

# Health & Welfare e-Newsletter

Brought to You By:

**ILWU Warehouse Welfare Fund**

Visit Our  
Site



## Feeling overwhelmed? Tap into the power of self-care.

Adult members can download 2 popular apps at [kp.org/selfcareapps](https://kp.org/selfcareapps)

These apps can help you build resilience, set goals, and take meaningful steps toward becoming healthier and happier. Choose the areas you want to focus on – including managing depression, reducing stress, improving sleep, and more.

- Evidence-based and proven effective
- Hand-picked by Kaiser Permanente physicians
- Confidential and easy to use



**Calm**

Calm is an app for daily use that uses meditation and mindfulness to help lower stress, reduce anxiety, and improve sleep quality. With guided meditations, programs taught by world-renowned experts, sleep stories narrated by celebrities, mindful movement videos, and more, Calm offers something for everyone.

The Calm app is not available to KP Washington members at this time.



**myStrength**

myStrength offers personalized programs with interactive activities, daily health trackers to monitor and maintain your progress, in-the-moment coping tools, and more. It's designed to help you set goals and work towards them in ways that work for you – by making positive changes that support your mental, emotional, and overall well-being.

myStrength® is a wholly owned subsidiary of Livongo Health, Inc.

Get the apps at [kp.org/selfcareapps](https://kp.org/selfcareapps).

Kaiser Permanente health plans around the country: Kaiser Foundation Health Plan, Inc., in Northern and Southern California and Hawaii • Kaiser Foundation Health Plan of Colorado • Kaiser Foundation Health Plan of Georgia, Inc., Nine Piedmont Center, 3495 Piedmont Road NE, Atlanta, GA 30305, 404-364-7000 • Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc., in Maryland, Virginia, and Washington, D.C., 2101 E. Jefferson St., Rockville, MD 20852 • Kaiser Foundation Health Plan of the Northwest, 500 NE Multnomah St., Suite 100, Portland, OR 97232 • Kaiser Foundation Health Plan of Washington or Kaiser Foundation Health Plan of Washington Options, Inc., 601 Union St., Suite 3100, Seattle, WA 98101

# Get care from the comfort of home

We know the coronavirus is a major concern for everyone, but rest assured you can continue to get the high-quality care you depend on for all your health needs. For primary care, specialty care, and mental health services, connect with your care team from the safety and comfort of your home.



## E-visit

Fill out a short questionnaire about your symptoms online and get personalized self-care advice from a Kaiser Permanente clinician.



## Phone appointment

Schedule an appointment to talk with a Kaiser Permanente clinician over the phone – just like an in-person visit.<sup>1,2</sup>



## Email

Message your doctor's office with nonurgent questions anytime through your kp.org account.<sup>1</sup>



## Video visit

Meet face-to-face with a doctor by video for the same high-quality care as an in-person visit.<sup>1,2</sup>



## Mail-order pharmacy

Get prescriptions sent straight to your door with our mail-order delivery service.<sup>3</sup>

1. Where appropriate and available. 2. If you travel out of state, phone appointments and video visits may not be available due to state laws that may prevent doctors from providing care across state lines. Laws differ by state. 3. Some prescriptions are not available through the mail-order pharmacy. For certain drugs, you can get prescription refills mailed to you through our Kaiser Permanente mail-order pharmacy. You should receive them within 10 business days.

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## Ready to make an appointment?

### Go online:

Sign in to **kp.org** or use the Kaiser Permanente app. If you're a member in Colorado or Washington, you can also chat online with a doctor through your kp.org account.

### Call us 24/7:

Find your location information below.

#### California

- Northern California: **650-358-7015** (TTY 711)
- Southern California: **1-833-574-2273** (TTY 711)

#### Colorado

- Denver/Boulder: **303-338-4545** (TTY 711)
- Mountain/Northern Colorado: **970-207-7171** (TTY 711)
- Southern Colorado: **1-800-218-1059** (TTY 711)

#### Georgia

**404-365-0966** (TTY 711)

#### Hawaii

- Oahu: **808-432-2000** (TTY 711)
- Maui: **808-243-6000** (TTY 711)
- Hawaii Island: **808-334-4400** (TTY 711)
- Kauai: **808-246-5600** (TTY 711)

#### Maryland/Virginia/Washington, D.C.

**1-800-777-7904** (TTY 711)

#### Oregon/SW Washington

- Portland: **503-813-2000** (TTY 711)
- All other areas: **1-800-813-2000** (TTY 711)

#### Washington

**1-800-297-6877** (TTY 711)

Learn more at [kp.org/getcare](https://kp.org/getcare)



# Right care. Right place. Right savings.



With many options for getting care, how do you choose? This chart can help you understand where to go for what – and how you can save money.

Where to get care	What it is	Type of Care	Cost
<b>NurseLine<sup>SM</sup></b> 	NurseLine <sup>SM</sup> connects you with registered nurses 24/7: <b>1-877-440-0547</b> .	<ul style="list-style-type: none"> <li>• Choosing appropriate medical care</li> <li>• Finding a doctor or hospital</li> <li>• Understanding treatment options</li> <li>• Achieving a healthier lifestyle</li> <li>• Answering medication questions</li> </ul>	No additional cost
<b>Virtual Visit</b> 	A virtual visit lets you see a doctor via your smartphone, tablet or computer.	<ul style="list-style-type: none"> <li>• Allergies</li> <li>• Bladder infections</li> <li>• Bronchitis</li> <li>• Cough/colds</li> <li>• Diarrhea</li> <li>• Fever</li> <li>• Pink eye</li> <li>• Rashes</li> <li>• Seasonal flu</li> <li>• Sinus problems</li> <li>• Sore throats</li> <li>• Stomach aches</li> </ul>	\$
<b>Convenience Care Clinics</b> 	Visit a convenience care clinic when you can't see your doctor and your health issue isn't urgent. These clinics are often in stores.	<ul style="list-style-type: none"> <li>• Common infections (e.g. strep throat)</li> <li>• Minor skin conditions (e.g. poison ivy)</li> <li>• Vaccinations</li> <li>• Pregnancy tests</li> <li>• Minor injuries</li> <li>• Ear aches</li> </ul>	\$\$
<b>Primary Care Physician</b> 	Go to a doctor's office when you need preventive or routine care. Your primary doctor can access your medical records, manage your medications and refer you to a specialist, if needed.	<ul style="list-style-type: none"> <li>• Checkups</li> <li>• Preventive services</li> <li>• Minor skin conditions</li> <li>• Vaccinations</li> <li>• General health management</li> </ul>	\$\$
<b>Urgent Care</b> 	Urgent care is ideal for when you need care quickly, but it is not an emergency (and your doctor isn't available). Urgent care centers treat issues that aren't life threatening.	<ul style="list-style-type: none"> <li>• Sprains</li> <li>• Strains</li> <li>• Small cuts that may need a few stitches</li> <li>• Minor burns</li> <li>• Minor infections</li> <li>• Minor broken bones</li> </ul>	\$\$\$
<b>Emergency Room</b> 	The ER is for life-threatening or very serious conditions that require immediate care. This is also when to call 911.	<ul style="list-style-type: none"> <li>• Heavy bleeding</li> <li>• Large open wounds</li> <li>• Sudden change in vision</li> <li>• Chest pain</li> <li>• Sudden weakness or trouble talking</li> <li>• Major burns</li> <li>• Spinal injuries</li> <li>• Severe head injury</li> <li>• Breathing difficulty</li> <li>• Major broken bones</li> </ul>	\$\$\$\$

NurseLine<sup>SM</sup> is for informational purposes only. Nurses cannot diagnose problems or recommend specific treatment and are not a substitute for your doctor's care. NurseLine services are not an insurance program and may be discontinued at any time.

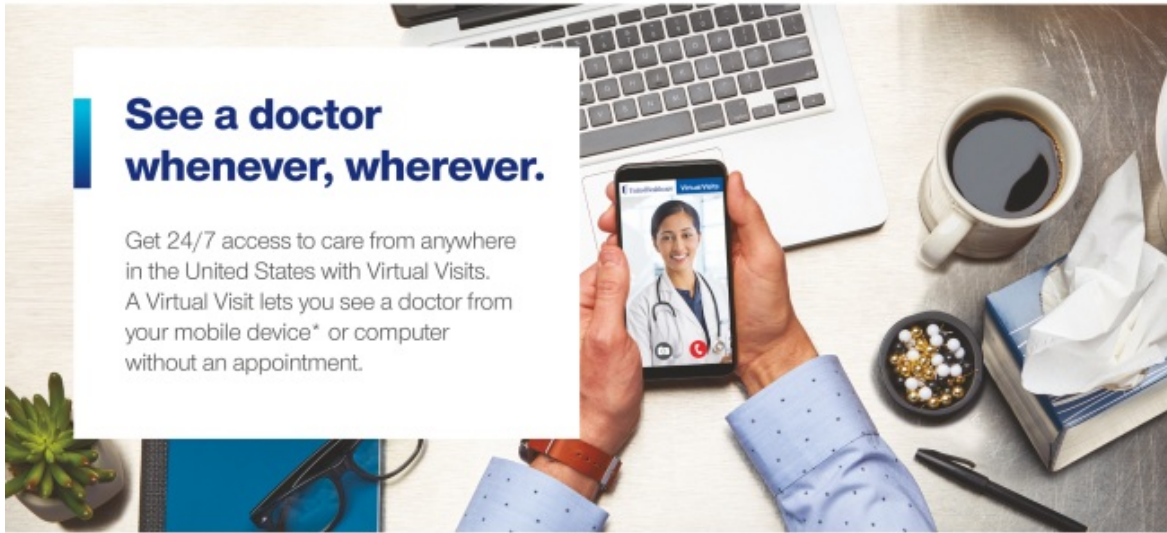
Virtual visits are not an insurance product, health care provider or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. Virtual visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times or in all locations.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates.

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## See a doctor whenever, wherever.

Get 24/7 access to care from anywhere in the United States with Virtual Visits. A Virtual Visit lets you see a doctor from your mobile device\* or computer without an appointment.

### Seeing a doctor just got easier.

Choose from an Amwell®, Doctor On Demand™ or Teladoc® network provider and pay \$50\*\* or less for the visit. All 3 Virtual Visits provider networks are covered under your health plan benefits.



### Tips for registering:

- 1 For Virtual Visits access or to find out more, download the Amwell, Doctor On Demand\*\*\* or Teladoc mobile apps today.
- 2 Locate your member ID number on your health plan ID card.
- 3 Have your credit card ready to cover any costs not covered by your health plan.
- 4 Choose a pharmacy that's open in case you're given a prescription.†



To learn more or start a Virtual Visit, go to [uhc.com/virtualvisits](http://uhc.com/virtualvisits) or [myuhc.com](http://myuhc.com)®.



\*Data rates may apply.

\*\*The Designated Virtual Visit Provider's reduced rate for a virtual visit is subject to change at any time.

\*\*\* Doctor On Demand does not support any version of Internet Explorer®.

†Certain prescriptions may not be available, and other restrictions may apply.

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Virtual Visits and video chat with a doctor are not an insurance product, health care provider or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. Virtual Visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times or in all locations.

Health plan coverage provided by or through UnitedHealthcare Insurance Company, UHC of California and UnitedHealthcare Benefits Plan of California. Administrative services provided by UnitedHealthcare Services, Inc., OptumRx or OptumHealth Care Solutions, Inc. Behavioral health products are provided by U.S. Behavioral Health Plan, California (USB-HPC).

Facebook.com/UnitedHealthcare Twitter.com/UHC Instagram.com/UnitedHealthcare YouTube.com/UnitedHealthcare

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## Just tap the app

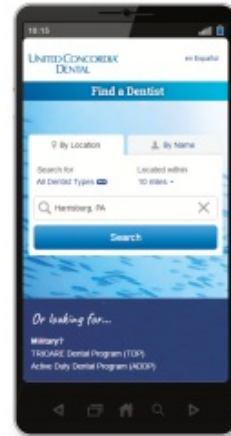
Get the United Concordia Dental mobile app

It's easy to pull up your dental plan info on your smartphone or tablet—anytime, anywhere.

Simply download the United Concordia Dental mobile app. It puts the details you need right in the palm of your hand.

### Use the app to:

- See claims, deductible info and coverage details
- Find in-network dentists near you
- View your digital member ID card
- Learn what to do in a dental emergency
- Download our Chomper Chums<sup>®</sup> brushing app for kids



### Create a *MyDentalBenefits* account first

To view your personal plan info on the app, you'll need to sign in with your *MyDentalBenefits* user name and password. If you don't have an account, create one now at [UnitedConcordia.com/GetMDB](http://UnitedConcordia.com/GetMDB). Make sure to have your member ID number or social security number handy.



Download the United Concordia mobile app in the **Apple App Store** and on **Google Play**.



The Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

English	ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-800-332-0366 (TTY: 711).
Español (Spanish)	ATENCIÓN: Si habla español, le ofrecemos de ayuda lingüística gratuita. Llame al 1-800-332-0366 (TTY: 711).
繁體中文 (Chinese)	注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-332-0366 (TTY: 711)。

MEM-0541-1019 - Group dental plans are administered by United Concordia Companies, Inc., and underwritten by United Concordia Insurance Company. Not all products available in all jurisdictions. For information about which companies are licensed in your state, visit the "Disclaimers" link at [UnitedConcordia.com](http://UnitedConcordia.com). Administrative and claims offices located at 4401 Deer Path Road, Harrisburg, PA 17110 (717-260-6800). This policy has exclusions, limitations, and reduction of benefits which may affect benefits payable. For costs and complete details of the coverage, call your insurance agent or the company. Policies or their provisions may vary or be unavailable in some states. See the actual policy or your account representative for specific provisions and details of availability. All statistics quoted are based on national data.



## MORE SAVINGS MORE SMILES

As the only national not-for-profit vision company, VSP is focused on making our members—your employees—happy by offering the best value in vision plans.<sup>1</sup>

### THE PROOF IS IN THE VISION PLAN

- Low out-of-pocket costs
- Only vision care company to offer fully-covered, standard progressive lenses
- Wholesale Frame Guarantee means more frames are covered in full



### EXCLUSIVE MEMBER EXTRAS: \$3,000+ IN ADDITIONAL SAVINGS!

As VSP® members, your employees can take advantage of exclusive savings on everything from designer glasses to hearing aids to movie tickets. We've got savings for everyone!



#### VISION

- Rebates and savings on glasses, sunglasses, and contact lenses
- Discounts on laser vision surgery
- Extra \$20 to spend on featured frame brands



#### HEALTH

- Save up to 60% on a pair of digital hearing aids with TruHearing<sup>3</sup>
- Telehealth, prescription drugs, and diabetic care services



#### LIFESTYLE

- Movie tickets, theme parks, travel, and lodging

### HAPPINESS ALL AROUND

VSP leads the industry in overall member satisfaction.<sup>4</sup>



### BONUS OFFERS

VSP members can save even more when they visit a VSP Premier Program location.

Spread the joy and visit [vsp.com/offers](http://vsp.com/offers) to see more ways employees can save.

1. 2017 National Vision Plan Member Survey 2. Some exceptions apply. Contact your Account Representative for details. A doctor will prescribe the best rx and lenses to meet the patient's needs. 3. VSP is providing information to its members, but does not offer or provide any discount hearing program. The relationship between VSP and TruHearing is that of independent contractors. VSP makes no endorsement, representations, or warranties regarding any products or services offered by TruHearing, a third-party vendor. The vendor is solely responsible for the products or services offered by them. If you have any questions regarding the services offered here, you should contact the vendor directly. TruHearing offers individuals the opportunity to purchase hearing aids at discounted prices, including individuals covered by self-funded health plans not subject to state insurance or health plan regulations. TruHearing is not insurance and not subject to state insurance regulations. TruHearing provides discounts to certain healthcare groups for hearing aid sales and services. TruHearing provides fitting, programming, and three adjustment visits at no cost; the member is obligated to pay for testing, and all post-fitting hearing care services, but will receive a discount from those healthcare providers who have contracted with TruHearing. Not available directly from VSP in the states of Washington and California. 4. Mercer, Inc. Study of Employee Benefits Trends, 2016.

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#### IMPORTANT NOTICE:

We have made every attempt to make sure that the information in this newsletter is accurate. However, you should not rely on anything set forth in this newsletter to make any decisions with respect to contributions and/or benefits. Instead, contributions are governed by the applicable and relevant Collective Bargaining Agreement, and benefits are governed by the applicable and relevant Trust Fund documents, including the Trust Agreement and the Benefit Plan document. Insofar as there are any inconsistencies between what is in this newsletter and what is in said documents, the documents are the binding and final authority and supercede anything set forth in this newsletter. If you have any questions concerning this, please contact the Plan Administrative Office at (510) 639-4888 and their office will either answer your questions or send you the binding documents. The information in this newsletter is not warranted as accurate and/or correct. Please refer to the the relevant documents for final and correct information.