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WISCONSIN PIPE TRADES HEALTH FUND

Benefit Bulletin - February 2019

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IMPORTANT REMINDERS

Please remember to check your provider's network status to confirm if they are in-network *before* you have any inpatient services.

The Health Fund no longer provides any coverage for inpatient out-of-network services unless the services are for an emergency.

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Fund's Website

Information readily available to you online includes forms (such as enrollment, beneficiary and dollar bank reimbursement); SPD; and Benefit Bulletins. Go to: www.bpalja.com and click on "Client Access." The login ID is: WPT and the password is: steamwpt.

THIS BENEFIT BULLETIN CONTAINS IMPORTANT INFORMATION ABOUT YOUR PLAN. KEEP IT WITH YOUR SUMMARY PLAN DESCRIPTION (SPD) FOR FUTURE REFERENCE.

PLEASE NOTE: OUR GOAL IS TO PROVIDE YOU WITH GENERAL HEALTH INFORMATION, NOT MEDICAL GUIDANCE. YOU SHOULD CONTACT YOUR PHYSICIAN IF YOU HAVE SPECIFIC MEDICAL QUESTIONS OR CONCERNS.

WELLNESS PROGRAM - BIOMETRIC SCREENING

All Non-Medicare Active and Retired Participants (Including Spouses)

Upcoming Biometric Screenings at the Steamfitters Local 601, 3300 South 103rd Street, Milwaukee, include the following dates:

- Tuesday, March 5, 2019, from 2:00 p.m. until 6:00 p.m.; and
- Wednesday, March 6, 2019, from 2:00 p.m. until 6:00 p.m.

- Tuesday, April 9, 2019, from 2:00 p.m. until 6:00 p.m.; and
- Wednesday, April 10, 2019, from 2:00 p.m. until 6:00 p.m.

Non-Medicare active and retired participants and their spouses are encouraged to attend. Each attendee (participant and their spouse) will be handed a prepaid credit card upon conclusion of the 15-minute screening.

Please Note: For your safety while performing your job duties, you do NOT need to fast before the Biometric Screening.

Schedule your appointment online by following these simple steps:

1. Visit: www.bpalja.com.
2. Click on: Client Access.
3. Log in -- Username: WPT
Password: steamwpt
4. Click to expand the Health Fund; then select: Calendar.
5. Select preferred appointment date and time. If time is unavailable, it will be grayed out.
6. Provide the following information: Fund Name, Participant's First Name, Participant's Last Name, Email Address, Primary Phone Number; Spouse's First Name, Spouse's Last Name (spousal information only if applicable), and last four digits of the Participant's Social Security number.

(continued on next page)

You will receive an email confirmation with the date and time you have selected for your appointment.

If you have participated in a Biometric Screening or Personal Health Assessment, submitted a form to your Primary Care Physician, Health Dynamics or CareATC during the 3rd Wellness Year of July 1, 2018 through June 30, 2019, you will not be eligible to attend another Biometric Screening during this period. If you are unsure if you and/or your spouse has health coverage at the time of an event, you should contact the Fund Office prior to scheduling an appointment on the web calendar.

REMINDER: If you are going to your own physician to participate in the Healthy Rewards Wellness Program, there is a form your physician must complete and submit in order for you to be eligible for the Healthy Rewards Incentive. Please see the enclosed Quest Registration and Log-In sheet for instructions on how to obtain the provider form.

WELLNESS PROGRAM - YEAR 3 (JULY 1, 2018 - JUNE 30, 2019) - SCREENING

Please see the following information about how you can either: (1) receive an incentive; or (2) incur a penalty based on your participation in the Wellness Program. Remember, you can either participate in an on-site Biometric Screening, visit your Primary Care Physician (PCP) for a Biometric Screening, or have a Health Dynamics exam to qualify.

Keep in mind you may only participate once during the Wellness Year.

If you and/or you and your spouse participate in the program, your results impact what happens next. See below:

- A. If you and/or you and your spouse participated in a screening and you meet the acceptable ranges for the screening, you will each receive a \$225 gift card.
- B. If you and/or you and your spouse participated in a screening, but did not meet the acceptable ranges, you will each receive a \$150 gift card. If you go on to complete telephonic coaching sessions, you will each receive a \$75 incentive check after completion. The check will be mailed and is attached to your Explanation of Benefits (EOB) statement.
- C. If you and/or you and your spouse participated in a screening, but did not meet the acceptable ranges and do not complete telephonic coaching sessions, you will still receive a \$150 gift card upon completion of the screening. HOWEVER, you will each have \$50 per month deducted from your Member Dollar Bank or be required to make a \$50 self-payment to continue your eligibility, effective January 1, 2020. The \$50 increase will last the entire calendar year.
- D. IF YOU DO NOT PARTICIPATE, you will each have \$50 deducted from your Member Dollar Bank or be required to make a \$50 self-payment to continue your eligibility, effective January 1, 2020. The \$50 increase will last the entire calendar year.

All telephonic coaching for this period must begin no later than July 30, 2019, as the coaching must be completed no later than September 30, 2019. The coaching overall takes approximately six weeks (three coaching sessions, approximately 20 minutes each, and two weeks apart from each other). Please plan your coaching sessions ahead of the completion date.

Acceptable Ranges

- Body mass index (BMI) ≤ 27.5kg/m²
- Total cholesterol < 200mg/dL
- Blood pressure ≤ 140/90mmHg
- Non-fasting glucose ≤ 200mg/dL

If you fail the BMI target, you now have the option to substitute your body fat measurement instead. The following shows the normal recommended body fat percentages by gender. You must fall within the applicable range to satisfy the marker.

Males	Females
24.9	35.9

If you fail the Total Cholesterol target, you now have the option to substitute your Total Cholesterol: HDL Ratio. The following chart shows the recommended Total Cholesterol: HDL Ratio by gender.

	Males	Females
Average Risk	5.0	4.4

DON'T FORGET ABOUT HEALTH DYNAMICS

Did you know?

Eligible members and spouses from Wisconsin Pipe Trades can participate in the Health Dynamics (HD) Program. You can even use the HD program for your Biometric Screening! The HD program is free to use, too! The Program is paid for at 100% under the Preferred Provider Preventive Care Program routine physical exam benefit offered through the Plan. No copays, no deductibles.

To schedule your appointment, call Health Dynamics at (414) 443-0200 during office hours, Monday through Friday, 8 a.m. - 5 p.m. and let them know you are calling for your Health Dynamics exam. To find the location nearest you, please see the enclosed listing. You may also visit their website at www.healthdynamics.com/locations99 and enter your zip code. How easy is that?

What are you waiting for? Call for your appointment today!!



Enclosed with the Benefit Bulletin is a list of provider locations from Health Dynamics. Please note that some providers may have been eliminated or replaced, and some locations may have changed their telephone numbers for scheduling appointments. Keep this listing with your Summary Plan Description for future reference when you schedule your Health Dynamics exam.



CareATC - NEW NO-COST VACCINES!! NEW CLINIC HOURS!!

With the flu season already upon us, CareATC is pleased to offer the flu shot to all eligible participants and their dependents ages 4 and up at NO COST. Additionally, the clinic is offering no-cost vaccinations for shingles (SHINGRIX) and TDaP.

Mobile physician visits (Telemedicine) are also available through CareATC's partnership with Doctor On Demand. Through this service, you can consult with a doctor 24 hours a day, 7 days per week. All you need for your visit is an internet connection and either a laptop or a mobile device. **Please see the enclosed insert on how to access Doctor On Demand.**

Wisconsin Pipe Trades Health Fund's CareATC Clinic is conveniently located at:

4600 West Loomis Road, Suite 200, Milwaukee, WI 53220, Telephone: 1-800-993-8244

NEW CLINIC HOURS

Monday through Wednesday*	9:30 a.m. - 6:30 p.m.
Thursday	7:00 a.m. - 4:00 p.m.
Friday	9:30 a.m. - 6:30 p.m.
Last Saturday of Month	7:00 a.m. - 11:00 a.m.



**Wednesday hours preceding the last Saturday of the month: 9:30 a.m. - 1:00 p.m.*



PAYMENT OF DOLLAR BANK AS A TAXABLE DEATH BENEFIT NO LONGER ALLOWABLE

Payment of Dollar Bank as a taxable death benefit is no longer allowable under IRS Tax Code § 105(b) and will be immediately eliminated from the Plan.

Please be aware that in the event you die and you have no surviving dependents eligible to continue coverage in the Fund, your remaining Dollar Bank balance will not be paid to your beneficiary(ies) as a taxable death benefit.