

SPRINKLER

Wellness Benefits Everyone

FITTER

YOU

SUMMER 2014 ISSUE 1



NASI WELFARE FUND
We're Here to Help

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WELCOME!

We're pleased to present you with our new publication—"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.

Your Partners in Better Health

As healthcare costs just keep climbing, we continue to search for innovative ways to preserve the level of benefits we offer. Keeping (or becoming) healthy is one way to reduce medical expenses, but we know it's not always easy to do the right thing. That's why we try to encourage healthy habits through our benefits and programs. Our Plan offers help—from free in-network preventive care to tobacco cessation help and even telephonic counseling for those with chronic conditions. We can all benefit from being healthier.

We hope you enjoy this inaugural 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 by calling 800-638-2603. *We're here to help!*



With NASI's Personal Health Management Program you can work by phone with a Personal Nurse Advocate with expertise in your chronic condition.

INTRODUCING...

The NASI Personal Health Management Program

By now, you've probably seen information from the Fund, your Local Union and Carewise Health about our latest benefit enhancement—a new program called the "NASI Personal Health Management Program." We launched this Program on August 1.

The **NASI Personal Health Management Program** is designed to help participants with chronic conditions (like asthma, diabetes, COPD and high blood pressure) manage the symptoms of their conditions to help improve their quality of life.

Chronic conditions affect about one in three participants in the Welfare Fund. According to our data, the number of participants with chronic conditions who are following their recommended treatment plans (including taking their prescribed medication) is **well below** where it should be. These lapses in care are responsible for a significant number of medical expenses that can be avoided. That's where the NASI Personal Health Management Program comes in.

IN DEPTH:

The NASI Personal Health Management Program



NASI PERSONAL HEALTH
MANAGEMENT
Counseling and Support for Chronic Conditions

Who is Eligible for the Program?

The **NASI Personal Health Management Program** is a free, confidential program for participants age 18 or older (but not yet eligible for Medicare) with chronic conditions who are at high risk for serious health complications. We've partnered with Carewise Health to administer this Program. Carewise Health reviews our medical and prescription drug claims data to determine an individual's eligibility for the Program.



Carewise Health specializes in administering personal health management programs. Headquartered in Louisville, Kentucky, Carewise Health employs approximately 600 registered nurses, health coaches, clinicians, medical directors and other committed professionals.

How Does It Work?

If you've been identified as an eligible candidate for the NASI Personal Health Management Program, you will receive a call from a Carewise Health representative who will talk to you about enrolling. Once you enroll, you will work by phone with a "Personal Nurse Advocate"—a registered nurse with expertise in your chronic condition. Your Nurse will schedule phone calls with you to help you:

- understand your current health status;
- set personal goals for improving your health and quality of life;
- get the right tests and treatments for your condition; and
- avoid potential complications of your condition.

Calls generally last about 10 – 15 minutes and happen about once per month. The average length of the Program is about 4 – 5 months, but depends on each individual's personal situation.

Of course, your Personal Nurse Advocate is not a substitute for your doctor's care. You should think of your nurse as an additional resource, not a replacement.

The Rewards of Participating

As long as you are keeping your phone appointments and you remain actively engaged in the Program, you will be eligible for a reward in the form of 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.

FAST FACTS

The New NASI Personal Health Management Program began August 1, 2014.

The Program is to help eligible Welfare Fund participants with chronic conditions improve their health.

It's free, voluntary and confidential.

If you're identified as someone who would benefit from the Program, you will be contacted by Carewise Health, our partner in this new venture.

Once enrolled, you'll engage in scheduled phone counseling sessions with a registered nurse.

TAKE THE CALL!

The NASI Personal Health Management Program empowers you to be an active member of your healthcare team and effectively manage your condition. If you hear from Carewise Health, take the call!

WANT MORE INFORMATION?

You can always contact the Fund Office (800-638-2603) if you have a question. There is also 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.

THE ER: Before You Go, You Should Know...

As of July 1, the cost of a visit to a Walk-in Clinic or Urgent Care Center will be covered at 90% and will not be subject to the annual deductible.

Did you know that in 2012, nearly 600 NASI Welfare Fund participants visited the ER for a non-emergency? Emergency Room visits are expensive—approximately \$1,200 per visit. And it's not just about the dollars; ER wait times are long and waiting room health risks abound.

It's important to know your ER alternatives now, before you need them. It's not always worth the wait to visit your primary care physician; you can often get treated more quickly and pay less at an urgent care center or walk-in clinic.

Urgent Care Centers

If you are not experiencing a true medical emergency (severe and/or life threatening), you may consider a visit to your nearest Urgent Care Center. Urgent Care Centers provide fast medical treatment from physicians, nurse practitioners, physicians' assistants and other qualified medical professionals, outside of an emergency room setting. These facilities are set up to care for injuries and illnesses that are not life threatening, but do need attention within a few hours or on the same day.

Retail (Walk-In) Clinics

Retail clinics treat a variety of non-life-threatening illnesses, like bronchitis, pink eye, sinus infections and minor injuries. Their convenience can't be beat—they are usually open in the evening and on weekends, they don't require appointments, they're found in retail drugstores, and often tend to have shorter waiting times. They also offer vaccinations for flu, pneumonia, childhood diseases and tetanus, physical exams for jobs or team sports and preventive measures such as checking blood sugar.

	EMERGENCY ROOM	URGENT CARE CENTER	RETAIL (WALK-IN) CLINIC
Overview	A medical treatment facility (usually a hospital) specializing in acute care of patients who need immediate attention.	A group of doctors who treat conditions that should be looked at right away but aren't as severe as true emergencies.	A clinic (often in a major pharmacy) staffed by healthcare professionals who give basic healthcare services to "walk-in" patients.
Best For	Serious or life-threatening emergencies (like chest pain, difficulty breathing, broken bones)	Moderate Health Issues (like stitches, sprains and x-rays)	Minor Health Issues (like coughs, insect bites, minor burns and flu shots)
Average Wait Time	1 – 4 hours	20 – 50 minutes	15 – 30 minutes
Average Cost Per Visit	\$1,200	\$155	\$80
Your Deductible	\$400	N/A	N/A
Your Coinsurance	25%	10%	10%
Plan Pays	75%	90%	90%
Your Average Out-of-Pocket Cost	\$300	\$15.50	\$8

Even More Reasons to Consider ER Alternatives

To help cut down on non-emergency visits to the ER, the Trustees have agreed to waive the deductible and increase the coverage amount for care at a retail clinic or urgent care center.

Don't Wait If It's An Emergency!

Although we'll always encourage you to know your options, don't take chances with your health. If you are experiencing a severe or life-threatening injury or illness, call 911 or get to the ER as soon as possible. Delaying treatment may mean severe complications or even death.

Knowing when and where to seek the appropriate care for your condition can mean big savings for you and the Fund.



NASI WELFARE FUND
We're Here to Help

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BLUE DISTINCTION CENTERS

Taking the Guesswork Out of It For You

If you or a family member has an important medical procedure coming up, you already have a lot on your mind. Choosing the right hospital for your specialty care doesn't have to be an additional burden. That's why Blue Cross Blue Shield has developed the **Blue Distinction Centers®** recognition program—to identify hospitals with proven expertise in delivering specialty care.

If a hospital is designated as a "Blue Distinction Center of Excellence," it's been evaluated for:

- The expertise of the medical team;
- The number of times the hospital has performed the procedure; and
- The hospital's track record for procedure results.

Centers of Excellence have demonstrated that they achieve better results and have fewer complications than hospitals without the designation.

Best of all, there's no extra cost to you to use these facilities—covered services are paid at the in-network rate when you visit a Center of Excellence. There are no claims to file and no additional paper work needed to use a Center.

There are approximately 1,900 Centers nationwide. To find one near you, visit <http://www.bcbs.com/innovations/bluedistinction/center-list/>.

Use Blue Distinction Centers of Excellence For...

- **Bariatric Surgery**
- **Cardiac Care**
- **Transplants**
- **Complex and Rare Cancers**
- **Knee and Hip Replacement**
- **Spine Surgery**

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.