPD Clarification

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.

### Clarification

As stated in the Summary Plan Description (SPD): If the status change involves a new spouse or dependent child and your employer contributes under a "tiered" contribution rate structure, your Employer will be responsible

for payment of any additional contributions required to provide your new Spouse or Dependent child coverage, retrospectively and prospectively.

If, in such case, you fail to notify the Fund of a new spouse or dependent child within 90 days of that event, eligibility for retroactive coverage will begin on the date 90 days prior to the Fund's receipt of such notification.

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.



**Access a health program built just for you.**



Attention MCTWF Members,

The Fund offers Omada® as a covered benefit for all eligible employees. Omada is a personalized health program that helps members create healthier lifestyles through one-on-one personal coaching and the tools they need to make long-lasting changes.

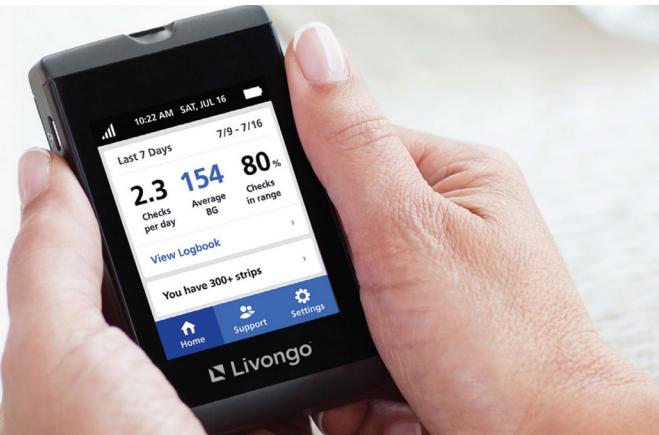
The best part: the program — up to a \$700 value — is offered at no cost to you, if you're eligible to join.

All members age 18 and older (with MCTWF medical benefits) are invited to submit an online application that will be reviewed by Omada. Those members who are determined to be at elevated risk for prediabetes pursuant to the Centers for Disease Control and Prevention (CDC) guidelines will be deemed eligible and invited to enroll in the program.

Members can get started by visiting [www.omadahealth.com/mctwf](http://www.omadahealth.com/mctwf), find the link at [www.mctwf.org](http://www.mctwf.org) under the **Info Links** tab, or use this QR code to apply.



# Diabetes management, simplified



An advanced blood glucose meter and as many strips and lancets as you need, paid for by MCTWF.

It's all in the meter and on the house.



Personalized tips with each blood sugar check



Real-time support when you're out of range



Strip reordering right from your meter



Optional alerts to keep contacts in the loop



Send a Health Summary Report directly from your meter



Automatic uploads mean no more paper logbooks

## Get started

Text "GO MCTWF" to 85240 to learn more and join

You can also join by visiting [Join.Livongo.com/MCTWF/hi](http://Join.Livongo.com/MCTWF/hi)  
or call 800-945-4355 and use registration code: MCTWF

## Predeterminations are Recommended for Dental Work Over \$200

A predetermination can prevent costly surprises by providing estimates regarding how much certain dental services will cost you under your MCTWF dental plan.

A predetermination is an estimate provided prior to dental treatment informing you:

- If the treatment is covered.
- The allowed amount that can be paid by MCTWF.
- The amount for which you will be responsible.

This is a free, optional service

provided to members to help you make an informed decision about your dental treatment and associated costs.

**A predetermination is not a guarantee of payment – it is an estimate of what you can expect to owe.**

You may want to ask your dentist to submit a predetermination to MCTWF for more expensive procedures or extensive treatment. Typically, this would include procedures such as crowns, bridges, root canals, removal of wisdom teeth, periodontal treatment,

and other high-cost treatments.

A predetermination estimate allows you to find out in advance what is covered and what your share of the costs will be before you receive the service. Some dental services may be limited or not covered by your plan. Any deductible or maximums applied are included.

Once you receive the predetermination, you can make an informed decision about whether you want to proceed with the treatment, or discuss alternative options with your dentist.

## CVS/Caremark Standard Formulary Exclusions and Additions

The following list reflects those prescription medications that, effective January 1, 2023, are either newly excluded from CVS/Caremark's Standard Formulary (and therefore require prior authorization to establish medical necessity) or have been added to the Standard Formulary. Please note that listed generic drugs are in lowercase font and brand drugs are in UPPERCASE font. CVS/Caremark has notified current utilizers and their prescribing physician of the newly excluded drugs and provided a list of covered alternative drugs that are therapeutically equivalent. In order to obtain prior authorization, your physician must contact CVS/Caremark at (800) 626-3046.

**Since the full list of drugs excluded from or added to the Standard Formulary in prior years has become too lengthy for publication here, the all-inclusive list is published on our website at [www.mctwf.org](http://www.mctwf.org) (click on the *Info Links* page).**

Common Condition/ Therapeutic Class	Drug Newly Excluded from Standard Formulary Effective 1/1/23 (Subject to Prior Authorization)	Recommended Alternative Generic or Brand Drugs in Therapeutic Class (note: the below listed generics are not the direct generic equivalent of the brand drug that is subject to Prior Authorization)	Drugs Added or Added Back to Standard Formulary Effective 1/1/23 (No Longer Subject to Prior Authorization)
Antiarrhythmics	MULTAQ, NEXTERONE	amiodarone	
Anti-Inflammatory, Cryopyrin- Associated Periodic Syndromes (CAPS)	ARCALYST	ILARIS	
Asthma, Severe	NUCALA LYOPHILIZED	DUPIXENT, FASENRA, NUCALA (except lyophilized powder), TEZSPIRE, XOLAIR	
Asthma, Steroid Inhalants	ARNUITY ELLIPTA, FLOVENT DISKUS, QVAR REDIHALER	FLOVENT HFA, PULMICORT FLEXHALER	
Attention Deficit Hyperactivity Disorder	ADDERALL XR		amphetamine-dextroamphetamine ext-rel
	CONCERTA		methylphenidate ext-rel
Autoimmune Agents			ILUMYA
Atopic Dermatitis			ADBRY, CIBINQO
Cancer, Antimetabolites	ALIMTA	pemetrexed	
Cancer, Follicular Lymphoma Phosphatidylinositol-3-kinase (PI3K) Inhibitors			ZYDELIG
Cancer, Poly-ADP Ribose Polymerase (PARP) Inhibitors	RUBRACA	LYNPARZA, ZEJULA	
Cancer, Rearranged During Transfection (RET) Inhibitors			GAVRETO, RETEVMO
Cancer, Renal Cell Carcinoma	SUTENT, VOTRIENT	sunitinib, CABOMETYX, INLYTA, LENVIMA, NEXAVAR	
Dermatology, Acne Products			WINLEVI
Endocrine, Metabolic Modifiers	NITYR	ORFADIN	
Hematologic, Hemophilia B	BENEFIX, IXINITY, RIXUBIS	ALPROLIX, REBINYN	ALPROLIX
Hematologic, Thrombocytopenia Agents			MULPLETA (non-preferred)
Hereditary Angioedema	FIRAZYR	icatibant, RUCONEST	
Migraine, Calcitonin Gene- Related Peptide Inhibitors (CGRP) Inhibitors*			AIMOVIG
Overactive Bladder, Incontinence Urinary Antispasmodics	TOVIAZ	darifenacin ext-rel, oxybutynin ext-rel, solifenacin, tolterodine, tolterodine ext-rel, trospium, trospium ext-rel, GEMTESA	
Pain & Inflammation, Non-steroidal Anti-Inflammatory Drugs (NSAIDs)*	diclofenac capsule 25 mg	diclofenac sodium, ibuprofen, meloxicam tablet, naproxen (except naproxen CR or naproxen suspension)	
	diclofenac solution 2%	diclofenac sodium, diclofenac sodium gel 1%, diclofenac sodium solution 1.5%, ibuprofen, meloxicam tablet, naproxen (except naproxen CR or naproxen suspension)	
Pain, Opioid Analgesics	NUCYNTA	hydromorphone, morphine, oxycodone	
	NUCYNTA ER	fentanyl transdermal, hydrocodone ext-rel, hydromorphone ext-rel, methadone, morphine ext-rel, XTAMPZA ER	
Parkinson's Disease			RYTARY
Pulmonary Fibrosis Agents	ESBRIET	pirfenidone, OFEV	
Sleep Disorders	EDLUAR	doxepin, eszopiclone, ramelteon, zolpidem, zolpidem ext-rel, BELSOMRA, DAYVIGO	DAYVIGO
Ulcerative Colitis	ASACOL HD		mesalamine delayed-rel tablet 800 mg

## Board of Trustees Extends \$0 Copay Policy for MDLIVE Telehealth Visits

MCTWF members have free access to 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.

MCTWF's Trustees are extending the \$0 copay policy for another year, through March 31, 2024.



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

## MCTWF's New Participant Web Portal is Live!

MCTWF has upgraded a series of systems and software to provide more efficient service to our members.

Included in the upgrades is the new "Participant Web Portal" found on the home page of the Fund website at [www.mctwf.org](http://www.mctwf.org).

This useful tool provides secure access to your protected health information maintained by MCTWF through a fully secured personal account.

The new *Participant Web Portal* provides improved navigation, security, and appearance. Members who wish to access the new portal will have to create a new private account – even if

you had an account on the old portal, which is no longer available.

By creating a new *Participant Web Portal* account, you will have access to:

- Participant Dashboard which provides easy access to all services.
- Health Claim screen which provides dates, amounts of claims paid, Explanation Of Benefits (EOBs), and the member's claim history. EOBs can be printed from there.
- Deductibles page displays deductible amounts met for the current year based on claims processed.
- Beneficiaries screen provides the

list of those dependents eligible for coverage.

- Document Center has all MCTWF forms for easy access.
- Disability Payments screen keeps a record of any disability claims, if applicable to the member's benefit package.
- Demographics screen displays contact information for covered individuals.

For any questions about the new member portal, 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.

## February is American Heart Month and Self-Care is Key

Did you know that people who have close relationships at home, work, or in their community tend to be healthier and live longer? One reason, according to the National Heart, Lung, and Blood Institute (NHLBI), is that we're more successful at meeting our health goals when we work on them with others. NHLBI launched the #OurHearts movement to inspire us to protect and strengthen our hearts with the support of others.

Here are some tips to improve your heart health.

Heart disease is a leading cause of death for both men and women in the United States. Most middle-aged and young adults have one or more risk factors for heart disease, such as diabetes, high blood pressure, high cholesterol, being a smoker or overweight.

Having multiple risk factors increases

your risk for heart disease.

Feeling connected with others and having positive, close relationships benefit our overall health, including our blood pressure and weight. Having people in our lives who motivate and care for us helps, as do feelings of closeness and companionship.

Follow these heart-healthy lifestyle tips to protect your health. It will be easier and more successful if you work on them with others:

- Be more physically active.
- Maintain a healthy weight.
- Eat a nutritious diet.
- Quit smoking.
- Reduce stress.
- Get 7-8 hours of quality sleep.
- Track your heart health stats.

Aim for at least 2½ hours of physical



activity each week — that's just 30 minutes a day, five days a week.

In addition, do muscle strengthening exercises two days a week.

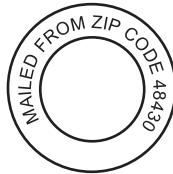
Can't carve out a lot of time in your day? Try 10 or 15 minutes a few times a day.

You don't have to make big changes all at once. Small steps will get you where you want to go.

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.

To contact MCTWF by mail, send letters or packages to address below by using the United States Postal Service (USPS) or United Parcel Service (UPS). MCTWF does not accept deliveries from FedEx.

Note: Packages and/or letters sent to MCTWF via FedEx will be returned to the sender.



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 or to send a secure email.

**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

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## Women's Health and Cancer Rights Act of 1998

The Women's Health and Cancer Rights Act (Women's Health Act) was signed into law October 21, 1998. This law amended the Employee Retirement Income Security Act of 1974 (ERISA) and provides important protections for breast cancer patients who elect breast reconstruction in connection with a mastectomy.

Under the Women's Health Act, group health plans offering mastectomy coverage (such as MCTWF) must also provide for reconstructive surgery in a manner determined in consultation between the attending physician and the patient.

Coverage must include:

- reconstruction of the breast on which the mastectomy was performed;
- surgery and reconstruction of the other breast to produce a symmetrical appearance; and prostheses and treatment of physical complications at all stages of the mastectomy, including lymphedema.

For more information on this topic, visit the Department of Labor webpage at [www.dol.gov/general/topic/health-plans/womens](http://www.dol.gov/general/topic/health-plans/womens).

The *Messenger* is published by the Michigan Conference of Teamsters Welfare Fund.  
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## IRS 1095-B Forms Are Mailed in February

The required Internal Revenue Service (IRS) 1095-B forms are being mailed to eligible participants during the month of February.

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".