

National Automatic Sprinkler Industry Welfare Fund 8000 Corporate Drive Landover, MD 20785 NON-PROFIT ORG. U.S. POSTAGE **PAID** HUNTINGTON, NY PERMIT NO. 14

HERE'S TO GOOD (FINANCIAL) HEALTH!

Once again, we're pleased to report a strong year for the NASI Welfare Fund. We attribute our strength and stability to many factors, but among them is participants' wise use of the Welfare Fund benefits and services. We appreciate your continued effort to remain healthy, take advantage of our programs (like the Personal Health Management Program and Quit for Life®), and to use innetwork providers, generic versions of prescription drugs and urgent care facilities (rather than the emergency room) whenever possible. Thank you for your help!

No Changes in 2018!

Thanks to our financial position, the NASI Welfare Fund will not be increasing deductibles, coinsurance levels or out-of-pocket maximums in 2018!



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.



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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!

JANUARY IS CERVICAL CANCER MONTH

Although nearly 13,000 women in the U.S. are diagnosed with cervical cancer every year, it's a highly treatable—and even preventable—disease.

Cervical cancer is cancer that starts in the cervix, the lower, narrow part of the uterus. Most cervical cancers are caused by the human papillomavirus (HPV).

HPV can spread through sexual activity, including skin-to-skin contact. While your body can often fight the infection on its own, high-risk HPV can lead to chronic infection, which increases the risk for cervical cancer. Other factors that can increase your risk for cervical cancer include smoking, a weakened immune system, obesity, long-term use of oral contraceptives, and family history. Unfortunately, symptoms may not appear until the cancer has advanced.

Detection and Prevention

The best way to detect and prevent cervical cancer is to get regular Pap and HPV screenings from your doctor. Your Welfare Plan coverage includes screening for a well-woman exam every year. These exams may include a Pap test or HPV screening or vaccination, depending on your age. Most women can follow these guidelines:

- If you are between 21 and 29, you should get a Pap test every three years.
- If you are between 30 and 64, you should get a Pap test and HPV test together every five years or a Pap test alone every three years.
- If you are 65 or older, ask your doctor if you can stop having Pap tests.

Contact the Fund Office at 800-638-2603 (toll free) or 301-577-1700 (local) for any questions about preventive services coverage.



PAYING A LOT FOR SPECIALTY DRUGS? SAVEONSP CAN HELP!

If you're taking an expensive specialty medication to treat a condition like Multiple Sclerosis, Hepatitis C or Cancer, you may be contacted by "SaveonSP." In partnership with Express Scripts, SaveonSP works with drug manufacturers to reduce your costs for some specialty drugs. If you are contacted, the Trustees encourage you to cooperate with SaveonSP for potential savings on your out-of-pocket costs.



Statins Covered at 100% for Some Individuals

If you are at risk for cardiovascular disease, you may be prescribed a low to moderate dose of a statin to help lower cholesterol levels in the blood. Beginning January 1, 2018, generic versions of prescription statins will be covered at 100%, without having to meet the deductible, for eligible adults aged 40 - 75.

WELFARE PLAN REMINDERS

Here are a few tips and reminders to make your next provider visit a little easier (and maybe even less expensive).

To Verify Eligibility: If your medical, dental or vision care provider's office needs to confirm your eligibility for benefits, they should contact the Fund Office. Representatives are available to help Monday – Friday from 7:00 am to 8:00 pm EST.

> 800-638-2603 (toll free) 301-577-1700 (local) 301-429-4709 (fax)

To Clear Up ID Card Code Confusion: Have the doctor's office photocopy both sides of your Blue Cross Blue Shield of Illinois ID card, and be sure to point out that the code on the card is "SFI" not "SF1."



To Save on Out-of-Pocket Dental Costs: Remember to use the Delta Dental PPO Network (rather than the Delta Dental Premier Network). When you visit a Delta Dental PPO dentist, you'll usually save more on your out-of-pocket costs. Delta Dental PPO dentists agree to accept Delta Dental contracted fees as payment in full, which means your share of the bill will likely be lower. Premier dentists also help you save on your out-of-pocket costs by limiting their fees, but not as much as you'll save with a PPO dentist. Visit **https://www.deltadentalins.com/nasi** for details or to find a dentist in your area.

To Get Help with a Chronic Condition: Even if you've completed the Personal Health Management program in the past, your medical or prescription drug claims data may prompt another call from Carewise Health asking you to enroll again. We strongly encourage you to take the call and re-enroll. This benefit is free, confidential and doesn't take a huge commitment or a lot of time. We hope you'll take advantage of it!





NEED A QUICK NAP? GULP A CUP OF COFFEE FIRST!

It may sound counter intuitive, but Health.com reports that consuming 200 milligrams of caffeine, followed immediately by a 20-minute nap, can maximize the effects of a quick rest. A Japanese study determined that a nap that ends just as the caffeine begins to take effect clears the brain of a molecule called adenosine. When adenosine builds up in the brain, your body begins to feel tired. Napping on its own reduces adenosine, but caffeine blocks it. Combining the two can amplify the benefits of a nap and even make you less groggy when you wake up.



SCORE BIG WITH HEALTHIER SUPER BOWL SNACKS

You seem to be doing well and keeping on track with your new year's resolution to eat healthier, and then BAM—it's the Super Bowl—one of the biggest calorie fests of the year. The average football fan eats about a day's worth of calories during the game, with Americans consuming about 11 million pounds of chips on Super Bowl Sunday, according to the U.S. Calorie Control Council.

You could replace potato chips and dip with healthier fare for the big game such as shrimp cocktail, salad, sliced fruit, veggies and hummus dip. But let's face it, nothing says game day like Buffalo wings. Here's a makeover for a lower-calorie (but still flavorful) Buffalo wings recipe.



Mix butter, cayenne pepper, black pepper and salt in a medium bowl; let stand 5 minutes. Whisk in hot sauce; keep warm.

Preheat oven to 400°. Set a wire rack inside each of two baking pans. Toss chicken wings, vegetable oil, salt, and pepper in a large bowl to coat. Divide wings between prepared racks and spread out in a single layer.

Bake wings until cooked through and skin is crispy, 45–50 minutes.

Toss wings in Buffalo sauce. Serve immediately (no need to re-bake them).

Baked Buffalo Wings

You'll need:

Buffalo Sauce

- 1 tablespoon unsalted butter, melted
- ¼ teaspoon cayenne pepper
- ¼ teaspoon freshly ground black pepper
- ¼ teaspoon kosher salt
- ¼ cup hot pepper sauce (such as Frank's)

Wings

- 2.5 pounds chicken wings
- 1 tablespoon vegetable oil
- ½ tablespoon kosher salt
- ¼ teaspoon freshly ground black pepper

TIME SAVING TIP!

Sauce can be made up to one week ahead of time. Let cool completely, cover and then refrigerate. Rewarm before using.