

SPRINKLER

Wellness Benefits Everyone

FITTER

YOU

FALL 2014 ISSUE 2



NASI WELFARE FUND
We're Here to Help

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WELCOME!

We're pleased to present our fall issue of—*"Sprinkler Fitter You"*—the NASI Welfare Fund's quarterly newsletter that provides customized content exclusively for our participants. Our goal is to keep you up-to-date with the Welfare Plan information that matters to you most, but we'll focus on wellness and preventive care in every issue.

Working Together for Better Health

Containing costs while maintaining a great package of benefits for our members continues to be a challenge. A proven strategy for lowering costs over time is to address health concerns early by implementing programs and benefits that encourage preventive care and improved health.

The Welfare Plan offers free in-network preventive care that helps you stay ahead of illness, a tobacco cessation assistance program that puts you on a smoke-free path and even telephonic counseling for professional medical assistance dealing with chronic conditions.

We hope you enjoy this issue of Sprinkler Fitter You. 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!



THE NASI PERSONAL HEALTH MANAGEMENT PROGRAM IS UNDERWAY!



NASI PERSONAL HEALTH MANAGEMENT
Counseling and Support for Chronic Conditions

On August 1 of this year, we launched a new benefit program called the “**NASI Personal Health Management Program**.” The Program gives participants with chronic conditions (like asthma, diabetes, COPD and high blood pressure) the support and tools they need to better manage the symptoms of their conditions and improve their quality of life.

We’re pleased to report that there has been an overwhelmingly positive response to the program so far. In just two months, more than 180 NASI Welfare Fund participants have agreed to sign up for telephonic counseling to help manage their chronic conditions. While this is a great start, many more participants remain eligible for the free, confidential and professional assistance this Program provides. If Carewise Health contacts you for this program, we encourage you to take the call. While the first step can sometimes be the hardest, once it is taken, the rewards can be huge!

Why is this Program Important?

According to our data, about one out of three Welfare Fund participants currently battle the effects of a chronic condition. Unfortunately, many of these participants fail to follow their recommended treatment plans (including taking their prescribed medication). These chronic conditions are responsible for the majority of the Fund’s medical claims costs. The NASI Personal Health Management Program aims to reverse this trend by providing a support system for those who need help managing their chronic conditions. We understand that it can be difficult and daunting to deal with the repercussions of a chronic condition on your own. Enrolling in the NASI Personal Health Management Program is the first step in easing that burden.

The Rewards of Participating

The benefits of this program don’t just stop at better health and smaller medical bills! As long as you keep your phone appointments and you remain actively engaged in the Program, you will be eligible for a benefit enhancement for the following calendar year:

- Reduced coinsurance for maintenance medications related to your condition;
- Reduced annual individual deductible; and
- Reduced out-of-pocket maximum.

If you are contacted and decide not to enroll in the Program, you will be assessed a benefit penalty in the following calendar year—an increased annual individual deductible and an increased out-of-pocket maximum.¹

¹ The NASI Welfare Fund is committed to helping you achieve your best health. If you can demonstrate that you are unable to participate in telephonic counseling to qualify for the program reward, you may contact Carewise Health at 1-866-691-8433 to discuss with you (and, if you wish, your doctor) whether there may be a reasonable alternative for you to qualify for the reward in light of your health status.

WHAT ARE MEMBERS SAYING ABOUT THE NASI PERSONAL HEALTH MANAGEMENT PROGRAM?

We gathered some feedback from early adopters of the program and here is what they said:

“I am so glad this program exists! It’s a great benefit to me because I can understand my health better.”

“I am very happy to hear that this is a free benefit! I needed help with my blood pressure.”

“I have learned so much on these calls that I’m now giving my mom some ideas on her care too!”

“My wife and I are happy that we can participate in a program like this at the same time to support each other.”

WANT MORE INFORMATION?

There is more information about the NASI Personal Health Management Program on the Fund’s website: www.nasifund.org or by calling Carewise Health at 866-691-8433.

READY TO BE TOBACCO FREE?

If you or one of your dependents is using tobacco, the NASI Welfare Fund can help you kick the habit. We offer a free, confidential program called "Quit for Life®" that has proven results. In fact, your chances of quitting tobacco are eight times better if you seek the help of a program like Quit for Life®.

How Does Quit for Life® Work?

The Quit For Life® program gives you the support and proven strategies you need to stop using tobacco once and for all. If you enroll, you'll be matched with a compassionate, highly trained Quit Coach®, who will talk with you about your unique tobacco-use history and lifestyle. You'll also get unlimited access to Web Coach®, an online community that offers e-learning tools, social support, texting and email tools.

Smoking Still Stinks

Although the number of smokers in the U.S. keeps dropping, the statistics are still alarming:

- An estimated 42.1 million people, or 18.1% of all adults (aged 18 years or older), in the United States smoke cigarettes.
- Cigarette smoking is the leading cause of preventable death in the United States, accounting for more than 480,000 deaths, or one of every five deaths, each year.
- More than 16 million Americans suffer from a disease caused by smoking.

Save on the Medications that Can Help You Quit

If you enroll in the Quit for Life® program, the NASI Welfare Fund will pay for 100% of the cost of prescription drugs designed to reduce your craving for tobacco. Call Quit for Life® at 1.866.QUIT.4.LIFE (866.784.8454) or visit www.quitnow.net for details. If you do not enroll in the program, the Fund will still cover 50% of the cost of Chantix, Zyban or Welbutrin to help you quit.

Quitting tobacco isn't easy, but we'll give you all the support we can!

HAVE YOU HAD YOUR PREVENTIVE CARE TESTS THIS YEAR?

What Are You Waiting For?

Preventive services are covered by the NASI Welfare Plan at 100% (no deductible applies) when you visit an in-network provider. Make sure you schedule your physical exam and any tests or screenings appropriate for your age and gender.

The goal of preventive care is to avoid a serious health condition by finding problems early. Almost one out of every two American adults has at least one chronic condition, many of which are preventable.

Children are also becoming increasingly vulnerable. Today, almost one in every three children in our nation is overweight or obese, setting the stage for diabetes and heart disease.



BREAK THE HABIT!

Call **1.866.QUIT.4.LIFE**
(1.866.784.8454) or visit
www.quitnow.net

DID YOU KNOW?

Heart disease is the leading cause of death for both men and women. About 600,000 people die of heart disease in the United States every year — that's one in every four deaths.

Every year about 720,000 Americans have a heart attack.

Coronary heart disease alone costs the United States \$108.9 billion each year.

9.3% of Americans have diabetes and 86 million have pre-diabetes. High blood pressure, high cholesterol, obesity and an elevated blood glucose level are all factors that put you at risk for developing diabetes.

To find out which screenings and tests are covered under the Plan, check out the 2013 Summary Plan Description on www.nasifund.org.

PREVENTIVE SERVICES THAT ARE COVERED INCLUDE:

- Routine Physicals
- Immunizations
- Well Woman Exams
- Colon Cancer Screening
- Mammograms
- Pre- and Post-Natal Visits



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TIME TO GET YOUR FLU SHOT

Now that summer's over, we're officially entering flu season. The best way protect you and your family from this nasty—and sometimes deadly—virus is to get your flu shot. The flu shot is covered 100% by the Plan if you get it through an in-network provider. Don't let the flu disrupt your life during this holiday season. Get vaccinated today!

FLU SHOT MYTHS DEBUNKED

→ **Myth: Getting a flu shot will cause me to get a weaker flu for a few days.**

Truth: Flu vaccines contain inactivated flu viruses, which are unable to cause infection.

→ **Myth: I had a flu shot last year. I'm all set.**

Truth: The flu shot you got last year will not help you this year. You need to get a new flu shot every year to remain protected.

→ **Myth: Everyone should get a flu shot, even newborns.**

Truth: Babies under six months are too young to get a flu shot. The best way to protect them is to have all other family members vaccinated.

→ **Myth: Getting a flu shot after November won't help me.**

Truth: While it is strongly recommended to get a flu shot as soon as flu season starts (right now!), getting a flu shot as long as the virus is circulating is helpful. Flu season varies from year to year, but typically peaks in January or February. Some cases are reported as late as May.

→ **Myth: Flu shots aren't effective.**

Truth: The flu vaccine doesn't work all the time, but studies show that it can reduce the chances of getting the flu by up to 90%.

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.