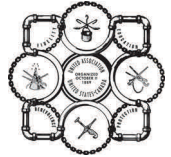




# NATIONAL AUTOMATIC SPRINKLER INDUSTRY WELFARE FUND • PENSION FUND

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MICHAEL W. JACOBSON, Administrator

November 2019

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

### *From the Board of Trustees*

The Board of Trustees of the National Automatic Sprinkler Industry Welfare Fund is again pleased to report that the NASI Welfare Fund continues to experience generally favorable financial conditions.

In general, the NASI Welfare Fund pays the following percentage for Level 1 benefits after you meet the individual deductible:

	Fund Pays/You Pay
In-Network	80%/20%
Out-of-Network	60%/40%

### **100% Coverage**

There are a few exceptions under the NASI Welfare Plan where 100% coverage is provided for In-Network services under all levels of NASI Welfare Plan coverage (without first applying the individual deductible). Among those exceptions are:

- MDLive (virtual doctor's visits)
- Preventive Services required by law as listed in the Plan Document
- Routine annual physical examinations

In addition to Preventive Services required under the Affordable Care Act, the NASI Welfare Plan covers 100% of an In-Network annual mammogram and, effective January 1, 2020, 100% coverage is provided for all In-Network Medically Necessary colonoscopies.

### **90% Coverage for Urgent Care**

One of the factors contributing to lower than expected claim expenses may be that fewer people are using a hospital emergency room for diagnosis and/or treatment that can be addressed at an Urgent Care facility or

even by telephone. To encourage you to seek the appropriate level of medical care, the NASI Welfare Fund covers In-Network Urgent Care charges at 90% (instead of the above 80% coverage level) and there is no deductible applied to Urgent Care.

### **MDLive**

To make it even easier to access medical care for our active and retired participants who are not yet eligible for Medicare, the NASI Welfare Plan recently added a telemedicine service; **MDLive**. **MDLive** gives you access to a physician, licensed in your state, any time of day or night; even on weekends and holidays. **MDLive** is appropriate for non-emergency issues like sore throat, asthma, fever, flu, and more, including many behavioral health issues. To encourage use of **MDLive**, the NASI Welfare Fund covers 100% of the cost of this service. While the cost of the "virtual visit" is covered in full, you will be responsible for costs arising from your "virtual visit"; things like your portion of the cost of a prescription drug that you received as a result of your telemedicine visit.

Sign up online now, before you need it. You might not feel like doing it when you are sick. Follow the link to the **MDLive** website you can find on the [nasifund.org](http://nasifund.org) website or go to

**MDLIVE.com/bcbsil**

### **New Programs to Improve Health and Life**

In the coming months, the NASI Welfare Fund will be implementing several new programs that are designed to provide you with information and resources to affect

your health and well-being in positive ways. The next three programs below will be available to all active and retired participants.

### **Member Assistance Program**

Watch for information from the NASI Welfare Fund and *ComPsych*. This program will provide guidance and resources for those with substance abuse and other mental health issues, financial difficulties, as well as legal and other questions. There will be no cost to you associated with the use of this program.

### **Biometric Screening Program**

In coordination with your Local Union, coming to a location near you, you and members of your family will be able to participate in a program to help you evaluate your health risks in a convenient and confidential way. The providers of these services are *Telligen* and *HealthGauge*. There will be no cost to you associated with the use of this program.

### **Diabetes Care Management Program**

Certain individuals with Diabetes will be invited to participate in the *Livongo* Diabetes Remote Monitoring program. The goal of this program is to help these individuals to lower their Hemoglobin A1C levels and, in doing so, to avoid, minimize, or delay medical complications often associated with Diabetes. Participants in this program will receive a special glucose meter and unlimited test strips and lancets as well as access to coaches by telephone or, if you prefer, by text.

There will be no cost to you associated with the use of this program.

### **Preventive Services**

The NASI Welfare Plan is hereby updated, effective January 1, 2020, to amend the list of Preventive Services (services covered at 100% with no application of deductible when they are obtained through an In-Network provider) as follows:

#### Covered Preventive Services for Adults

- Medically necessary colonoscopy for participants 50 years of age or younger (the Fund is not required by federal law to cover this preventive service; however, until further notice this preventive service will be covered by the Plan without application of the Deductible and at 100% coverage. The Plan provision regarding coverage for Office Visits associated with Preventive Services will also apply to this preventive service.)

- Exercise or physical therapy to prevent falls in community-dwelling for adults 65 years and over who are at increased risk of falling.
- Clinicians offer pre-exposure prophylaxis with effective antiretroviral therapy to persons who do not have HIV but are at high risk of HIV acquisition.

#### Covered Preventive Services for Women, Including Pregnant Women

- Bacteriuria urinary tract or other infection screening for pregnant women
- BRCA risk assessment and genetic counseling or women with a personal or family history of breast, ovarian, tubal, or peritoneal cancer or who have an ancestry associated with breast cancer at susceptibility 1 and 2 (BRAC ½) gene mutations with an appropriate brief familial risk assessment tool. Women with a positive result on the risk assessment tool should receive genetic counseling and, if indicated after counseling, genetic testing.
- Breast cancer preventive medications: recommendation that clinicians offer to prescribe risk-reducing medications, such as tamoxifen, raloxifene, aromatase inhibitors, to women who are at increased risk for breast cancer and at low risk for adverse medication effects
- Hepatitis B screening for pregnant women at their first prenatal visit
- Human Immunodeficiency Virus (HIV) Counseling and screening for HIV, once per year, and for pregnant women, including those who present in labor or at delivery, who are untested and whose HIV status is not known
- Breast Cancer Mammography screenings, once per year (the Fund is not required by federal law to cover this service; however, until further notice this service will be covered by the Plan without application of the Deductible and at 100% coverage. The Plan provision regarding coverage for Office Visits associated with Preventive Services will also apply to this service.)

#### Covered Preventive Services for Children

- Prophylactic ocular topical medication for all newborns to prevent gonococcal ophthalmia neonatorum

### **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 NASI Welfare Fund when using an In-Network provider.

## Level 2 and Level 3 Benefits

The great majority of those eligible for benefits from the NASI Welfare Plan enjoy Level 1 benefits which include non-medical benefits like dental, vision, disability, and life insurance. The NASI Welfare Plan also provides two other levels of medical benefits which have different deductible, co-insurance, and out-of-pocket maximum expense levels. Groups who have bargained for Level 2 or Level 3 medical benefits can also choose to bargain for some or all of the “additional” benefits: dental, vision, disability, and life insurance.

Effective January 1, 2020, the hourly contribution rates associated with these benefits are as follows:

- Level 2 Medical Benefits \$7.60
- Level 3 Medical Benefits \$7.24
- Dental \$0.68
- Disability \$0.07
- Vision \$0.10
- Life \$0.01

## Pensioner Medical Coverage

Retirees with medical coverage pay a premium that is deducted from their monthly pension benefit. The amounts retirees pay are designed to cover 50% of the cost of retiree coverage.

## Pensioners and beneficiaries who do NOT have Medicare

The monthly self-payment amount for pensioners or beneficiaries who are not yet eligible for Medicare will increase from \$860 per month in 2019 to **\$910 per month beginning January 1, 2020.**

Pensioners and beneficiaries whose Local Union has a Retired Employee Subsidy Account (RESA) and who are eligible for their local union’s RESA will continue to benefit from their Local Union’s subsidy of the cost of their coverage. If your Local Union determines that your RESA will not pick up the additional cost by increasing its subsidy to its covered members, you will be advised in a separate announcement.

## Pensioners and Beneficiaries WITH Medicare

The monthly self-payment amount for pensioners or beneficiaries who became eligible for Medicare before 2002 will increase in cost from \$305 per month in 2019 to **\$320 per month in 2020.** For those pensioners or beneficiaries who become eligible for Medicare after 2001, the monthly self-payment cost for coverage will increase in cost from \$355 per month in 2019 to **\$370 per month in 2020.**

Medicare-eligible Pensioners and Beneficiaries who are eligible for their Local Union’s Retired Employee Subsidy Account (RESA) will continue to benefit from their Local Union’s subsidy of the cost of their coverage. If your Local Union determines that your RESA will not pick up the additional cost by increasing its subsidy to its covered members, you will be advised in a separate announcement.

## Monthly Cost for Those Participating in NASI Welfare Fund through Participation Agreements

The premium for the NASI Welfare Fund for those participating in the Fund through participation agreements (e.g. owner members) will be \$1,636.80 per month.

## REMINDERS

### Retiree Benefits and Medicare

Medicare is the primary coverage for Pensioners, Dependents of Pensioners and Beneficiaries. The NASI 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.

Since ***Medicare does not pay for hospital or medical services outside of the United States,*** in order to have adequate coverage when traveling or living outside the United States, you need to purchase travel insurance or other medical insurance. The NASI Welfare Fund will not provide primary medical coverage for Medicare-eligible individuals; instead, the Plan will limit its coverage to the amount the Plan would have paid on your behalf had you received those services in the United

States. For example, if you are hospitalized in the United States, Medicare Part A pays all of the cost of the hospitalization except for the deductible (\$1,420 in 2020). If you are, instead, hospitalized outside of the United States, the Plan will process your claim assuming your medical expense was \$1,364 (i.e., the amount that would not have been covered by Medicare if the expense was incurred in the United States), and you will be responsible for the remainder of the charges unless you have travel insurance or other coverage.

### 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.

### Make Sure Your Beneficiary is Up-to-Date

Be aware that your divorce does not invalidate your Beneficiary designation. Forms to designate or change a Beneficiary for your NASI Welfare Fund life insurance benefit, NASI Pension Fund Death Benefit (for active participants) and SIS Pension Fund death benefit are available on the Funds' website, [www.nasifund.org](http://www.nasifund.org) or by calling the Fund office.

### Annual Reminder (as required by federal law) regarding Women's Health and Cancer Rights Act of 1998

The NASI 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.

### Summary of Benefits and Coverage

The pages that follow this announcement are designed to meet requirements of the Affordable Care Act.