



**NASI WELFARE FUND**  
We're Here to Help

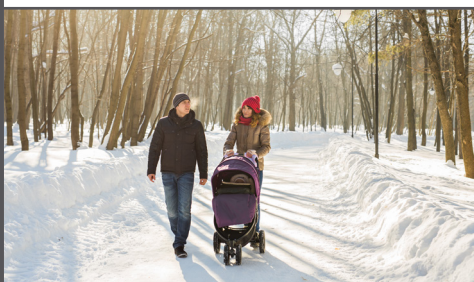
## WHAT'S INSIDE?

Would You Know If You Were Experiencing a Heart Attack?

Provider's Office FAQ

Save With In-Network (PPO) Dentists!

Download the Express Scripts Mobile App!



Welcome to the winter issue of *Sprinkler Fitter You*, our quarterly health and wellness publication exclusively for NASI Welfare Fund participants and their family members.

If you have any questions or would like more information about what you've read here, please contact the NASI Fund Office at 800-638-2603. We're here to help!

## WOULD YOU KNOW IF YOU WERE EXPERIENCING A HEART ATTACK?

February is American Heart Month. Did you resolve to exercise more and eat better in 2017? If you've fallen off the wagon, now is a great time to re-commit to a heart-healthy lifestyle.

### Heart Attacks: The Most Common Cause of Death in Both Men and Women

Heart attacks are the number one cause of death for both men and women in the United States, yet the signs and symptoms can be different for different people. Knowing your risk level, as well as the common symptoms, can help save your life or the life of someone you love.

### Warning Signs

While some heart attacks happen quickly, most begin slowly with symptoms such as mild discomfort and pain. In fact, many people may not even realize they are having a heart attack. While heart attack symptoms can vary from person to person, common symptoms include:

- **Chest pain or discomfort.** Most often, it can be pressure or pain in the center of the chest that lasts for a few minutes, goes away and then returns.
- **Upper body discomfort.** Pain can spread to other areas of the body such as the jaw, back, neck, arms or even teeth. Some individuals experience this discomfort without any chest pain at all.
- **Shortness of breath.** This can occur before, or in conjunction with, chest pain.
- **Nausea or lightheadedness.** This, in addition to burping and indigestion, can be associated with a heart attack, with some patients feeling like they are coming down with the flu.



*continued on next page*

## Understand Your Risks

There are various risks associated with heart attacks – some that can't be changed but many that can. While lifestyle changes (such as increased physical activity, healthy diets and reduced tobacco/alcohol use) can significantly lower your risk, diabetes, high cholesterol and high blood pressure can't always be controlled. Make sure you check in with your doctor to “know your numbers.”

## The Gender Difference

While many symptoms of a heart attack are found in both genders – and the most common symptom for both is still chest pain or discomfort – there are some important differences to note. Women are more likely than men to experience shortness of breath, nausea, and back or jaw pain. Likewise, many women don't experience chest pressure at all and instead experience dizziness or extreme fatigue.

## TAKE THE CALL!

**The NASI Welfare Fund's Condition Management Program can help with heart disease. If you're contacted by Carewise Health about participating, please take the call and enroll. It's free, it's confidential, and qualified, registered nurses can point you toward a variety of resources to help you achieve better heart health.**

## Don't Delay Treatment!

Every minute counts when experiencing a heart attack. If you or someone near you may be experiencing these symptoms, call 911 right away. Calling 911 – rather than heading to the hospital on your own – is most often the fastest way to receive treatment as medical professionals can start administering treatment right away and can also help speed up treatment in a hospital. Patients who reach the emergency room when having a heart attack have a 90% chance of survival! \*

Common Symptoms for Men	Common Symptoms for Women
Chest pain or discomfort	Chest pain or discomfort
Shortness of breath, with or without chest pain	Nausea, lightheadedness, exhaustion or vomiting
Pain or discomfort in one or both arms or shoulders	Pain or discomfort in the jaw, back or neck
	Shortness of breath, with or without chest pain
	Pain or discomfort in one or both arms or shoulders

\*12 Heart Attack Symptoms and Early Warning Signs, medicinenet.com

## PROVIDER'S OFFICE FAQ

Do you know the right answer if your provider's office asks you for certain types of information?

Here's a quick cheat-sheet.

If Your Provider's Office Asks	You Respond
<i>"How do we confirm that you're eligible for benefits?"</i>	<b>"Please contact the Fund Office."</b> The Fund Office verifies eligibility requests. The phone number is on the back of your Blue Cross Blue Shield ID Card.
<i>"Which Blue Cross Blue Shield plan do you have?"</i>	<b>"Blue Cross Blue Shield of Illinois."</b> There are many local Blue Cross plans across the country, but the NASI Welfare Fund uses Blue Cross Blue Shield of Illinois.
<i>"Do you pay for services at the time of the appointment?"</i>	<b>"No."</b> The provider should submit the bill to their local Blue Cross Blue Shield. The provider will receive the contracted payment and fee-adjustment from Blue Cross Blue Shield. You will receive an Explanation of Benefits that shows the amount your provider must write-off (if any) and the amount you are responsible to pay the provider.
<i>"What's your group ID number?"</i>	<b>"P14558."</b> This number can be found on the front of your ID card.

## SAVE WITH IN-NETWORK (PPO) DENTISTS!

The Fund provides dental coverage through Delta Dental. You have the option to see any dentist you would like and still receive coverage; however, your out-of-pocket costs are generally lower when you visit a provider who is part of the Delta Dental PPO Network. More than four out of five dentists participate in Delta’s expansive network. These PPO dentists have agreed to accept a pre-negotiated amount as payment in full for covered services, saving money for you and the Fund. This rate is called the “allowable amount.”

You can’t be billed for any amount over the allowable amount (“balance billed”) when you visit a PPO Provider.



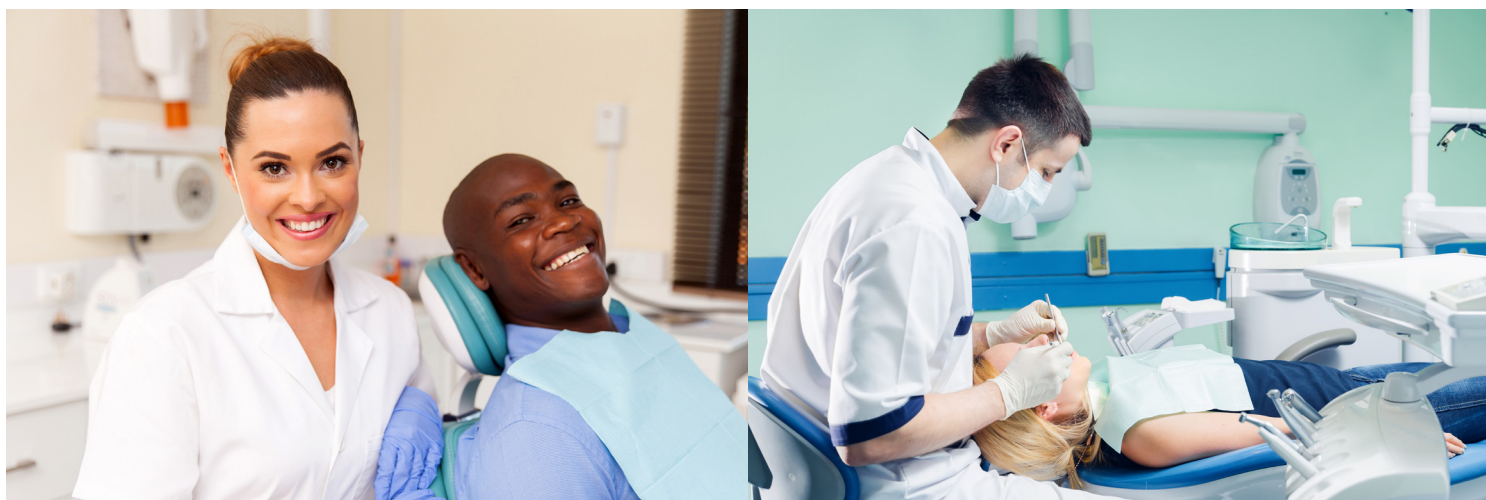
Beware of hidden expenses. Delta Dental’s network also includes “Premier” dentists. You can visit a Premier dentist; however, Premier dentists may charge more than the allowable amount. Your out-of-pocket costs may be greater, and your annual benefit maximum may not go as far.

If you visit a non-Delta Dental dentist, you will pay the out-of-network coinsurance and deductible, but you can also be balance billed up to the full amount the dentist charges. You may also be required to pay for services up front and submit a claim to Delta Dental for reimbursement.

The chart below is an example (for illustrative purposes only) of how a dental service is paid under the Level 1 Plan of Benefits, and how you may be charged for that service from providers in and out of the Delta Dental network.

	Delta Dental PPO Dentist	Delta Dental Premier Dentist	Out-of-Network Dentist
Fee Charged by Dentist for a Class I Restorative Service	\$1,200	\$1,200	\$1,200
Maximum Dentist Can Charge	\$710	\$950	Unlimited
The Plan Covers 80%*	\$568	\$760	\$960
You Pay 20%	\$142	\$190	\$432 (your coinsurance plus the difference between the provider’s charge and the allowable amount)

\* Assumes deductible has been met.





**NASI WELFARE FUND**  
We're Here to Help

NON-PROFIT ORG.  
U.S. POSTAGE  
**PAID**  
HUNTINGTON, NY  
PERMIT NO. 14

**National Automatic Sprinkler Industry  
Welfare Fund**

8000 Corporate Drive  
Landover, MD 20785

## DOWNLOAD THE EXPRESS SCRIPTS MOBILE APP!

For quick, at-your-fingers prescription drug plan resources, download the Express Scripts mobile app. It's free — and it's chock full of useful features, such as easy ways to:

- Find a pharmacy near you
- Transfer your home delivery service to a new address
- View your claims history
- Price a medication
- Order a refill
- Set re-order reminders
- Track an order
- Display your ID Card
- Search drug information



The information provided in *Sprinkler Fitter You* is of a general nature only and does not replace or alter the official rules and policies contained in the official plan documents that legally govern the terms and operation of the NASI Welfare Fund. If this newsletter differs in any way from the official plan documents, the official plan documents always govern. Receipt of this newsletter does not guarantee eligibility for benefits. The Trustees have the right to modify benefits at any time.