



MESSENGER

www.mctwf.org

Spring 2026

VOLUME 43, ISSUE 1

Message from MCTWF's Executive Director

Dear Teamster Families,

As the days grow longer and the signs of spring begin, we are reminded of the importance of renewal - both in nature and in our personal well-being. This season offers a natural opportunity to re-focus on your health and make small, meaningful changes that can have a lasting impact.

Spring is an ideal time to revisit your health care goals. Whether it's scheduling preventive check-ups, reviewing your current benefits, or exploring wellness programs available to you as a MCTWF participant, taking proactive steps now can help you stay ahead throughout the year. Preventative care, including annual physicals and routine screenings, play a vital role in maintaining long-term health.

You may also want to take advantage of the milder weather by incorporating more physical activity into your routine. Simple activities like walking, gardening, or outdoor exercise can boost both physical and mental well-being. Additionally, seasonal foods such as fresh fruits and vegetables can support a balanced and nutritious diet.

The Fund is committed to providing resources and assistance for mental wellness. On page four, mental health support from our partnership with MDLIVE is highlighted. The Fund's Trustees have extended the \$0 copay policy for MCTWF members with medical benefits for this service.

I encourage you to review the Fund's health care resources and ensure you are making the most of the benefits available to you. If you have questions about coverage, claims, or wellness offerings, the Fund's call center is here to help guide you. This spring, take a moment to invest in your health - it's one of the most valuable commitments you can make.

Thank you for choosing MCTWF as your healthcare benefits and services provider. Wishing you good health and renewed energy this spring.

Warm regards,
Kyle R. Stallman



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

Local Union 90
Des Moines, Iowa
Keg 1

Local Union 135
Indianapolis, Indiana
Morris Motor Services

Local Union 305
Portland, Oregon
SP Plus Parking
Metropolis Parking

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DIABETES MANAGEMENT

Frequently asked questions

What is Diabetes Management?

The Diabetes Management program helps make living with diabetes easier by providing you with a connected meter, unlimited strips and lancets and coaching.

My doctor says I have prediabetes or am at risk of developing diabetes. Is Diabetes Management a good fit for me?

No, Diabetes Management is designed to support individuals diagnosed with type 1 or type 2 diabetes.

Will I really receive all the strips and lancets I need?

Yes! No matter if you check once a week or multiple times a day, with Teladoc Health you receive Unlimited strips and lancets at no cost to you.

Is this really no additional cost for me? How can that be?

Yes! Teladoc Health is being offered at no cost to you. Shipping is included, too. You are not billed anything for joining.

How do I join?

It's easy and takes only a few minutes! Visit TeladocHealth.com/Register/MCTWF and answer a few easy questions about you and your health to register. Next, download the app and log in. You may also enroll by calling Teladoc Health Member Support at 800-835-2362.

What happens after I join?

After you enroll, you'll be shipped the Welcome Kit that includes the meter and all the strips and lancets you need to check your blood sugar. You'll receive access to the member website, member.teladoc.com, where you can personalize the program and access your readings.

Can I cancel my membership?

Yes, you can cancel at any time for any reason. Just call Teladoc Health at 800-835-2362 or email membersupport@teladochealth.com.

Is my information confidential?

Teladoc Health takes your privacy seriously. Your health information is protected by federal and state laws, including HIPAA. Please see our Notice of Privacy Practices for more information on how Teladoc Health uses your health information www.teladoc.com/notice-of-privacy-practices/.

How do I reorder strips and lancets?

You can reorder strips and lancets in four ways:

1. Through your member website at member.teladoc.com
2. Through your meter
3. Through the mobile app
4. By calling Member Support anytime at **800-835-2362**.

What kind of credentials does my coach carry?

Coaches hold a variety of nationally recognized credentials and certifications to support members.

How often will I receive communications from Teladoc Health, and how can I adjust the frequency or opt out?

Frequency varies depending on the preferences you've set for your account. You can customize what out-of-range readings a coach should contact you about by logging in to your account at member.teladoc.com and visiting the "Support" tab on the left panel of your dashboard. You can opt out of communications by logging in to your account and visiting "Notifications" in the drop-down menu located at the top right of the screen.

**Visit TeladocHealth.com/Register/MCTWF
or call 800-835-2362 and use registration code
MCTWF to get started.**

Las comunicaciones del programa Teladoc Health están disponibles en español. Al inscribirse, podrá configurar el idioma que prefiera para las comunicaciones provenientes del medidor y del programa. Para inscribirse en español, llame al 800-835-2362 o visite TeladocHealth.com/Bienvenido/MCTWF.
The Teladoc Health program is offered at no cost to members with diabetes and medical coverage through the MCTWF Actives Plan or MCTWF Retirees Plan. MCTWF is offering the Teladoc Health 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.

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The Importance of Accurately Reporting All Eligible Dependents

As stated in your Summary Plan Description (SPD), all MCTWF participants must provide all required documentation, not just pertaining to themselves but also all eligible dependents (spouse and child(ren)) in a timely manner.

Participants are required to keep MCTWF informed of any change to their family status, including marriage, divorce, birth of child, adoption, change of address, change of email address, change of phone number, or other insurance information, etc.

You must notify the Fund immediately when you have a change in family status (new dependents or dependents who are no longer eligible for coverage) by submitting a *Change in Family Status Form*, along with the appropriate documentation (see Sec. 2.1 (a) of the SPD, for the list of required documentation), or a *Contact Update Form* in cases of changes in address, telephone number, and email address information. Both forms are available on the Forms page of MCTWF's website at www.mctwf.org or in the Document Center of your dashboard in the secure Participant Portal.

If you fail to notify the Fund of a family status change (divorce, death, or cessation of dependent child's eligibility), any benefits paid while not eligible for MCTWF benefits will be considered overpaid, and you will be responsible for reimbursing the Fund for the bills paid by MCTWF during any ineligibility period. If reimbursement is not made for the overpaid claims, your coverage for benefits and those of your eligible family members will be suspended until such time as the benefits are repaid.

If you fail to notify MCTWF of a new spouse or dependent child(ren) within 90 days of the event, eligibility for retroactive coverage will begin on the date 90 days prior to the Fund's receipt of the spouse/dependent notification. If your employer contributes under a "tiered" contribution rate structure, your employer and you (if you have contribution cost share) will be responsible for payment of any additional contributions required to provide your new spouse or dependent child(ren) coverage, retroactively and prospectively.

Contact MCTWF's Member Services Call Center Monday through Friday, 8:30 a.m. to 5:45 p.m. at (313) 964-2400 or toll free at (800) 572-7687 for any questions.

Messenger Memo:

In addition to the Coordination of Benefits Section 17 in the SPD, for married MCTWF eligible dependents who are covered under their spouse's insurance and their parent's insurance, the order of benefits for the dependent child are as follows:

- The plan that has been in place the longest.
- If both plans have the same effective date, the primary position is determined by the policyholder whose birthday falls earlier in the calendar year.

In-Lab Sleep Studies - Change in Prior Authorization Process

Currently, the required prior authorization process for in-lab sleep studies is handled by both the Fund and Blue Cross Blue Shield of Michigan (BCBSM), depending on the provider who is conducting the sleep study testing. **Effective May 1, 2026**, prior authorization for all in-lab sleep studies will be handled by BCBSM in accordance with BCBSM medical policy. All providers must obtain prior authorization for in-lab sleep testing by calling BCBSM at 800-392-2512. If services are provided, and not prior authorized, the member will be responsible for full payment of the charges. All MCTWF medical benefit packages cover members for sleep studies for the following diagnoses:

- Transient difficulty in initiating or maintaining sleep.
- Somnambulism or night terrors.
- Other dysfunctions of sleep stages or arousal from sleep.
- Cataplexy and narcolepsy.

May is Mental Health Awareness Month - Understanding and Managing Stress

How MDLIVE Can Help You

Everyone experiences stress. Sometimes it can help you focus and get the task at hand done. But when stress is frequent and intense, it can strain your body and make it impossible to function. Finding effective ways to deal with it is crucial to living well.

How Stress Affects You

Stress affects your entire body, mentally as well as physically. Some common symptoms include:

- Headaches
- Trouble sleeping
- Jaw pain
- Changes in appetite
- Frequent mood swings
- Difficulty concentrating
- Feeling overwhelmed

When experiencing long-term stress, your brain is exposed to increased levels of a hormone called cortisol. This exposure weakens your immune system, making it easier for you to get sick. Stress can contribute to worsening symptoms of your mental health. Knowing what situations cause it is the first step in coping with this very common experience.

When You Are Most Vulnerable to Stress

People are most susceptible to stress when they are:

- Not getting enough sleep.
- Not having a network of support.

- Experiencing a major life change such as moving, the death of a loved one, starting a new job, having a child, or getting married.
- Experiencing poor physical health.
- Not eating well.

Ways to Reduce Stress

Developing a personalized approach to reducing stress can help you manage your mental health condition and improve your quality of life. Once you've learned what your triggers are, experiment with coping strategies. Some common ones include:

- Accept your needs. Recognize what your triggers are. What situations make you feel physically and mentally agitated? Once you know this, you can avoid them when it's reasonable to, and to cope when you can't.
- Manage your time. Prioritizing your activities can help you use your time well. Making a day-to-day schedule helps ensure you don't feel overwhelmed by everyday tasks and deadlines.
- Practice relaxation. Deep breathing, meditation, and progressive muscle relaxation are good ways to calm yourself.
- Exercise daily. Schedule time to walk outside, bike,

or join a dance class. Whatever you do, make sure it's fun. Daily exercise naturally produces stress-relieving hormones in your body and improves your overall physical health.

- Set aside time for yourself. Schedule something that makes you feel good.
- Eat well. Eating unprocessed foods, like whole grains, vegetables, and fresh fruit, is the foundation for a healthy body and mind. Eating well can also help stabilize your mood.
- Get enough sleep. Symptoms of some mental health conditions can be triggered by getting too little sleep.
- Avoid alcohol and drugs. They don't actually reduce stress: in fact, they often worsen it.

Getting Help

If the steps you've taken are not working, it may be time to reach out to a mental health professional. He or she can help you pinpoint specific events that trigger you and help you create an action plan to change them.

Source: National Alliance on Mental Illness

When to Use MDLIVE Mental Health Services

- You want the flexibility of an appointment seven days a week, even during evenings and weekends.
- You want your appointment to be from the comfort and privacy of home.
- You don't want to wait months to talk to someone. You can see a doctor or therapist in days, not weeks.
- You want a caring and trusted professional specially trained in virtual care.
- You want someone who can help you or your family, including your children, ages 10-17.

To better understand and access all of MDLIVE's telehealth services provided to MCTWF, text MCTWF to 635483, visit www.MDLIVE.com/mctwf, or call (888) 632-2738.

May is Mental Health Awareness Month - Understanding and Managing Stress

How MDLIVE Can Help You

(Continued from Page 4)

What type of care is best for you?

| Care options | When to use |
|-------------------------|--|
| PSYCHIATRY | <ul style="list-style-type: none"> • Diagnose mental health conditions • Evaluation and medication management • Typically, 15–30 minute sessions • \$0 copay for initial and follow-up visits with a psychiatrist |
| THERAPY | <ul style="list-style-type: none"> • Talk directly with a therapist • Treat a variety of mental health conditions using talk therapy • Typically, 45–60 minute sessions • \$0 copay for initial and follow-up visits with a therapist |
| WELL-BEING TOOLS | Your MDLIVE therapist or psychiatrist may provide you with Well-Being Tools through the MDLIVE Health Coaching app. These digital health tools support your mental health journey by helping you track your moods and sleep, journal, and follow guided meditation and action plans. |

Messenger Memo:

Using MDLIVE is as easy as one, two, three.

Step 1: Create your account on www.mdlive.com, through the mobile app, call (888) 632-2738 or text MCTWF to 635483

Step 2: Request your visit

Step 3: Talk to a doctor

Spring is in the Air - How MDLIVE Can Help with Allergies this Season

allergies. alleviated. asap.

see a board-certified MDLIVE doctor in minutes for allergies, colds, flu, and more.



MDLIVE.com/MCTWF

MDLIVE

Spring brings blooming trees, warmer winds, and loads of pollen. Seasonal allergy symptoms (allergic rhinitis) often peak during spring, summer, and fall when pollen counts are high. If you suffer from allergies, you are not alone. It is the sixth leading cause of chronic illness in the U.S.*

With seasonal allergies, the most common trigger is tiny pollen grains released into the air from grasses and trees. When pollen enters your nose, your immune system produces antibodies to attack the allergens, which leads to histamines being released into your bloodstream. Those histamines trigger allergy symptoms, like sneezing, a

runny nose, itchy, water eyes, and even hives. An MDLIVE doctor can help determine which treatment is best for you, all from the comfort of home.

Some allergy remedies may work better for you than others, from over-the-counter medications including antihistamines, nasal sprays, and decongestants to prescriptions.

The following tips can also help ease allergy symptoms:

- Shower at night to remove pollens.
- Saline nasal rinses and sprays help wash away pollen and other allergens.
- Vitamin C helps reduce na-

sal secretions and inflammation.

- Drink plenty of water.
- Exercise to enhance your natural immune system.
- Avoid foods that can increase congestion, such as cow's milk and glutes.
- Cayenne, chili pepper, ginger, herbal teas, and spicy foods can help open nasal passages and decrease mucus production.
- Raw honey from your local area can help boost your immune system.

*Source: aafa.org/allergy-facts/

Join Omada[®] to build healthy habits that last



Did You Know?

34% of American adults
have prediabetes

90% of people don't
know they have it

Omada is a digital lifestyle change program. We combine the latest technology with ongoing support so you can make the changes that matter most—whether that's around eating, activity, sleep, or stress. It's an approach shown to help you lose weight and reduce the risks of type 2 diabetes and heart disease.

• Eat healthier

Learn the fundamentals of making smart food choices.

• Increase activity

Discover easy ways to move more and boost your energy.

• Overcome challenges

Gain skills that allow you to break barriers to change.

• Strengthen habits

Zero in on what works for you, and find lasting motivation.

• Stay healthy for life

Continue to set and reach your goals with strategies and support.

MORE GREAT NEWS:

You'll receive the program at no additional cost if you or your adult dependents are enrolled in the MCTWF medical plan and are at risk for type 2 diabetes or heart disease.

PARTICIPATE WITH PEACE OF MIND: Your participation and progress in Omada is confidential and we do not share any personal health information with your employer

Learn more and apply to see if you're eligible:
omadahealth.com/MCTWF

Blue Cross Blue Shield of Michigan and Blue Care Network of Michigan are nonprofit corporations and independent licensees of the Blue Cross and Blue Shield Association.

YOU'LL GET YOUR OWN:



Interactive
program



Wireless smart
scale



Weekly online
lessons



Professional
health coach



Small group of
participants

What You Receive in the Omada Pre-Diabetes Program

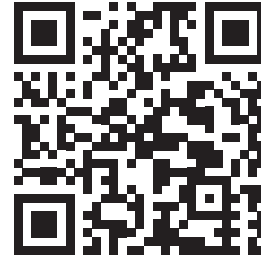
(continued from page 6)

If you are clinically eligible, you receive a Welcome Kit from Omada once you have been placed in a group.

The Welcome Kit, which contains your wireless scale, is shipped before your start date. You will receive an email with tracking information once your Welcome Kit is on the way. Members should receive their Welcome Kit a few days before their Sunday start date. Please contact Omada if you are unable to track your package, or if you are missing your package.

You will have access to the Omada program, including lessons, progress, tracking, your digital health coach, and group board, on the web and by using the Omada mobile app for Android and iPhone. You may use the Omada app to track your steps automatically or you may choose to connect your own activity device to Omada.

Please note, members with a BMI in the normal or “healthy” range may not receive a Welcome Kit containing the scale. These members will have the ability to manually enter their weights if they choose via mobile app or via web browser.



Messenger Memo:

Claim your benefit by visiting www.omadahealth.com/mctwf, or use the QR code to apply

Blue Cross Blue Shield Global Core® Program

The Blue Cross Blue Shield Global Core® program gives our members access to medical care outside the United States. For non-emergency inpatient medical care, call the Service Center for Blue Cross Blue Shield Global Core at 1-800-810-2583, or collect at 1-804-673-1177, 24 hours a day, seven days a week. By making arrangements through the service center, medical services

(inpatient or outpatient and doctor care) will be covered at in-network benefit levels.

If emergency medical care is needed, or services were not arranged through the Service Center, you may seek reimbursement by completing a *Blue Cross Blue Shield Global Core International Claim Form*, available on the Forms page of MCTWF's website at

www.mctwf.org, in the Document Center of your dashboard in the Participant Portal or by contacting MCTWF's Member Services Call Center at 800-572-7687. The form should be sent to the address listed at the top of the form.

Reimbursement will be subject to the cost-share requirements of your MCTWF benefit package Schedule of Benefits.



Messenger Memo:

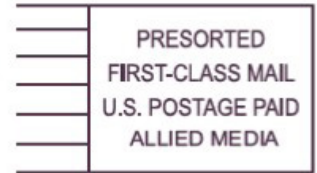
International Claim Forms can be found in the Document Center of your dashboard in the secure Participant Portal or at www.mctwf.org/forms

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 the 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.

So that we may communicate with you efficiently, please remember to update your address with MCTWF anytime you have a change of address.



Visit us at 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
Contact: (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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Board of Trustees Extends \$0 Copay for MDLIVE Telehealth Visits

MCTWF members with medical plans 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. At home or on the road, treatment can begin right away.

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.

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 for medical and behavioral telehealth visits through March 31, 2027.

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

Do you have medical questions? Call the free BCBSM 24-Hour Nurse Line at (844) 811-8460.

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.
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