

Health Roundup

Alaska Teamster-Employer Welfare and Pension Trusts

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INTRODUCING Your New Benefits & Wellness Newsletter



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Welcome to the First Edition of Health Roundup!

We're proud to introduce *Health Roundup* – your new quarterly newsletter from the Alaska Teamster-Employer Welfare and Pension Trusts. This publication is designed to help you stay informed, engaged, and empowered when it comes to your health and benefits.

In this inaugural edition, we're covering crucial topics like early detection of diabetes, how to support loved ones with depression, preparing for retirement, and getting the most from your preventive care. We've also made it easier than ever to access your benefit information online or from your phone.

Stay connected, stay healthy – and stride forward with confidence.

Don't Miss the Warning Signs of Diabetes

Regular screenings and early diagnosis can stop complications before they start.

Diabetes is one of the most common chronic conditions worldwide, affecting millions of people of all ages. While it can be managed with the right care, undiagnosed or uncontrolled diabetes can lead to serious health problems. The good news? Early detection and treatment can make all the difference in preventing complications and supporting long-term health.

Understanding Diabetes

Diabetes happens when your body can't properly use or make insulin – the hormone that helps glucose (sugar) enter your cells for energy. Without enough insulin, glucose builds up in your bloodstream, causing high blood sugar (hyperglycemia).

The main types of diabetes include:

- **Type 2 diabetes:** The most common form, usually linked to insulin resistance.
- **Prediabetes:** A warning stage where blood sugar is higher than normal but not yet diabetes.
- **Type 1 diabetes:** An autoimmune condition where the body destroys insulin-producing cells.
- **Gestational diabetes:** Develops during pregnancy and raises the risk of type 2 later.



Who's at Risk?

Anyone can develop diabetes, but some people are more likely to be affected. The American Diabetes Association (ADA) recommends regular screenings for all adults age 35 and older.

Other risk factors include:

- A family history of diabetes
- Being physically inactive
- A diet high in processed foods and sugar
- High blood pressure or cholesterol
- A history of gestational diabetes during pregnancy

Why Early Detection Matters

Catching diabetes or even prediabetes early is crucial. Left untreated, high blood sugar levels can damage your heart, kidneys, nerves, eyes, and more. Over time, this damage increases the risk of heart disease, kidney failure, nerve pain, vision loss, and even amputations.

Fortunately, simple blood tests such as fasting glucose, A1C, or random blood sugar can detect problems early. For many people, these tests are the first step toward better health.

Warning Signs to Watch For

Type 2 diabetes often develops slowly, so symptoms may go unnoticed. Be alert for:

- Increased thirst and frequent urination
- Fatigue
- Blurred vision
- Unexplained weight loss
- Tingling or numbness in hands or feet
- Slow-healing cuts or frequent infections

If you notice any of these symptoms, talk to your healthcare provider right away.



Taking Charge of Your Health

The best way to manage diabetes is to catch it early and take action. Lifestyle changes like eating a balanced diet, exercising regularly, and maintaining a healthy weight can reduce your risk and help manage the condition if you're diagnosed.

Medications, when prescribed, can also keep blood sugar levels in check.

Diabetes is common, but it doesn't have to catch you off guard. Regular screenings and early detection give you the power to protect your health and prevent life-threatening complications. If you're at risk or noticing symptoms, schedule a screening. Taking action now could change your future.

Sources: diabetes.org, my.clevelandclinic.org

Start the Season Strong

Stay ahead of the flu with a \$0 copay vaccine.

Fall is flu season, and the best protection is prevention. With the Alaska Teamster-Employer Welfare Trust, your flu shot – and many other preventive services – are covered at 100%. That means no copays, no deductible, and no financial stress.

Your preventive care benefits include:

- Routine physical exams
- Well child visits
- Immunizations, including flu shots*



Getting your flu shot each year is a simple step that helps you stay healthy, avoid missed work, and protect those around you. And with your Trust benefits, it's completely free!

*Preventive care is subject to UCR limits and may vary by age, gender, or medical history.



Learn more about low and no-cost care options.

Scan the QR code or visit 959trusts.com/low-no-cost-care-options

Depression Doesn't Have to Go Unnoticed



If you or someone you know is in crisis, call or text 988 to connect with the Suicide and Crisis Lifeline.

October is National Depression and Mental Health Screening Month – a reminder that your mental health deserves just as much attention as your physical health. Depression is one of the most common mental health conditions, yet it often goes unrecognized. Identifying it early and getting support can improve someone's quality of life long-term.

What Depression Really Is

Depression is not just “feeling down”. It's a medical condition that affects mood, energy, sleep, appetite, and even physical health. While everyone feels sad sometimes, depression lingers for weeks or months and makes it harder to manage daily responsibilities and relationships. It can also complicate other health conditions like diabetes or heart disease.

Different Types of Depression

Depression doesn't look the same for everyone. The two most common forms are:

- Major depression: Intense symptoms lasting two weeks or more that disrupt daily life.
- Persistent depressive disorder: Milder symptoms that last for years.

Other types can be linked to specific life stages, such as postpartum depression, or seasonal changes, such as seasonal affective disorder (SAD).

Why Screening Matters

Because depression often develops gradually, people may not realize how much it's affecting them until symptoms become severe. Screening – usually a short questionnaire during a routine health visit – can flag concerns early and lead to effective treatments, from counseling to medication to lifestyle changes.

***If you are someone you know is having thoughts of death or suicide,** call or text 988 to be connected to the Alaska Department of Health 24/7 suicide prevention phone service with confidential crisis counseling.

Source: [nimh.nih.gov](https://www.nimh.nih.gov)

Spotting the Warning Signs

Recognizing the symptoms is the first step towards getting help. Common signs include:

- Feeling sad, hopeless, or empty most of the time
- Irritability or frustration over small things
- Losing interest in hobbies or social activities
- Sleeping too much or too little
- Fatigue or lack of motivation
- Difficulty focusing or making decisions
- Unexplained aches and pains
- Thoughts of death or suicide*

These signs can look different across age groups: children may seem cranky or anxious, teens may withdraw, and older adults may complain more of physical issues than mood changes.



Scan the QR code to download a screening sheet for yourself, a friend or family member.

Share Your Story & Inspire Others

Have you benefited from one of the Alaska Teamster-Employer Trust's programs? Now's your chance to inspire, connect, and make a difference by sharing your experience! Whether you've used Teladoc virtual care, Hinge Health physical therapy, Coalition Health Centers, or another Trust program, your story could help other participants see the value of these resources.

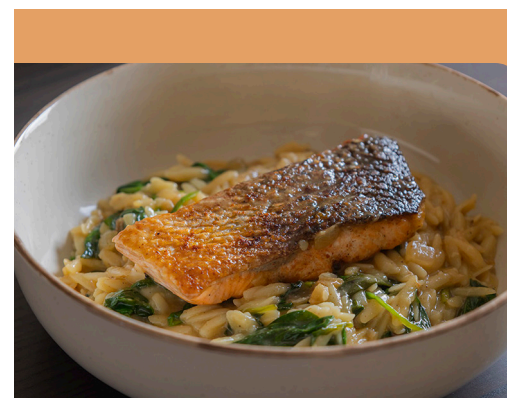
Why Participate?

Selected stories receive Trust-wide recognition! Your experience may appear in newsletters, on the website, and in other Trust communications. Plus, you can inspire your fellow participants to make the most of their benefits.



Ready to share?

Contact Dennie Castillo at denniec@959trusts.com or (907) 751-9720 to tell your story and inspire others today.



15-Minute Salmon & Creamy Orzo with Spinach & Mushrooms

In this quick dinner, salmon fillets combine with creamy orzo, wilted spinach and earthy mushrooms. Cooking the salmon at a high temperature keeps prep time quick. Look for pre-sliced mushrooms to speed it up even more.

Ingredients

- 1 ¾ cups low-sodium chicken broth
- ¼ cup heavy cream
- 1 teaspoon garlic powder
- ½ teaspoon salt, divided
- ⅛ teaspoon ground pepper plus ¼ teaspoon, divided
- 1 ½ cups sliced mushrooms
- 1 cup whole-wheat orzo
- 4 cups lightly packed baby spinach
- 2 teaspoons extra-virgin olive oil
- 1 ¼ pounds center-cut salmon, cut into 4 portions

Preparation

1. Preheat oven to 450°F.
2. Stir broth, cream, garlic powder, ¼ teaspoon salt and ⅛ teaspoon pepper together in a large skillet. Add mushrooms and orzo, cover and bring to a boil over high heat. Stir in spinach, reduce heat to maintain a lively simmer, cover and cook until the orzo is tender and the sauce has reduced and thickened, 10 to 12 minutes.
3. Meanwhile, brush oil on both sides of salmon pieces. Sprinkle with the remaining ¼ teaspoon each salt and pepper. Place on a baking sheet and roast until just cooked through, 8 to 10 minutes. Serve the salmon with the orzo.

Nutrition Facts

Serving Size: 4 oz. salmon & 2/3 cup orzo

- Calories: 459
- Protein: 38 g
- Carbs: 35 g
- Fiber: 9 g
- Fat: 18 g

Know Before You Go: Outpatient Care Coverage

When you need outpatient care, such as lab work, x-rays, dialysis, chemotherapy, or radiation therapy, it's important to understand how your benefits work. Where you go for care can directly affect how much the Plan pays and how much you'll owe.

Coverage Rules

If you receive outpatient services at a hospital or facility located within 75 miles of Alaska Regional Hospital or Mat-Su Regional Hospital:

- The Plan will only cover 60% of eligible charges
- A penalty reduction applies, which means higher out-of-pocket costs for you

Why This Matters

- The closest hospital isn't always the most cost-effective
- Choosing another facility could mean better coverage and lower bills
- A quick check before you schedule can help you avoid surprise costs



Mark Your Calendar!

Don't Miss Open Enrollment!

Open Enrollment runs **October 20 – November 22, 2025**. This is your once-a-year opportunity to:

- Change your Tier Level (Hourly Plans only)
- Add or drop eligible dependents

Important: Late enrollments will not be accepted. If you don't make changes, your current plan will automatically continue. Unless you qualify for Special Enrollment, your next chance to adjust coverage won't come until next year's Open Enrollment.

October

13

Indigenous Peoples' Day
Office closed

20

Open Enrollment Begins
Open Enrollment packets will be mailed 5 days before the starting date.

28

Annual Funding Notice (AFN)
Mailed no later than October 28

November

11

Veterans' Day
Office closed

22

Open Enrollment Ends
Don't miss the deadline! Only on-time enrollments will be accepted.

27-28

Thanksgiving Day and Day After
Office closed

December

Mid December

Annual Benefit Statements (ABS)
Mailed in December

24-25

Christmas Eve and Christmas Day
Office closed

31

New Year's Eve
Office closed

Office Closure

Open Enrollment

Benefit Information

Plan for a Secure Retirement

It's never too early—or too late—to start planning for retirement. The Alaska Teamster-Employer Trusts website has tools to help you prepare for a secure future.

Visit the Plan for Retirement page to:

- Download a Retirement Planning Checklist
- Learn how to estimate the money you'll need
- Understand how inflation can affect your pension
- Explore ways to diversify your savings

Take the Next Step

Planning ahead means greater flexibility and peace of mind. Start today by visiting the Plan for Retirement page to explore the tools available to you.



Scan the QR code to explore retirement planning tools:

ALASKA TEAMSTER-EMPLOYER WELFARE AND PENSION TRUSTS TERMS OF USE

The trustees provide this newsletter to give you easier access to information about your benefit programs. While the information is generally reliable, it does not overrule official plan documents, rules, or regulations. Only the Board of Trustees is authorized to interpret the plan. For formal determinations on complex or critical benefit issues, inquiries should be submitted in writing to the Trust office.

This newsletter is presented "as is" and is for informational and educational purposes only. You cannot claim a benefit, file an appeal, or take legal action based on its contents. It is not medical, legal, tax, financial planning, or other professional advice, and the trust encourages you to consult appropriate professionals when making decisions about your benefits.

All contents are subject to change without notice and may reference external information for convenience; the trusts make no guarantees regarding accuracy, completeness, or reliability.



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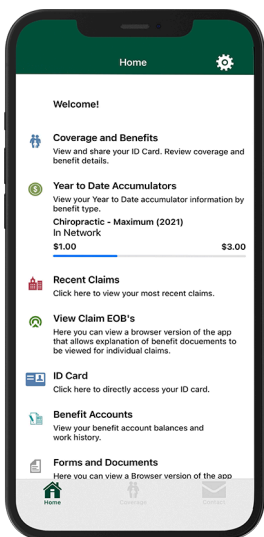
Introducing your new benefits & wellness newsletter!

Your Information is at Your Fingertips!

Navigating your healthcare and pension benefits just got easier. With the BeneSys Now mobile app and the **Member Portal** at 959trusts.com you can securely access the information you need – whenever you need it.



Questions?
Visit 959trusts.com.



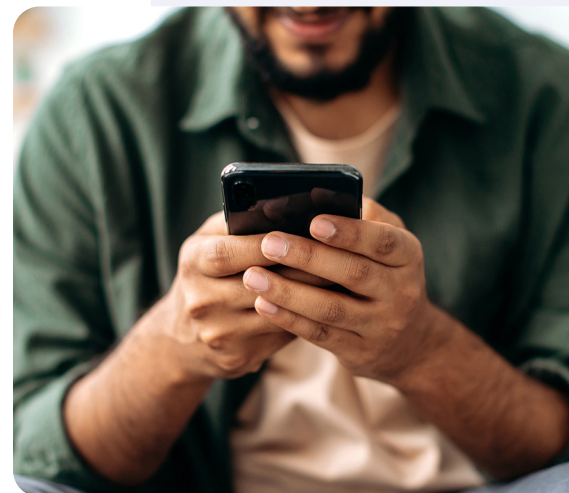
Download the BeneSys Now app (free from the Apple or Google Play Store) to:

- View and download your digital Medical ID card
- Check your eligibility and Year-to-Date Accumulators
- Review your work history and employer contributions
- Track deductibles, claims, and Explanation of Benefits (EOBs)
- Submit questions directly to the Trust Office

Prefer using a computer?

Visit 959trusts.com and click “Member Portal” to:

- See an estimate of your pension benefit
- View your pension hours and contributions
- Access and print your EOBs



Take the stress out of managing your benefits. Register today and keep your healthcare and pension info at your fingertips.