



# MESSENGER

www.mctwf.org

Summer 2026

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## Message from MCTWF's Executive Director

Dear Teamster Families,

The start of a new school year is an exciting time filled with fresh opportunities, new friendships, and new routines. It can also be a busy transition for families as schedules change and children adjust to classroom life. With a little planning, you can help your child head back to school feeling healthy, confident, and ready to learn.

The weeks leading up to school are the perfect time to re-establish routines that support your child's physical and mental wellbeing. Gradually shifting bedtimes, limiting screen time before sleep, and creating a consistent morning routine can make those first weeks much smoother. Good habits built at home help children stay focused, energized, and resilient throughout the school day.

### Fuel Growing Minds

A balanced diet provides the energy children need for learning, play, and growth. Aim to include whole grains, lean proteins, fresh fruit, dairy or calcium-rich alternatives, and plenty of

water to stay hydrated throughout the day. Packing nutritious lunches and healthy snacks can help children maintain their energy and concentration from the first bell to the last.

### Keep Active Every Day

Physical activity supports healthy growth while improving mood, confidence, and concentration. Encourage your child to be active for at least 60 minutes each day through activities they enjoy, such as riding a bike, playing at the park, team sports, and family walks. Regular movement doesn't have to be structured—it simply needs to be fun.

### Support Emotional Wellbeing

Returning to school can bring excitement, but it can also create anxiety for some children. New teachers, new classmates, or changing schools may feel overwhelming. Help your child by talking openly about their feelings, listening without judgment, and encouraging positive friendships. Building emotional resilience is just as important as supporting physical health.

### Build Healthy Habits Together

Children are more likely to develop lifelong healthy behaviors when the whole family gets involved. Cooking nutritious meals together, enjoying active weekends, and maintaining consistent routines create positive habits that benefit everyone. Small changes made consistently can have a lasting impact on your family's health and wellbeing.

A successful school year is about more than books and homework—it's about giving children the healthy foundation they need to learn, grow, and thrive. The Fund is here to support all your health and welfare needs. The Messenger contains important details and advice to make sure you are getting the most out of your MCTWF benefits, and I encourage you to read all the articles included on the following pages. Wishing a happy, healthy, and successful school year for every family.

Warm regards,  
Kyle Stallman

### Inside This Issue

|                                                                      |       |
|----------------------------------------------------------------------|-------|
| Message from MCTWF's Executive Director .....                        | 1     |
| Welcome New Participants .....                                       | 1     |
| Omada - A Health Program Built Just for You .....                    | 2     |
| Ways to Help Your Kids Have a Healthy School Year .....              | 3     |
| Blue Cross Blue Shield Blue365 Program .....                         | 3     |
| Get the Most Out of Your Doctor Appointments .....                   | 4     |
| Staying Safe While Enjoying the Sun.....                             | 5     |
| Make it a Healthy Summer with MDLIVE - Virtual Care in Minutes ..... | 5     |
| Teladoc Health - Fall Fitness Challenge .....                        | 6 & 7 |
| Teladoc Health Diabetes Management Program and How to Register ..... | 7     |
| Enhance Your Vision Benefits with EyeMed Eye360 .....                | 8     |

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

Local 247  
Detroit, Michigan  
NPL Great Lakes LLC

Local 142  
Gary, Indiana  
City of Whiting

Local 284  
Columbus, Ohio  
Logan Elm School District



# Access a health program built just for you

MCTWF offers Omada® to help members lose weight with one-on-one personal coaching and the tools needed to make long-lasting health changes.

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

## Omada helps members



See smart scale readings in the Omada app after each use



Eat healthier without counting calories or cutting out favorite foods



Get up and move—yes, solo dance parties totally count

## Join Omada for access to

- ✓ One-on-one support from a health coach
- ✓ Easy monitoring with a smart scale and tools

## All Omada members receive a welcome kit

With easy-to-use devices, shipped to your door and yours to keep. All at no cost to you.

- ✓ Smart scale readings sync automatically
- ✓ See how habit changes can impact weight over time
- ✓ Get a personalized plan based on progress



Claim my welcome kit:  
[omadahealth.com/mctwf](https://omadahealth.com/mctwf)

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.

Images, including apps, do not reflect real members or information about a specific person.

Omada, an independent company, provides services on behalf of Blue Cross® Blue Shield® of Michigan that help members at risk of diabetes.

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

## Ways to Help Your Kids Have a Healthy School Year

As back-to-school season approaches, parents start thinking of ways for their children to get back on track to a healthy, happy, and successful school year. Follow the tips below to help your child start this school year strongly.

Start consistent bedtime routine before school begins to allow the child to get used to being back on a schedule. Reduce screentime by at least an hour before bedtime and plan for eight to ten hours of sleep. Getting adequate sleep is crucial for a child's overall well-being and not getting enough sleep could affect everything from their mood to their ability to learn and retain information. Lack of sleep is linked with lower academic performance, school attendance, and tardiness.

Having a balanced diet and proper nutrition will help children maintain energy levels, concentrate better in school, and support overall growth and development. Encourage your child to drink plenty of water and minimize sugary snacks. Prioritize meals made from fresh foods, including dairy, fruits, protein, vegetables, and whole grains. Snacks should be nutritious, like fruits, nuts, and yogurt to energize your child throughout the day.

If your child has not had a wellness check-up in the past year, schedule one as they are essential for monitoring your child's growth and development, assist in catching potential health issues early, and ensure that

they are physically and mentally prepared for school. During the checkup, ask your pediatrician if your child is caught up on their vaccines. The Centers for Disease Control and Prevention and healthcare professionals recommend these vaccinations:

- |                                   |                            |
|-----------------------------------|----------------------------|
| •Diphtheria/tetanus/<br>pertussis | •Influenza                 |
| •Haemophilus<br>influenza B       | •Meningococcal             |
| •Hepatitis A                      | •MMR                       |
| •Hepatitis B                      | •Pneumococcal              |
| •Human papilloma<br>virus         | •Polio                     |
|                                   | •Rotavirus                 |
|                                   | •Varicella<br>(chickenpox) |

Watch for signs of your child struggling with their mental health. Bullying is a significant issue that can significantly affect a child's mental and emotional health whether it is physical, verbal, or social. Parents must take bullying seriously, make sure your child knows a trusted adult at school to talk with and that they know they can come to you with anything. Getting support early can make all the difference.

By ensuring adequate sleep, providing balanced nutrition, scheduling well-child exams, keeping vaccinations up to date, addressing bullying, and modeling healthy habits yourself, you can help your child have a healthy, productive, and successful school year.

## Blue Cross Blue Shield's Blue365 Program

Blue365 is a free program that offers exclusive discounts for members that have Blue Cross Blue Shield coverage to save on health and wellness products and services. This program strives to find the exclusive, best in-class discounts with the lowest available prices not found in the public market, all without any fees, dues, or need to earn points to redeem rewards. Blue365 members have access to deals across multiple health and wellness categories such as:

- Fitness: including gym memberships, home exercise equipment, and wearable devices.
- Nutrition: including meal kits, snacks, and dieting programs.
- Apparel & Footwear: including athletic wear and shoes.
- Hearing & Vision: including hearing aids and eyewear.
- Home & Family: including discounted admission tickets to select parks and pet items.

•Personal Care: including toothbrushes, teeth whitening, grooming, and skincare.

•Travel: including rental cars, hotels, and theme parks.

To register for Blue365, go to [www.bcbs.com/member-services](http://www.bcbs.com/member-services), scroll down to the BCBS Member Discounts, and click on "Learn More". If you do not already have an account registered with Blue Cross Blue Shield you will need to enter your 3-digit prefix, the first three characters "KMT" in your Subscriber ID found on your insurance card, a valid email address, create a password, and answer a few quick questions to personalize your experience. If you already have an account registered, you will be ready to browse deals and redeem offers.

To browse deals you can click on the "All Deals" link at the top of the page to see all of the currently available deals, or you can filter your search by clicking on one cat-

egory and then selecting sub-categories on the sidebar. There is also a search bar that you can search for an offer directly by partner (i.e. Anytime Fitness) or more broadly (i.e. Gym). Most offers are able to be redeemed online but some will require you to print a coupon to bring to a store. In a limited number of cases, you may be required to call a vendor's toll-free number to redeem your offer.





## Get the Most Out of Your Doctor Appointments

It is not uncommon to feel intimidated, rushed, or overwhelmed at doctor appointments, this is a phenomenon commonly referred to as “White Coat Syndrome”. However, if you follow the tips below, you can make sure that your concerns are heard and you get all the information that you need.

### Before Your Visit

- When you schedule your appointment, explain the reason that you need to see your physician. The staff will be better prepared if they know the visit is a routine physical, a follow-up, or a new problem.
- Make a list of your medications, including vitamins, aspirin, and other over-the-counter medications with exact dosages, and include any information about side effects that you’ve experienced. This will allow doctors to learn what blood tests to order and can provide insight into your medical history if you are unable to provide information about that.
- If possible, compile your health history, including details about yourself, your parents, and siblings. Mention life changes, such as death in the family or a job loss. Take previous medical reports, including EKGs, lab tests, and x-rays to be compared with any future tests. If you cannot obtain the reports, bring the names and phone numbers of the doctors who ordered them so the information can be requested. Track your symptoms by keeping a health diary and bring it along with you to your appointment. You will want to note how severe the symptoms are and what, if anything, eases them. This will help the doctor diagnose your issue and create a treatment plan.
- Write down your questions and prioritize your top concerns. Arriving with a list of questions helps ensure that the purpose of the visit is addressed and eliminates the chances of forgetting to ask for certain information. You should address the concerns that are impacting your life the most and then build a relationship going forward to address others.
- Consider bringing a companion you trust to your appointment. A friend or a family member can listen more objectively to any information that the doctor is relaying.
- Take notes, or ask if you can record the conversation during your visit so that you can review what was said after you leave the appointment.
- Repeat back instructions to the doctor after receiving them to ensure that you understand the plan.
- If you get a diagnosis or a new medication prescribed, be sure to understand it, what it is, and exactly how and when to take it. Ask for brochures or other education materials that can provide more insight.
- Ask if a follow-up appointment is needed.

### During Your Visit

- Arrive at your appointment early to fill out any necessary paperwork.
- Be honest with your doctor. Nothing is too personal or embarrassing; doctors are trained to be nonjudgmental and discreet. If you withhold information, there is a chance of being misdiagnosed.



## Staying Safe While Enjoying the Sun

Summer is here and we welcome longer days, the opportunity to do more outdoor activities, and all the sunshine that comes with it. There are many benefits to being out in the sun. It can elevate moods and help the body produce vitamin D. However, the sun emits two types of radiation, ultraviolet A (UVA) and ultraviolet B (UVB), and excessive exposure to these harmful rays can lead to heat-related illnesses and multiple diseases such as cancer so it's important to keep in mind ways to keep yourself safe.

15 minutes is all it takes for your skin to be damaged by the sun's UV rays, so always make sure to wear sunscreen. Choose a broad-spectrum SPF or higher and make sure to reapply every two hours as well as after swimming or sweating. In addition to sunscreen, you can also wear protective clothing such as hats, long-sleeved shirts, neck gaiters, and swimsuits with ultraviolet protection factor (UPF).

Always stay hydrated. When it's sunny and people are outside, they sweat and those fluids need to be replaced by drinking water. Make sure to drink plenty of water before you feel thirsty and keep drinking water every 30 to 60 minutes while outside. Keeping your favorite water bottle in sight is a good reminder to sip regularly and adding electrolytes or fruit to your water is a good way to add flavor.

Be aware of any prescriptions that you have that cause sun sensitivity. Some medications can cause the body to be more sensitive to the sun and heat, resulting in rash, hives, severe sunburn, or dehydration.

Following these tips can help you enjoy being outside this summer and still protect yourself from the harmful UV rays.



## Make it a Healthy Summer with MDLIVE - Virtual Care in Minutes

**MDLIVE**  
now. that's better.

**sun's out.  
doctor's in.**  
virtual care in minutes - anywhere.

From sunburn and rashes to poison ivy or quick prescription refills, MDLIVE doctors can provide virtual care for 80+ conditions this summer, day or night. Get virtual care in minutes so you can go back to having fun as soon as possible.

**now. that's better.**  
instant care on the go.

**FASTER, SAFER CARE, ANYWHERE IN THE U.S.**  
No more searching for a nearby Urgent Care Clinic or long waits in the ER.

**24/7/365 AVAILABILITY**  
All you need is a phone or an internet connection.

**DEPENDABLE & TRUSTED CARE**  
Experienced, caring doctors are waiting.

**PRESCRIPTIONS**  
Sent right to your nearest pharmacy, including refills.

**AFFORDABLE**  
Easier on the budget with a \$0 copay than a trip to the ER or Urgent Care Clinic.

**free, fast, no hassle  
virtual doctor visits.**  
get the care you need for some of the most common summer conditions, including:

- Colds & Flu
- Pink Eye
- Rash
- Diarrhea
- Poison Ivy
- UTI (females, 18+)
- Ear Pain
- Prescription Refills
- Yeast Infections
- Insect Bites

**conveniently use MDLIVE  
wherever you are:**

- On the go. At the park, playground, or pool.
- On vacation. In all 50 states.
- After hours. Around the clock care 24/7/365.

Whether you're at home or on the go this summer, MDLIVE is your go-to resource. MDLIVE doctors can help with many common skin conditions that flare up during the summer including, but not limited to, the ones listed below.

### • Heat Rash

Symptoms include; small, stinging red lumps or clear, liquid-filled bumps that are intensely itchy. Call a MDLIVE doctor if your rash worsens, looks infected, or lasts longer than a few days.

### • Poison Ivy

Symptoms include; intensely itchy, red, blistering rash. Call a MDLIVE doctor for a prescription to relieve symptoms.

### • Bug Bites

Symptoms include; redness, heat on or around the bite, swelling, numbness, pain in affected area. Call a MDLIVE doctor if you have a wide area of redness, a fever, or if the bite becomes infected. If you have trouble breathing or symptoms of anaphylaxis, seek emergency medical attention.

### • Sunburn

Symptoms include; red-dened, painful, itchy skin. Can include swelling, blistering, and flu-like symptoms. Call a MDLIVE doctor if you develop a fever, chills, severe pain, or dehydration.

MDLIVE is available in all 50 states, so all you need is a phone or internet service. There's no need to search for the nearest Urgent Care Clinic or check if it's open. Without paying anything extra, prescriptions can be sent right to the nearest pharmacy so you get back to having fun as soon as possible this summer.

**get the app and join for free.**

mdlive.com/mctwf  
888-632-2738

**MD** Get the app

Meet Sophie, your personal assistant  
Text MCTWF to 635483

Your copay for a medical visit is **\$0**

# Fall Fitness Challenge

The start of a new season is always a good time to take stock and reevaluate. No matter how old you are, the end of summer/start of fall feels like a new beginning, like it did when you were school-aged.

Run with this feeling and use this time to relaunch your fitness activities. The timing feels good—daylight is still long and there's not yet a chill in the air. Challenge yourself to establish a good habit or reignite a dormant one before closing out the year.

## Escape into the wild

Spending time outdoors is good for your body and mind. Knowing that the temperate weather is in its waning months should drive you to grasp those last great days outside. Incorporate your physical activity into your time outside. Consider:



Daily jogs through local parks or on nature trails. Switch it up to see the sunrise a couple days each week.



Walking lunch breaks. Grab a friend or two and take a tour of the area.



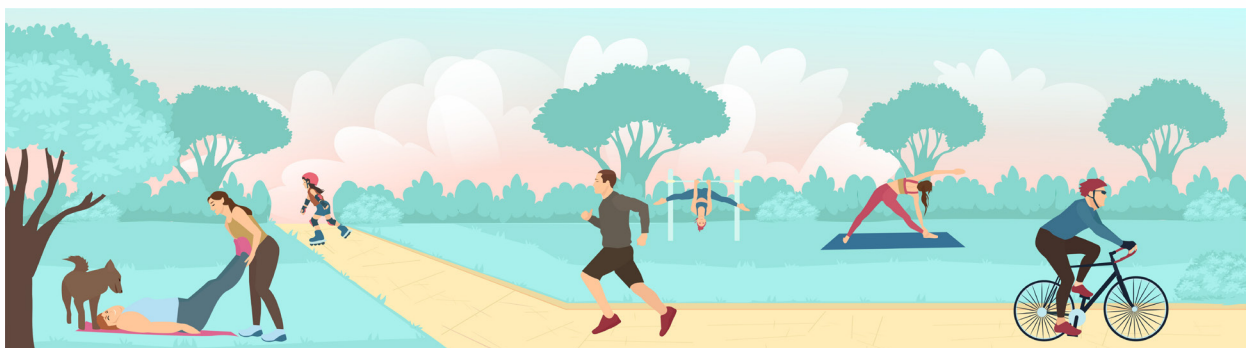
Get your wheels rolling by biking, skating or scooting a loop through your neighborhood.



Pick up a paddle and learn pickleball. Play on outdoor courts until the weather changes. Then find an indoor court.



Try classes that meet in local parks. They can range from yoga and tai chi to bootcamps and dance classes.





## Teladoc Health - Fall Fitness Challenge

(Continued from page 6)

### What's your number?

There are always new combinations of fitness activities being developed by athletic and personal trainers and shared online. While not every combination will work for everyone, something could work well for you. Pick one and commit. Challenge yourself to try it for a week, and if it's not for you, try another one. See which one of these trending fitness routines is your lucky number. Before starting any new exercise routine, talk to your healthcare provider to make sure it's safe.

#### 3-3-3

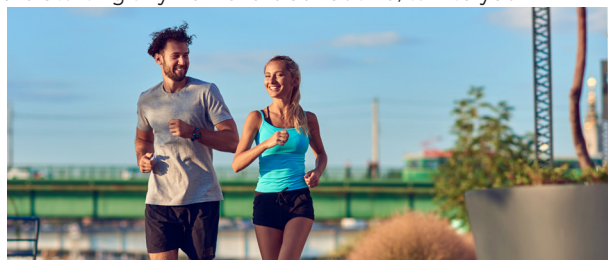
Each week, aim for three moderate-intensity days and three lower-intensity (active recovery) days. Mix and match activities to include three sessions each of strength (resistance) and cardio. With this plan, the goals are clear, and you'll rarely get bored.

#### 5-5-5-30

Dive into this workout as soon as you wake up, before the day (and your mind) gets cluttered. It's five push-ups, five squats, five lunges (per leg) and a 30-second plank. Start by doing one cycle. When you feel strong enough, add another set of reps. Before you know it, you'll see and feel the difference.

#### 6-6-6

This workout is a version of interval training we can all embrace. Start with an easy walk for a six-minute warm-up, follow it with a brisk walk for six minutes and then take an easy six-minute cool-down stroll. Do this series six times each week and you'll have accomplished more than 100 minutes of activity.



#### 12-3-30

It's a high-intensity treadmill workout. After a warm-up, the goal is to walk at a 12% incline at 3 miles per hour for 30 minutes. Work up to five days each week to help hit your fitness goals, burn calories, improve your cardiovascular health and tone lower-body muscles.

#### 15-15-15

This is a cross-training series loved by celebrities (or at least that's what they say). Spin (or cycle) for 15 minutes (including warm-up), switch to an elliptical machine for 15 minutes and run (or walk briskly) on a treadmill for 15 minutes (including cool-down). Done back to back, 45 minutes of cardio work is efficient activity.

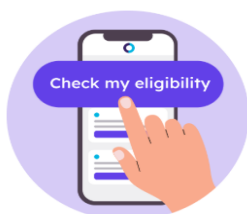
**Challenge yourself to get moving every day for better mental and physical health.**

## Teladoc Health Diabetes Management Program and How to Register

The Teladoc Health Diabetes Management Program, that is a part of MCTWF's medical benefits, can be joined for free by members looking for help with diabetes management by giving you access to a connected health-monitoring device and certified health coaches.

Once eligibility is confirmed and you register for the diabetes management program at [www.teladochealth.com/register/mctwf](http://www.teladochealth.com/register/mctwf) you will receive at no cost a blood glucose meter, along with unlimited test strips and lancets so you can begin your readings immediately. After downloading the mobile app, you will have expert health coaching and support available to you from the day that you register along with health monitoring and feedback to develop customized tips and guidance to help you be your best.

### Don't miss out—you're only 3 steps away



**Step 1:**  
**See if you qualify**  
by selecting the "Check my eligibility" button.



**Step 2:**  
**Claim your kit.**  
It's on the way.



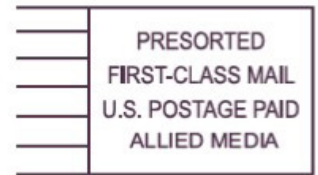
**Step 3:**  
**Activate your device**  
to start tracking your progress.

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](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  
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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### Enhance Your Vision Benefits with EyeMed Eye360

EyeMed Eye360 is an enhanced insurance benefit that MCTWF members, with vision benefits in their benefit package, can use. There are no codes, coupons, or claims to file if the member visits one of the over 6,500 PLUS Providers nationwide, including independent, retail, and online options. With EyeMed Eye360, members who visit a PLUS Provider receive \$50 added to the frame and contact lens allowance and \$100 allowance for a second pair of glasses, on top of their base insurance benefits. EyeMed Eye360 not only saves members money, but it also encourages them to be proactive in their vision and overall health care. Regular eye exams can do more than identify vision correction needs, they can also detect early signs of over 270 serious health conditions, such as high blood pressure, diabetes, and some cancers.

**Schedule your annual eye appointment today!**



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."

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