



# TEAMSTERS TRUST BENEFITS INSIDER



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## New Programs from Premera

### Discounts and benefits included in your medical benefits

Premera added two new or updated program offerings in 2026. All services are part of your Trust benefits, completely confidential, and available to PPO plan participants and eligible family members.

#### Pregnancy Support Services

Premera offers a comprehensive maternity program to help ease your concerns and make sure you get the pregnancy, delivery, postpartum care, and newborn care you need. With Premera, you have access to:

- ➔ **The Wellframe app** – An interactive app with checklists, milestones, and articles for expecting and recent mothers. You can also get helpful reminders for appointments and medications.
- ➔ **Extra clinical support** – Personal Health Support (PHS) clinicians have the training and knowledge needed to help with any pregnancy questions – especially for moms who are over age 35, or have a history of multiple births, preterm birth, miscarriage, or complicated health conditions.

 **QUESTIONS?** Get help from a Personal Health Support clinician:

**Download the Wellframe app** at [wellframe.com/members](https://wellframe.com/members) and register with access code: helpbegintpa. Once registered you can send a secure in-app message.

**Call the Premera** maternity support line at **(855) 756-0797** Monday through Friday, 8 a.m. to 7 p.m., and Saturday, 9 a.m. to 1 p.m. Pacific Time, except holidays.



#### Take Action

To find out more about these, and other programs that are part of your Premera plan benefits, visit [wateamsters.com](https://wateamsters.com)

#### Blue365 Health and Wellness Discount Program

Premera Blue Cross members now have access to Blue365, a complimentary health and wellness discount program. Members can use Blue365 to access discounts on:

- Gym memberships
- Fitness gear and apparel
- Hearing aids
- Prescription glasses
- Healthy eating options, and more

Blue365 is free and provides year-round access to discounts on affordable solutions to support your health. And unlike some other discount programs, there's no need to earn rewards or points to take advantage of these exclusive deals – you can start saving immediately! To sign up visit: [Blue365deals.com/premera](https://Blue365deals.com/premera).



**“The whole point of screening is to make sure we catch things early while there is still a chance to do something about it. And in the best case scenario, we can prevent illness.”**

– Dr. Donald Ford, Cleveland Clinic

## Doctor Visits Not to Miss

### Medical appointments you shouldn't skip

If it's been a while since your last doctor's exam, you're not alone. Many people put off or don't go to doctor's appointments for a wide range of reasons. Whether you don't like going to the doctor, worry about costs, just want to tough it out, or don't know where or when to go, there are a few regular visits you simply shouldn't postpone.



#### Well-Adult Annual Checkup

Remember, the doctor isn't just for when you are feeling ill. Seeing your doctor for an annual checkup when you aren't experiencing any acute issues helps them better assess your health, address concerns, notice signs of future issues, and track your progress over time. In addition, getting annual lab work when you're feeling good helps establish a baseline that can be referred to in case any issues do arise.



#### New or Worsening Symptoms

Are you ignoring a new or worsening pain or symptom? Toughing it out and hoping it will just clear up on its own? That persistent cough, stitch in your side, skin rash, or headache could be the sign of something more serious going on. Maybe it is nothing, but any new symptom that's occurring often or is beginning to affect your daily life calls for examination by a health care provider—and it shouldn't wait.



#### Cancer Screenings

When it comes to finding—and fighting—cancer, timing can make the difference between life and death. Even if you are feeling good, your doctor may spot things that can signal serious illness. By putting off routine screenings for breast cancer, colon cancer, cervical cancer, skin cancer and other tests, you can delay a diagnosis, and malignancies may not be caught until more advanced stages. This not only reduces positive outcomes but can result in much higher costs and hospital time.



#### Chronic Illness Check-ins

If you've been diagnosed with diabetes, asthma, heart issues, or other chronic conditions, regular checkups are essential. Many chronic conditions get worse over time and require close monitoring of medications, symptoms and lab work. In addition, with a chronic condition complications can sometimes snowball quickly, especially when combined with the flu, COVID or other common viruses.

### Still not convinced? Here are three reasons you should book your annual appointments:

- 1 Regular and annual checkups put you in the driver seat for your own health—giving you more control and options for maintaining your health
- 2 Eligible preventive care is covered in full by your Trust benefits
- 3 Your health and wellbeing benefit not just you, but your family, co-workers and community



#### Take Action

Need help finding a provider? Find an in-network provider by searching the BlueCard® PPO network online at [premera.com](https://premera.com) or call **(800) 810-BLUE (2583)** and reference the plan prefix TMP.



## Choosing Low-Carb Vegetables

### The right veggies to support a low-carb diet

Many people who want to lose weight and keep it off have found success by switching to a low carb diet. Low-carb diets have been shown to support weight loss, improve blood sugar control, and increased satiety (feeling full and satisfied after eating and throughout the day). By reducing carbohydrate intake, these diets can naturally lower insulin levels, which helps burn stored fat for energy, reduce triglyceride levels, and boost HDL (good) cholesterol.

Low carb diets limit the intake of carbohydrates—typically to 60-130 grams daily—that is found in sugar, bread, and pasta, and high-sugar fruits, and instead focuses on proteins, healthy fats, and non-starchy vegetables. Knowing to avoid processed foods and sugary drinks can seem obvious but knowing what veggies to choose—or to avoid—is a little more complicated.

### Starchy vs. Non-Starchy Vegetables

**A starchy vegetable** is one that is higher in carbs and calories, and lower in fiber.

This includes potatoes, sweet potatoes, corn, peas and winter squash. These vegetables can provide you with more energy but also have a larger impact on your blood sugar. Starchy vegetables aren't "off limits," but they're easier to overdo than lower-carb, non-starchy veggies.

**A non-starchy vegetable** is lower in carbs and calories, higher in fiber and nutrients. This can include broccoli, spinach, zucchini, celery, peppers, green beans, and more. Non-starchy vegetables are a great base for low-carb meals.



### Did you know?



If you are diagnosed with type 2 diabetes, pre-diabetes or have a BMI of 25+, you may be eligible for **Virta Health**—a weight management and diabetes reversal program offered to you at no-cost. Find out more at:



#### RULE OF THUMB:

**Fill half your plate with non-starchy veggies, then add protein and healthy fat.**

### Leafy Greens

- **Spinach:** Use in salads or omelets; sauté with butter or olive oil
- **Lettuce:** Use for wraps or taco boats; swap for burger buns
- **Kale:** Great when massaged for salad or for baked kale chips
- **Arugula:** Use as a peppery-tasting salad base or topping
- **Swiss chard:** Sauté with garlic, lemon and butter or olive oil





### Cruciferous Vegetables

- **Broccoli:** Roast on a sheet pan or serve raw with a low-carb dip
- **Cauliflower:** Rice, mash, roast or use as a pizza crust alternative
- **Cabbage:** Use for slaws, stir-fries or even noodle swaps when thinly sliced
- **Brussels sprouts:** Roast or air-fry; slice them raw for a crunchy salad base

### Other Non-Starchy Low-Carb Veggies

- Zucchini: Make zucchini noodles (“zoodles”), grill or use as lasagna layers
- Cucumber: A crunchy snack or base for a salad
- Asparagus: Roast on a sheet pan or serve raw in a salad
- Celery: An ideal crunchy crudité for low-carb dips; stuff with nut butter or tuna salad
- Bell peppers: Excellent for fajitas or low-carb cauliflower rice stuffed peppers
- Green beans: Delicious roasted or sauteed
- Mushrooms: Add flavor and texture and are great in skillet meals
- Artichokes: Use in dips and salads
- Radishes: Dunk into low-carb dressings, sauces and dips; slice on top of salads
- Carrots (in moderation): Use carrots to add flavor and crunch to your meals.



- ✓ While both non-starchy and starchy vegetables can fit into a healthy diet, opting for non-starchy vegetables more often can help if you’re following a low-carb meal plan.

## Virta Health Webinars

### Learn from experts about weight management and more

The Virta program is offered to Trust PPO participants with pre-diabetes, a Body Mass Index (BMI) of 25 or higher, or diagnosed type 2 diabetes. The science-backed program gives participants a safe and sustainable way to lose weight, reduce AC1 levels, and improve your health without the risks, costs, or side effects of medications or surgery.

Virta regularly hosts informative webinars from topics such as tips on how to maximize weight loss with a low carb diet; menopause and its impact on metabolic health; the risks and rewards of GLP-1 medications; and more. A library of pre-recorded webinars is available at [virtahealth.com/resource-type/webinars-videos](https://virtahealth.com/resource-type/webinars-videos).

### Have questions about the Virta program? Join a live webinar!

Upcoming webinars are posted online at <https://wateamsters.com/wellness-programs/virta-diabetes-programs>. The next one is coming up in May, with details posted soon!





## Preventing Repetitive Motion Injuries

### Ways to support your physical wellbeing

Many people who work in the trades perform repetitive and sometimes physically demanding tasks on a regular basis—tasks that can expose them to various types of musculoskeletal injuries and issues with chronic pain. From carpal tunnel syndrome to tendonitis and lower back pain, repetitive motion injuries can make life and work a lot harder.

Whether you are in the field, in a warehouse, at a desk (even sitting can lead to sore muscles), or driving much of the day, there are things you can do to support your physical wellbeing.



**LIMIT REPETITIVE MOTIONS**, if possible. Repetitive motions can involve lifting objects, working with tools, sitting a lot, or typing at a computer for extended periods of time. These repetitive motions wear the body down and can overwork the muscles. If you happen to perform tasks with incorrect posture or at awkward angles, it can make things worse. Focusing on good posture and switching between tasks that use different muscle groups can help avoid injury and allow muscles to recover.



**STAY HYDRATED.** This simple tip is one of the most effective things you can do to prevent repetitive motion injuries. It can be easy to stay hydrated on busy days, but drinking sufficient water can help stave off injuries and keep your muscles and body operating at its best.



**WARM UP AND STRETCH.** Starting the day with a light warm up and stretches gets your muscles ready for the tasks ahead. But stretching shouldn't be reserved just for the safety moment warm up or before you start work. Stretch on breaks, between tasks, and throughout the day to support your body's recovery.



### Did you know?

A majority of second opinion medical appointments are about musculoskeletal issues.

As a Trust participant you have no-cost access to **Accolade 2<sup>nd</sup> MD** to help you make more informed medical choices. Find out more at: [wateamsters.com/benefits-support](https://wateamsters.com/benefits-support)



**MAKE USE OF YOUR BENEFITS.** Your Trust medical benefits give you access to massage, physical therapy, acupuncture, and more. Regular visits with a healthcare provider can help you manage an injury, keep pain down, and help you avoid more serious and expensive interventions. Please see your SPD for plan benefits, exceptions and coverage limits.



**COMPRESSION, AND ELEVATION.** For acute musculoskeletal injuries like sprains, strains, and bruises, RICE is recommended for the first 48-72 hours to reduce pain and swelling.

**Rest:** avoid using the injured area for 1-2 days

**Ice:** Apply a towel covered cold pack for 15-20 minutes several times a day

**Compression:** Use a snug (but not too tight) ACE bandage to limit swelling and provide support

**Elevation:** Keep the injured area above heart level, if possible, to reduce swelling



For more serious injuries, if you are experiencing persistent pain or if you are unable to put weight on your limb, please seek medical care.



THE TAKEAWAY

## Understanding Your Benefits: What's Covered

Two common reasons people avoid getting medical care are concerns about cost and not knowing where to go for care. The Trust partners with Accolade Care to help you get clear and useful information about your benefits to make more informed decisions. All Accolade services are confidential and offered to Trust participants and eligible family at no cost.

### Accolade can help answer questions like:

- I have an upcoming medical visit, is it covered under my plan?
- What will be my co-pay?
- Will I have to meet my deductible or pay a co-insurance amount for the visit?
- What labs, pharmacies or hospitals are in my network?
- Do I need pre-authorization to see a specialist?
- I got a bill that is not what I expected, can you walk me through the charges?
- Can you help me find a doctor in my area that meets my specifications?
- I'm having surgery soon, what should I do to prepare?
- I'm traveling and need to see a doctor, where can I go to keep costs down?



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