

Teamsters Joint Council No. 83 of Virginia Health & Welfare and Pension Funds

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ANNOUNCING... IMPROVEMENTS TO YOUR HEALTH BENEFITS!

We have great news regarding your benefits! The Board of Trustees has recently approved several enhancements to your Health and Welfare benefits with the hopes of promoting wellness and early detection. Knowing the importance of prevention and using the services available to you will help you maintain a healthier lifestyle. Keep reading to learn more about the great changes becoming effective July 1, 2009.

BENEFIT IMPROVEMENTS:

- **Preventative Care and Laboratory Testing Paid at 100%**
- **One Co-pay per Day**

Laboratory Testing Paid at 100% - Not Subject to the Deductible

Since we all know early detection can save our lives, we encourage you to schedule a complete physical including lab work and other recommended procedures, such as cervical cancer and prostate cancer screenings. To help lessen the financial burden from potentially costly procedures, all lab work performed outside of a physician's office will be paid at 100% and will no longer be subject to the deductible. Please note that co-pays will still apply to all lab work performed in the physician's office.

Specific Preventative Care Procedures Paid at 100% - Not Subject to the Deductible

This benefit enhancement applies to the following preventative care procedures:

- Mammography (routine)
- Bone density scans (medical guidelines only)
- EKGs (Electrocardiogram)
- Colonoscopy

Please be advised that these benefit improvements do not apply to in-patient hospital care, emergency room treatment, or any other radiology/imaging procedures.

Highlights of Chronic Condition Care

As you know, it is important to continue proper care once you have been diagnosed with a chronic condition. On the next page you will find a sample of chronic conditions that require continuing care, as well as some of the procedures recommended for those conditions. **Always consult your physician for a plan of treatment related to your particular condition.**

Highlights of Chronic Condition Care (Cont'd)

- Diabetes
 - HbA1c (lab work)
 - Retinopathy (Eye Care)
 - Nephropathy (Kidney Care)
 - Foot Circulation Exam
- Cardiovascular Disease (CAD, CHF, etc.)
 - Blood Pressure
 - Lipid Testing
- Asthma
 - Testing
 - Exams

Because most of the basic follow-up care relating to chronic conditions is either performed in the doctor's office or based on lab work, your out of pocket expense will be significantly reduced through the benefit enhancements.

One Co-pay per Day

Do you prefer to schedule multiple doctor visits for the same day? If so, you'll be glad to hear that only one co-pay will apply for all office visits in a single day. Let's say, for example, that you have a regular check-up scheduled with your primary care physician, as well as a follow-up appointment with a specialist on the same day. In this case, you will only be responsible for the higher of the two co-pays, that being the specialist's visit.

BENEFIT CHANGES

Emergency Room Co-pay Will Double

Co-pays for Emergency Room visits will double for all Plans, whether in-network or out-of-network. Refer to your Schedule of Benefits for specific co-pay amounts.

It's obvious that emergency room visits are sometimes unavoidable. However, we often find that emergency rooms are used more for convenience rather than need. Considering the average cost of an emergency room visit is between two to three times that of a doctor's office visit, this savings over time could lead to greater benefit improvements by the Fund in the future.

Allergy Medication

Allergy medication will be subject to the co-pay when provided by a physician, whether it's mailed to you or picked up at the doctor's office.

More to Come

Stay tuned for more news this summer about your health and wellness benefits and programs. In the meantime, start taking advantage of your improved health benefits. If you have any questions, please visit our Web site at www.tjc83funds.org or call us, Monday through Friday 8:00 a.m. to 5:30 p.m. at 804-282-3131 (local calls) or 800-852-0806 (out of area calls). You can also send questions and suggestions to yourfund@tjc83funds.net.