

# Know More About Your Benefits

## How to Make Benefits Enrollment Changes

You can make changes to your benefits **once every 12 months** (during the open enrollment period) or anytime during the year **if you experience a qualifying life event**, such as marriage/divorce, having a child, or if your spouse loses coverage. In the case of a qualifying life event, you only have 60 days after the event occurs to make your changes.

To make changes to your coverage, you must complete the enrollment form (available at [teamstershchwbenefits.com](https://teamstershchwbenefits.com)) and provide any necessary documentation for your dependents. Return your completed form to Zenith American Solutions or your employer’s Human Resources office.

**Note:** If you need to drop a dependent from coverage, you must send a request to the Trustees to explain why the change is needed.

## How to Submit a Claim (PPO Plan Only)

When you receive care, either in-network or out-of-network, your medical provider will submit the claim for you once you show them your medical ID card. If the care involves an accident or injury, the PPO plan administrator will contact you for further details before processing your claim.

## How to Precertify Medical Treatments (PPO Plan Only)

Precertification is a process that ensures the health care services you receive meet a certain standard, and the other services, such as surgery, admission, or length of stay at a hospital or facility, are medically necessary. PPO plan members have to precertify certain medical services; for a full list, refer to your Summary Plan Description (available at [teamstershchwbenefits.com](https://teamstershchwbenefits.com)). To start the precertification process, contact Innovative Care Management (ICM) at **800-862-3338** or visit [innovativecare.com](https://innovativecare.com).

## Meet Your Benefit Administrators

Before you schedule your next appointment, first learn about your benefit administrators.

Services	Where to Go
<b>Fund Administrator</b> Customer Service, Nurse Advocate, Life and Accident Insurance, and Disability Benefits	Contact Zenith American Solutions to discuss your benefits, or reach out with your questions by visiting <a href="https://zenith-american.com">zenith-american.com</a> or calling <b>702-734-8601</b> .
<b>Health Plan and Pharmacy Benefits</b>	<b>PPO Plan:</b> To find in-network care, visit <a href="https://anthem.com">anthem.com</a> or call <b>702-734-8601</b> . To find an in-network pharmacy, visit <a href="https://elixirsolutions.com">elixirsolutions.com</a> or call <b>800-361-4542</b> . <b>HMO Plan:</b> To find an in-network doctor, visit <a href="https://healthplanofnevada.com">healthplanofnevada.com</a> or call <b>702-242-7300</b> or <b>800-777-1840</b> for assistance.
<b>Precertification of Admissions and Services (PPO Plan Only)</b>	For precertification assistance, visit <a href="https://innovativecare.com">innovativecare.com</a> or call <b>800-862-3338</b> .
<b>Telemedicine Services</b>	To receive urgent medical care from the comfort of your own home, contact these providers. <ul style="list-style-type: none"><li>• <b>PPO Plan:</b> Visit <a href="https://livehealthonline.com">livehealthonline.com</a> or call <b>888-548-3432</b>.</li><li>• <b>HMO Plan:</b> Visit <a href="https://nowclinic.com">nowclinic.com</a> or call <b>877-550-1515</b>.</li></ul>
<b>Dental Benefits</b>	To schedule a dental appointment with an in-network provider, contact these administrators. <ul style="list-style-type: none"><li>• <b>PPO:</b> Contact Diversified Dental Services by visiting <a href="https://diversifieddental.com">diversifieddental.com</a> or by calling <b>702-734-8601</b>.</li><li>• <b>DHMO-EPO Plan (Benefit Plan NV-400):</b> Visit <a href="https://libertydentalplan.com">libertydentalplan.com</a> or call <b>888-401-1128</b>.</li></ul>
<b>Vision Benefits</b>	Visit <a href="https://vsp.com">vsp.com</a> or call <b>800-877-7195</b> to find an in-network VSP doctor and location.
<b>Employee Assistance Program</b>	To connect with a counselor for free, confidential counseling and to receive mental health and substance abuse treatment, visit <a href="https://harmonyhc.com">harmonyhc.com</a> , or call <b>702-251-8000</b> or <b>800-363-4874</b> for 24/7 assistance.



Check the website at [teamstershchwbenefits.com/faqs](https://teamstershchwbenefits.com/faqs) for answers to other questions you may have.



# Mind Your Mental Health

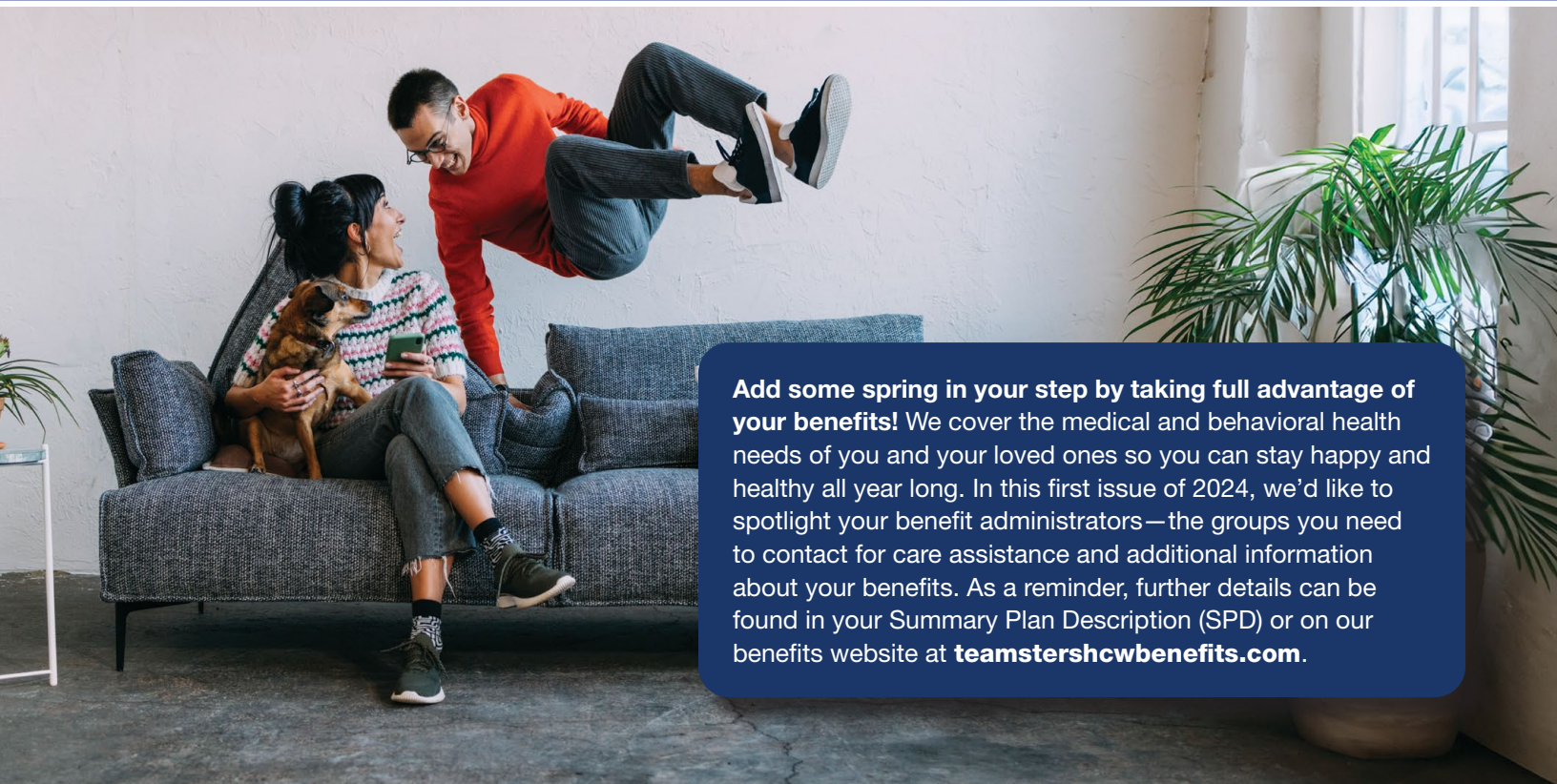
Connect with your employee assistance program (EAP), offered through Harmony Healthcare. You and your covered family members can contact a professional counselor who will provide you with confidential care to help manage everyday stressors. The EAP offers up to eight free counseling sessions (per issue, per year) to help combat behavioral and mental health issues, including:

- Emotional stress
- Marital and family concerns
- Depression
- Substance abuse
- Work pressures
- And more

Your EAP is there to support you and your mental health goals 24/7, all year round. To get started and set up your first session with a counselor, contact Harmony Healthcare at **800-363-4874** or **702-251-8000**.



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**Add some spring in your step by taking full advantage of your benefits!** We cover the medical and behavioral health needs of you and your loved ones so you can stay happy and healthy all year long. In this first issue of 2024, we'd like to spotlight your benefit administrators—the groups you need to contact for care assistance and additional information about your benefits. As a reminder, further details can be found in your Summary Plan Description (SPD) or on our benefits website at **[teamstershchwbenefits.com](https://teamstershchwbenefits.com)**.