



# NATIONAL AUTOMATIC SPRINKLER INDUSTRY

## WELFARE FUND • PENSION FUND



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April 2018

### To All Participants in the NASI Welfare Fund

*From the Board of Trustees*

The year 2017 turned out to be financially more positive than was expected when similar information was reviewed last Fall. Both investment returns and claims experience were more favorable than projected, and the prospect for work in the industry is strong. The assets of the NASI Welfare Fund have increased to the point where the Board of Trustees believes that the Plan of Benefits can be changed and that those changes can be sustained for a significant period of time. Therefore, in recognition of the overall financial situation, the Board of Trustees has decided to make changes to the Plan of Benefits that are described in detail below.

While the outlook for the immediate future is favorable, the Trustees continuously monitor plan experience. If future emerging trends and projections are less favorable, the Trustees can always take corrective action.

### Level 1 Medical Coverage

“Level 1” is the level of benefits covering most active and retired participants and their families, including Medicare-eligible retirees. The NASI Welfare Fund will provide 5% more coverage for those with Level 1 benefits effective for services incurred on and after July 1, 2018. Accordingly,

Fund Pays/You Pay

- |                  |         |
|------------------|---------|
| • In-Network     | 80%/20% |
| • Out-of-Network | 60%/40% |

### Prescription Drug Coverage

Coverage for preferred brand-name and generic drugs will increase from 75% to 80% for prescriptions filled on and after July 1, 2018. Your part of the prescription cost will be 20% for generic and preferred brand-name prescriptions. Coverage for non-preferred brand drugs will increase from 65% to 70%, with your part of the cost being 30% of the Express Scripts price.

### MDLive

Four years ago, the NASI Welfare Fund began encouraging you to avoid using the Emergency Room for non-emergency care by providing 90% coverage (with no application of the deductible) when you use In-Network Walk-in Clinics and Urgent Care centers. It is believed that benefit changes like this have played a part in the favorable financial experience of the NASI Welfare Fund in recent years. To expand on the availability of lower-cost high-quality health care, the Trustees have decided to add MDLive to the list of covered Blue Cross preferred providers. MDLive is a telemedicine service that is designed to replace more expensive and less convenient Emergency Room or Urgent Care visits for non-emergency issues like sore throat, asthma, fever, flu, and more. To encourage the use of this service, the NASI Welfare Fund will cover 100% of the cost.

Look for more detailed information about MDLive, when and how you can sign up for this service, in future mailings from the NASI Welfare Fund.