

SPRINKLER FITTER YOU

Wellness Benefits Everyone

SUMMER 2015 ISSUE 5



NASI WELFARE FUND
We're Here to Help

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Welcome to our summer edition of—“*Sprinkler Fitter You*”—the NASI Welfare Fund’s quarterly newsletter that provides timely and informative benefits information for our participants. Our aim is to present you with interesting and insightful Welfare Plan information that will help you take actions to be healthy and use your benefits more effectively.

We hope you find this issue of *Sprinkler Fitter You* illuminating. 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!***

WHEN LIFE CHANGES, CONTACT THE FUND OFFICE

Everyone experiences life events from time to time. As these occur, it can be easy to forget how they may affect your benefits. Make sure you contact the Fund Office if you experience any of the following events:

- You get married, legally separated or divorced
- You have a baby, adopt a child, or acquire a step-child through marriage
- You become disabled and cannot work
- You move to a new address
- You retire

Keeping the Fund Office informed (usually within 60 days of the life event) and providing any relevant paperwork will help to ensure that your family members are covered, your claims are paid properly and on time, your beneficiary information is current, and that you continue to receive any important Fund communications. Simply call 800-638-2603 or write to:

National Automatic Sprinkler Industry Funds
8000 Corporate Drive
Landover, MD 20785

For more information, refer to your Summary Plan Description (SPD), available online at www.nasifund.org.





STAY HYDRATED THIS SUMMER!

Working outdoors has its advantages—but it also has its risks. As temperatures climb this summer, it's important to protect yourself from these risks—such as dehydration and heat stroke—that are associated with prolonged time in the sun.

Dehydration

Under usual circumstances, the water our body loses daily through natural functions like sweat, breathing or tears is replaced by drinking fluids and eating food that contains water. When exposed to the sun for prolonged periods of time however, the body loses water and essential body salts like sodium and potassium at a faster pace than it can replace. This causes dehydration.

Heat Stroke

Heat stroke occurs when the body becomes dehydrated AND cannot sweat enough to cool itself down. Since our bodies produce large amounts of internal heat, we have natural cooling mechanisms like sweating and radiating heat through the skin. But in extreme heat, high humidity or vigorous activity in the hot sun, these natural cooling processes start failing, which allows heat to build up to dangerous levels in our body, resulting in heat stroke. Heat stroke is a severe, life-threatening medical emergency.

The good news is that dehydration and, in turn, heat stroke, can be avoided by following some simple steps:

- **Drink plenty of fluids** – The key here is to drink fluids BEFORE spending a lot of time in the heat. If you try to rehydrate as you go, you'll be playing catch up. Plan for days you know you'll be outside for hours on end by drinking larger quantities of water or sports drinks the day before.
- **If possible, wear lightweight, light-colored and loose-fitting clothing** – Lightweight and loose-fitting clothing allow you body's natural cooling systems (sweat and heat radiation) to function much more effectively. Light-colored clothes absorb less sunlight and are cooler on the skin.
- **Avoid alcohol** – Alcohol decreases the body's production of hormones used to absorb water, can cause frequent urination and may lead to vomiting, all of which deplete your body of much-needed fluids. If it's hot and you're going to be outside for a long time, try to stay away from alcohol. If you must indulge, have a glass of water before drinking and alternate every drink with a glass of water.
- **Eat whole foods** – Foods like yogurt, fruits and vegetables are ideal snacks on hot days as they have a relatively high water content and contain important nutrients, like potassium, that make your body's natural cooling and hydrating functions work much better.

BUILD YOUR DEFENSES—AUGUST IS NATIONAL IMMUNIZATION AWARENESS MONTH

According to the World Health Organization (WHO), immunization prevents between 2-3 million deaths every year and is one of the most successful and cost-effective public health interventions. National Immunization Awareness Month is aimed at highlighting the value of immunization throughout the course of a lifetime and encouraging everyone to protect their health by being vaccinated against infectious diseases.

Shots aren’t just for kids—adults need to get vaccinated, too.

- Get a **flu vaccine** every year. The seasonal flu vaccine is the best way to protect yourself and others from the flu.
- Make sure you’ve gotten the **Tdap shot** to protect against tetanus, diphtheria, and whooping cough. One dose of Tdap is routinely given at age 11 or 12.
- Get a **Td shot** (a “booster”) every 10 years to keep you protected against tetanus and diphtheria.
- If you are age 60 or older, you’ll need shots to protect against diseases like pneumonia and shingles.

What’s the Risk?

The most common side effects of vaccination are usually mild (such as redness or swelling at the injection site). But the risk of not getting vaccinated can be much more serious. While many of these deadly diseases are rare our country, they still occur around the world and can be brought into the U.S., putting unvaccinated children at risk.

ADULTS		CHILDREN FROM BIRTH TO AGE 18	
• Hepatitis A	• Measles, Mumps, Rubella	• Diphtheria, Tetanus, Pertussis	• Influenza
• Hepatitis B	• Meningococcal	• Haemophilus influenzae type b	• Measles, Mumps, Rubella
• Herpes Zoster	• Pneumococcal	• Hepatitis A	• Meningococcal
• Human Papillomavirus	• Tetanus, Diphtheria, Pertussis	• Hepatitis B	• Pneumococcal
• Influenza	• Varicella	• Human Papillomavirus	• Rotavirus
		• Inactivated Poliovirus	• Varicella

Take the month of August to go over your and your family’s vaccination history and take the appropriate steps to ensure that you’re fully protected.



COVERED IMMUNIZATIONS

The Affordable Care Act now requires preventive immunizations be covered at 100% when received in-network. For a list of covered vaccinations, visit www.healthcare.gov/preventive-care-benefits/.

What’s Covered?

The Welfare Plan covers the following immunizations. Doses, recommended ages, and recommended populations vary, so if you’re concerned about your share of the costs, check with the Fund Office or your provider.

DECODING THE “PREVENTIVE CARE” GUIDELINES

There continues to be a lot of confusion around what the Affordable Care Act (ACA) considers a “preventive” service. With good reason—covered preventive services vary by age, gender and health status. What’s covered for your fellow participant at 100% may not be covered for you without a copay or coinsurance. For example, according to ACA guidelines, office visits/physical exams for males are not considered preventive and require coinsurance, yet well-woman exams are covered at 100% when received in-network.

Before you receive routine exams, tests or screenings, you may want to check with your provider about whether or not the service is considered “preventive.” For a complete list of covered preventive care services, visit <https://www.healthcare.gov/preventive-care-benefits/>.



Coverage for In-Network Office Visits Associated with Preventive Services

Visits to your in-network doctor’s office may or may not be covered at 100% depending on the circumstances. Confirm with your doctor at the time of service, but in general, these are the guidelines:

- If a preventive service is billed separately from an office visit, you will be responsible for sharing in the cost for the office visit.
- If a preventive service is not billed separately from an office visit and the primary purpose of the office visit to receive the preventive service, you will not be responsible for coinsurance; your office visit will be covered at 100%.
- If a preventive service is not billed separately from an office visit and the primary purpose of the office visit is not to receive the preventive service, you will be responsible for sharing in the cost for the office visit.

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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