



# National Automatic Sprinkler Metal Trades

## Welfare Fund • Pension Fund

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### *To All Participants in the NASI Welfare Fund*

### *From the Board of Trustees*

There are three Plans of Benefits provided by the National Automatic Sprinkler (“NAS”) Metal Trades Welfare Fund. The contribution rate for each of these Plans of Benefits was set effective September 1, 2014, and has not increased since that time. The current contribution rates are as follows:

- Plan A \$5.10 per hour
- Plan B \$4.80 per hour
- Plan C \$4.25 per hour

These contribution levels have been adequate to support the benefits of each plan. In addition to that, investment returns on Fund reserves have been positive so far this year, the hours worked for which contributions are made to the Fund have continued to increase over previous recent years, and claim expenses have been lower than was expected. While there is no expectation that the Fund will need to increase these contribution levels in the near future, the Trustees evaluate the Fund’s financial condition on an annual basis and determine the appropriate contribution rates.

The Trustees have had a number of requests to improve the benefits provided by the Metal Trades Welfare Fund. Specifically, the trustees were asked to add Dental benefits and Vision Care benefits to the Plans of benefits.

In response to this interest and after considering the general financial situation of the NAS Metal Trades Welfare Fund, the Trustees have determined that effective January 1, 2018, all levels of benefits provided by the NAS Metal Trades Welfare Fund will include

Dental and Vision Care benefits. The benefits that will automatically be provided under these plans are described below in summary and in the attached pages in detail.

Some Local Unions and Employers have negotiated additional contributions to purchase Dental and/or Vision benefits. As of January 1, 2018, additional contributions will not be required for those benefits. Bargaining parties are advised to amend their agreements accordingly.

### **Dental Benefits**

Effective January 1, 2018, eligible active and retired participants and their covered dependents will have broad dental coverage. While you are encouraged to use Delta Dental preferred providers as you will get dental services with discounted fees, there is no penalty for dentists that do not participate with Delta Dental. The charges of Out-of-Network dentists are limited to “usual and customary” price for such services. The fees negotiated with Delta Dental participating providers always meet the Plan’s definition of “usual and customary”.

Dental claims are filed directly with Delta Dental by participating dentists. Non-participating dentists and you may file industry standard claim forms for dental services in cases where the claim is not automatically filed by sending the claim to the following address:

Delta Dental  
P. O. Box 2105  
Mechanicsburg, PA 17055-2105

You can search for a Delta Dental dentist by using the Welfare Fund's website, [www.nasifund.org](http://www.nasifund.org).

Each individual in the family has a \$75 deductible (with a maximum of \$225 in dental deductibles per family).

Coverage is then provided as follows:

- **Preventative** 90% of covered expenses (exam, cleaning, some x-rays)
- **Class I Restorative** 80% of covered expenses (fillings, surgery, periodontics)
- **Class II Restorative** 70% of covered expenses (crowns, bridges, orthodontics)
- **Annual Dental Maximum** benefit \$ 3,000
- **Separate Orthodontic Lifetime Maximum** (applies to adults only) \$ 3,000 (No lifetime maximum orthodontic benefit that applied to children)
- **TMJ** 50% of covered expenses  
Lifetime Maximum \$1,000

For more complete information regarding your dental benefits, please refer to the enclosed "Dental Benefits" page which is now a part of your plan booklet.

## Vision Benefits

Vision Benefits are provided exclusively through Vision Service Plan ("VSP") providers. There is no reimbursement for vision related expenses obtained out of the VSP network.

For each enrolled eligible individual there is a **\$10 individual deductible** and then coverage includes the following:

- an Annual examination
- frames and lenses as needed

Frames and lenses are covered in full (but only for a limited selection of frames) through VSP doctors. Coverage is available only if you use a VSP Provider. There is no coverage for vision related expenses obtained out of the VSP network.

## Preventive Services

The NAS Metal Trades Welfare Plan provides coverage for certain "Preventive Services" without the application of the Deductible and at 100% coverage. The list of Preventive Services that receive this level of coverage (instead of the standard level of coverage after the application of the deductible) can be found beginning on page 35 in the PDF of the NAS Metal Trades Welfare Plan Booklet available on the Fund's website, [www.nasifund.org](http://www.nasifund.org). Effective January 1, 2018, the following services are added to that list:

### Covered Preventive Services for Adults

- Low to moderate dose statin in adults 40 to 75 year of age for the prevention of cardiovascular disease
- Tuberculosis screening in adults at increased risk

## Financial Assistance for Specialty Drugs

As some of you have already encountered, some of the new "specialty" drugs can be really expensive. Your portion of the cost of these drugs can be very large, even causing some to reach the \$500 out-of-pocket annual maximum for prescription drugs early in a year.

In the coming months, active eligible and non-Medicare eligible retirees and beneficiaries purchasing certain expensive drugs may be contacted by "SaveonSP"; an organization that works with Express Scripts to get any available financial assistance from the drug industry and other resources for expensive drugs that treat the following conditions:

- Rheumatoid Arthritis and other inflammatory conditions
- Multiple Sclerosis
- Hepatitis C
- Cancer, and
- some other conditions.

If you are contacted, the Trustees encourage you to cooperate with SaveonSP as your participation is expected to be of financial benefit to you and takes advantage of financial resources that exist to help people in your situation. The Trustees expect you and the NAS Metal Trades Welfare Fund can save money on these certain drugs that will still come to you through Express Scripts by your participation with SaveonSP.

## Opioid Crisis in America

In 2015, more than 15,000 people in the United States died as a result of an overdose of prescription pain killers, and that number is only growing. Express Scripts, the NAS Metal Trades Welfare Fund's pharmacy benefit manager, has advised the Trustees that 70% of abused prescription drugs are obtained from the unused prescriptions **of friends and family**. It is estimated that more than two million Americans are presently addicted to opioid drugs. You may know someone who has suffered from abuse or addiction of opioid drugs.

The Board of Trustees is aware of the growing problem and hardship that prescription opioids can pose to participants and their families. The Trustees previously implemented a "Fraud, Waste, and Abuse" program that identified people who obtained opioid prescriptions from multiple doctors and used multiple pharmacies to fill such prescriptions. Some who acted this way are now limited to one pharmacy for their prescription fills. Unfortunately, this type of action only affects people **after** they have developed a serious problem. The Trustees are now taking further action to help others from becoming addicted.

Express Scripts recently advised the Trustees that one in five individuals receiving a 10-day fill of an opioid prescription will still be taking opioids a year later. In an effort to minimize such prolonged dependence on opioids, the Trustees are implementing three new measures regarding prescription opioid fills.

First, coverage for opioid prescriptions will be limited to an initial fill of a seven-day supply. Refills will be allowed as prescribed but will still be limited to seven days at a time. To the extent state law has more restrictive limits for opioid prescription fills, such laws will, of course, be observed.

Second, the Fund is implementing additional requirements to fill a prescription for enhanced long-acting opioids. Express Scripts calls this process "Prior Authorization". Typically, immediate-release forms of pain-killing drugs should be tried first, and only when such form of the drug proves inadequate should extended-release opioids be used. Such decisions will be made with communication between your physician and appropriate experts at Express Scripts.

Third, targeted educational information will be sent to patients who receive an opioid prescription. Express Scripts pharmacists will be available to discuss the risks of dependence and addiction that is tied to opioid use. Opioids can be very effective for managing pain but are also very powerful. Opioid containing medications can cause a number of side effects and, in some patients, can lead to dependence. If you are prescribed an opioid medication, Express Scripts may contact you by mail or phone to offer assistance and tips that we hope will help you maintain healthy habits for taking your medication as prescribed.

Opioids are an effective treatment for pain when taken correctly. Because opioids are addictive, it's important to take them as prescribed.

By implementing these measures, the Trustees hope to minimize unnecessary early exposure to opioids and thereby prevent the progression to overuse and abuse, while also permitting participants and their families to obtain the pain relief they need.

Below is a list of the most commonly prescribed drugs covered by the NASI Welfare Fund that contain some form of opioid and which will be subject to the measures discussed above:

- Hydrocodone/Acetaminophen (Vicodin)
- Oxycodone/Acetaminophen (Percocet)
- Oxycodone (Oxycontin)
- Acetaminophen/Codine
- Morphine Sulphate ER
- Fentanyl (Duragesic)
- Methadone HCL
- Hydromorphone

Finally, the Trustees are committed to ensuring that people who need long-term pain management connected with their existing medical condition (such as is sometimes the case with cancer patients) will continue to be able to receive their opioid containing drugs. It is expected that this new program will not interfere with such appropriate long-term use of opioids.

## REMINDERS

### Flu shots and other Immunizations

Remember to get your seasonal flu shot from your Blue Cross Blue Shield participating physician or at your local pharmacy that participates with Express Scripts. Most immunizations, including flu shots are covered at 100% by the NAS Metal Trades Welfare Fund when using an In-Network provider.

### Retiree Benefits and Medicare

Medicare is the primary coverage for retirees, dependents of retirees, and beneficiaries. The NASMT Welfare Plan requires that individuals who are eligible for Medicare Part B benefits sign up for those benefits. Additionally, if an individual is not entitled to cost-free Medicare Part A, that individual must also purchase Part A coverage from Medicare when they become eligible to do so at age 65.

### Annual Reminder regarding Women's Health and Cancer Rights Act of 1998

The NASMT Welfare Plan, as required by the Women's Health and Cancer Rights Act of 1998, provides benefits for mastectomy related services, including all stages of reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy, including lymphedema.

Call the Fund Office at 1-800-638-2603 for more information.

### Notification Requirement upon Divorce

Notice of your divorce must be provided to the Fund office within 60 days of your divorce.

If notice of your divorce is not provided to the Fund Office in this time frame, and as a result, benefits are paid to an ineligible dependent, the Fund can recover those benefits by treating such benefits as an advance to you, and deducting such amounts from benefits which become due to you until the entire amount of benefits erroneously paid is recovered.

[Call the Fund Office at 1-800-638-2603 for more information.](tel:1-800-638-2603)

## Blue Distinction Centers

**Remember to take advantage of Blue Distinction Centers.** The Blue Cross Blue Shield ("BCBS") Association has identified specific hospitals across the nation that have demonstrated expertise in delivering specialty care. Some of these facilities are close to where you live. The BCBS evaluation process involves reviewing the expertise of the medical team, the number of times the facility has performed the procedure, and the facility's track-record for procedure results. Facilities identified as "Blue Distinction Centers" have a proven track-record for delivering better results such as fewer complications and fewer readmissions than facilities not recognized as Blue Distinction Centers.

**Blue Distinction Centers** delivering the following types of specialty care have been identified:

Bariatric Surgery	Cardiac Care
Knee and Hip Replacement	Maternity Care
Spine Surgery	Transplants

If you or someone in your family is contemplating a procedure (e.g. surgery, delivery) in one of the above medical categories, the Board of Trustees encourages you to consider doing so at a facility that specializes in that care. Finding the right facility can have a direct impact on the care you receive and the results of your procedure, including better medical outcomes, fewer complications, fewer readmissions for the same condition, lower hospital-acquired infection rates, and lower mortality rates. Better care is better for you and will likely result in lower medical costs to you and the Fund.

Some of the facilities identified as Blue Distinction Centers also have lower costs associated with their high-quality care. Facilities that are considerably more efficient at providing expert specialty care have been further classified as "Blue Distinction Centers +".

### Blue Distinction Center Finder

Use the "Blue Distinction Center Finder" link on the Welfare Fund's website, [www.nasifund.org](http://www.nasifund.org). You can search for the particular specialty you need (e.g. cardiac care), and you can limit your search to the state or states you are willing to go to in order to receive the best care available.