



NASI WELFARE FUND
We're Here to Help

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Welcome to the spring 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!

THE DOCTOR'S IN—ONLINE WITH MDLIVE

Convenient, Easy and Inexpensive!

Not feeling well? Before you head out to see your doctor or to visit an emergency room,* give MDLive a try. MDLive is a new BCBSIL benefit that allows you to have a "virtual visit" with a board-certified network provider without having to leave home.

The best part? The Welfare Fund is paying the cost for these virtual visits, so not only is it convenient, it's **free** to members and enrolled dependents.

With MDLive, you can chat with a provider via your smartphone, computer or tablet any time. Doctors and therapists are available 24/7. You can even schedule an appointment ahead of time and have a doctor call you.

When Should You Consider MDLive?

MDLive is a good option for non-emergency situations and routine conditions. It's even a resource for behavioral health issues.

General Health

- Allergies
- Asthma
- Nausea
- Sinus infections

Pediatric Care

- Cold
- Flu
- Ear problems
- Pinkeye

Behavioral Health

- Anxiety/depression
- Child behavior/learning issues
- Marriage problems

HOW DO I GET STARTED?

Visit MDLIVE.com/bcbsil and provide your full name, date of birth and BCBSIL member ID number to register.



How to Access MDLive

- **On your computer.** Visit MDLIVE.com/bcbsil on your computer to video chat with a doctor.
- **On your smartphone.** Download the MDLive app from the Apple App Store or Google Play Store to video chat with a doctor.
- **By telephone.** Call MDLive at 888-676-4204 to speak with a doctor.

*MDLive is for non-emergency conditions. If you're experiencing an emergency situation or severe symptoms, like chest pain or difficulty breathing, call 911 or head to the emergency room right away.



Great News! Benefit Improvements Take Effect on July 1

Lower Coinsurance for Medical Expenses

When the Welfare Fund has a good year financially, we like to make benefit improvements where we can. Since 2017 was another good year for us, we are lowering your coinsurance amounts for medical services by 5% starting July 1, 2018. If you visit an in-network provider after July 1, the Plan will pay 80% of the eligible, covered costs rather than 75%.* You'll pay 20%.

Lower Coinsurance for Prescription Drug Expenses

Your coverage for prescription drugs is improving, too! Beginning July 1, 2018, the Plan will cover 80% of the cost for preferred brand-name and generic drugs that you fill (compared to the previous 75%) and 70% of non-preferred brand-name prescriptions (compared to the previous 65%).

Thank you for your continued wise use of the Plan and the measures we have in place to keep costs down.

**Coinsurance amounts shown are for Level 1 Coverage.*

MAY IS NATIONAL STROKE AWARENESS MONTH

Did you know that every year, the number of Americans who have a stroke is the same as those who have a heart attack? With the number of stroke deaths and complications on the rise, make sure you can recognize the symptoms and that you know what to do if you or someone near you is experiencing this life-threatening emergency.

What is a Stroke?

A stroke occurs when there is an interruption of the blood supply to the brain, causing brain cells to die. This is typically caused when there is a blockage in a blood vessel or when a blood vessel ruptures. Often, stroke can lead to paralysis, vision and speech problems, memory loss, and even death.

Recognize the Symptoms—And Take Action

The American Stroke Association uses the acronym **FAST** to educate the public about stroke warning signs. **F** stands for face drooping, **A** stands for arm weakness, **S** stands for speech difficulty and **T** stands for time to call 911. If you or someone near you is experiencing these symptoms, be sure to call 911 right away.

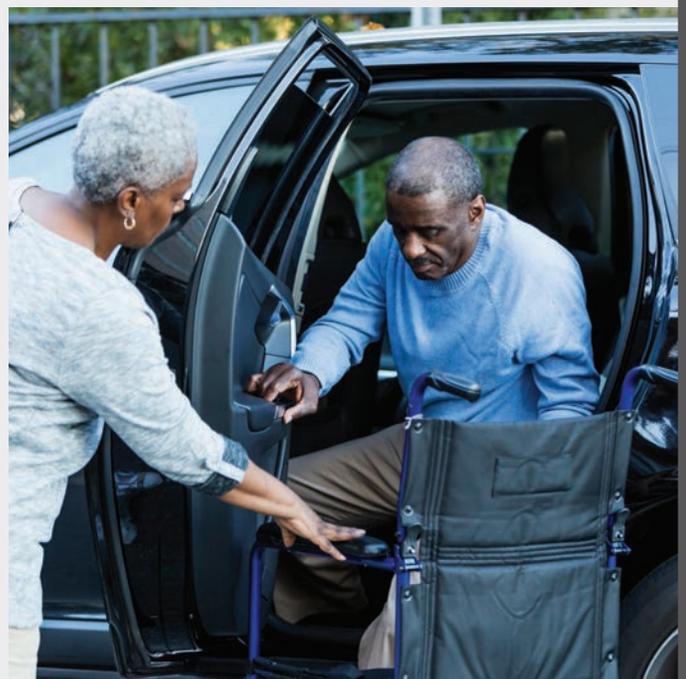
Know the Risks—And Take Action

According to the American Stroke Association, eighty percent of strokes are preventable. In fact, most strokes could be prevented simply by lowering your blood pressure. Other risk factors include:

- Tobacco use
- Obesity
- Diabetes
- Lack of physical activity
- Diets heavy with saturated and trans fats, and cholesterol
- High cholesterol
- Heart disease

So, if you're at risk for a stroke, what can you do to minimize, or even prevent, your chance of having one? Take advantage of your Welfare Plan benefits. Make sure to have your annual physical. If you're a tobacco user, check out our "Quit for Life" program (you can link to it from www.nasifund.org). If you're contacted by the NASI Personal Health Management Program, enroll. You'll speak on the phone with a registered nurse from Carewise Health to help you better manage your blood pressure and other health risks at no cost to you.

For more information on stroke risk factors and how to prevent them, head to www.strokeassociation.org.



GET THE COMFORT FOOD YOU LOVE WITHOUT THE EXCESS CALORIES

We all crave the delicious comfort of our favorite childhood foods—from chicken pot pie to lasagna to macaroni and cheese. But unfortunately, these tasty menu items are often packed with unhealthy ingredients high in fat and cholesterol. However, making simple ingredient swaps and changing how these dishes are cooked can turn even the unhealthiest meal into a nutritional weekday staple. Check out the recipe below to learn how to make a “light” chicken parmesan.

“Light” Chicken Parmesan

Ingredients:

- 4 boneless, skinless chicken breasts
- 1 cup whole grain bread crumbs
- ¼ cup grated Parmesan cheese
- 2 egg whites, beaten
- ¾ cup shredded part-skim mozzarella cheese
- 1 cup no-sugar-added marinara sauce

Directions:

1. Preheat oven to 450 degrees.
2. Mix bread crumbs and grated Parmesan cheese in a shallow bowl. Dip each chicken breast in the beaten egg whites and then coat in the bread crumb mixture. Place coated chicken in a greased baking dish.
3. Bake chicken for 20 – 25 minutes.
4. Remove chicken from oven and top each breast with tomato sauce and mozzarella cheese.
5. Cook for an additional 3 – 5 minutes, or until cheese is melted.





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Don't Forget to Use In-Network Providers!

It's almost always a better deal for you and the Fund if you make sure all of the providers you use are in-network. Network providers are required to bill for services at the Fund's pre-negotiated rate. Out-of-network providers can charge more for a service, you'll pay more in coinsurance, plus, you have to pay the difference between the out-of-network charges and the pre-negotiated rate (called "balance billing"). Staying in-network means you pay less out of pocket in coinsurance and there's no balance billing.

To find an in-network provider near you, visit our providers' websites:

- <https://www.bcbs.com/find-a-doctor>
- <https://www.vsp.com>
- <https://www.deltadentalins.com/nasi/>

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 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.