

# SPRINKLER

Wellness Benefits Everyone

# FITTER YOU

SUMMER 2018 ISSUE 17



**NASI WELFARE FUND**  
We're Here to Help

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Welcome to the summer 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!

## CHECK OUT OUR NEW WEBSITE!

If you haven't visited [www.nasifund.org](http://www.nasifund.org) in a while, take a look now! We've updated and reorganized to improve your experience. You'll find links to forms, benefit changes, plan documents and, of course, back issues of *Sprinkler Fitter You*. If you have trouble finding something or want to share your thoughts on our new look, drop us a line at [www.nasifund.org/contact.aspx](http://www.nasifund.org/contact.aspx) and let us know.

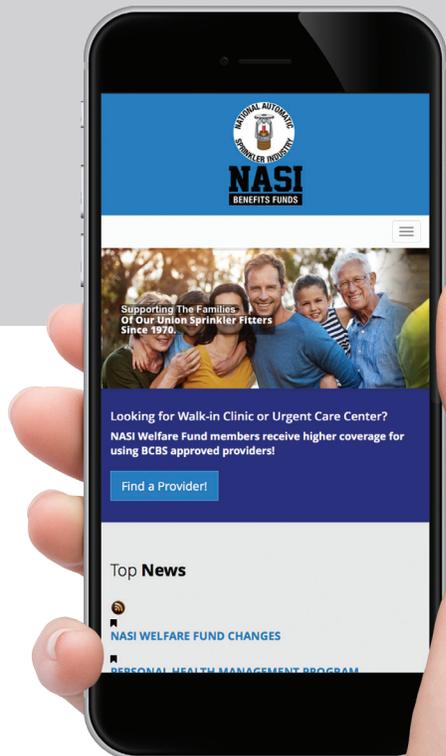
## IT'LL COST YOU (LATER)!

### A LOOK AT HOW PRESCRIPTION DRUG COUPONS CAN AFFECT YOUR COVERAGE

Since prescription drugs are getting more and more expensive, it would seem that copay coupons and discount programs offered by drug manufacturers would be a good thing, right? Not necessarily. While these coupons and discounts might save you money up front, they can end up costing you—and the Plan—in the long run.

#### What are Prescription Drug Copay Coupons?

Copay coupons lower or eliminate the copay for a particular drug. By presenting the coupon at your pharmacy, you may pay less—or nothing—



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towards the cost of your prescription, if you use the drug specified on the coupon. Often, drug manufacturers provide these coupons to doctors to share with their patients, or directly to the consumer through coupon websites or via advertisements. And, because these coupons are typically for higher-cost, brand-name drugs, they drive patients toward using brand-name drugs, even when generics are available. Remember — **generic drugs are the chemical equivalents of brand-name drugs but are often sold for a fraction of the cost.**

#### How Does This Affect the Plan?

The Plan covers preferred drugs (those that are on the Express Scripts formulary) at 80% (you pay 20% coinsurance) or 70% for non-preferred drugs (you pay 30% coinsurance). If you purchase a brand-name drug when a generic is available, the Plan only covers the cost of the generic. You are responsible for the difference between the brand-name drug and the generic, in addition to your coinsurance. The design is in effect to offer our members fair pricing on medically appropriate drugs while containing costs for the Plan. When we can keep costs low, everyone wins—your contribution rates stay low and the Plan’s costs stay low. It positions the Plan to be able to make improvements rather than reductions.

However, if you use a copay coupon for an expensive drug, the Plan still has to pay the full amount. This increases the Plan’s overall costs, and eventually, these costs will need to be recovered. The Plan may need to consider Plan-design alternatives to help cover these costs.

#### Important Things to Keep in Mind:

- If your doctor offers you a copay coupon, we ask that you decline the offer and ask for a prescription for the generic version, if one is available.
- When you need a prescription drug, always ask your doctor if a generic option is available.
- If there is no generic equivalent, check to make sure the drug is on the Express Scripts formulary.

For more information about prescription drug coverage through the Plan, contact Express Scripts at 314-996-0900 or [www.express-scripts.com](http://www.express-scripts.com), or call the Fund Office at 800-638-2603.

To determine if your pharmacy is in-network or to see if the prescription medication you’re using is on the Express Scripts formulary, log in at [www.express-scripts.com](http://www.express-scripts.com). If you don’t have an account, you’ll need to register before you can access this information.



**NASI PERSONAL HEALTH MANAGEMENT**  
Counseling and Support for Chronic Conditions

*It's not a huge commitment, but it could have a huge payoff!  
Take the call—the NASI Personal Health Management Program is a free, confidential resource for members with chronic conditions to help them improve their health.*

## CHOLESTEROL: WHAT'S GOOD, WHAT'S BAD?

Our doctors often advise us to follow a low-cholesterol diet, but that doesn't mean all types of cholesterol are bad. There are two main types of cholesterol: HDL and LDL. LDL, known as the "bad" cholesterol, blocks blood flow in the body and increases your risk of stroke and heart disease. HDL, known as the "healthy" or "good" cholesterol, removes LDL from the blood.

### Are You at Risk?

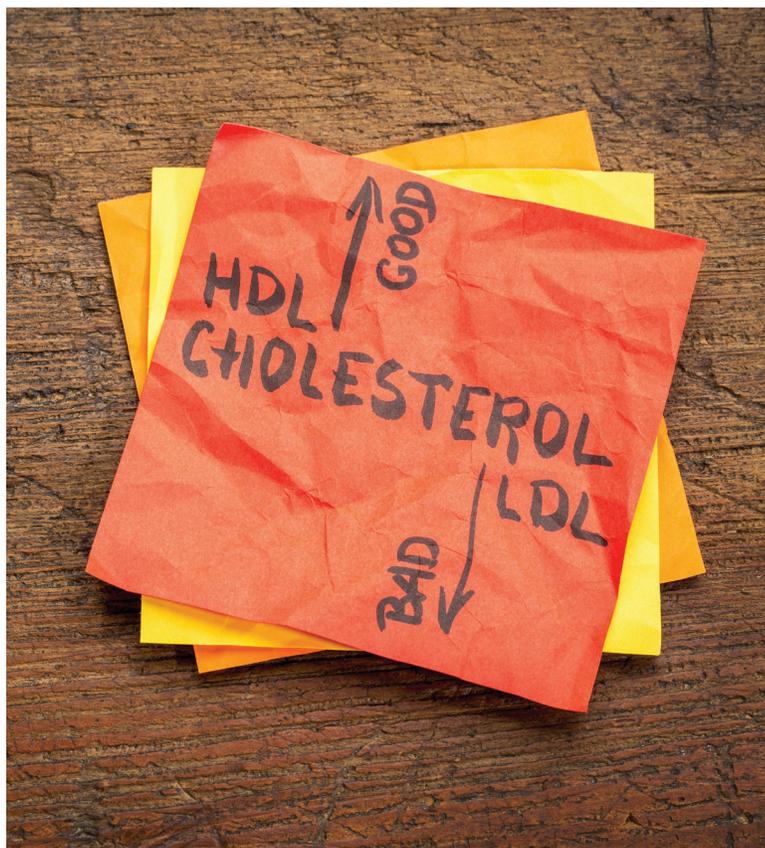
The food you eat, your weight and your physical fitness can all affect your cholesterol levels. Foods high in saturated fats (like red meats and dairy products) raise your overall cholesterol, especially your LDL level. Fried and processed foods usually contain high amounts of trans fat, which increases the bad cholesterol and decreases the good.

Obesity, carrying extra weight around your midsection and lack of exercise can increase your risk of high cholesterol. You're also at a higher risk if you use tobacco or have type 2 diabetes.

### Tips for Managing Cholesterol Without Medication

Although medication may be necessary for some people, many can reduce the need for medication by sticking to a healthy diet and exercise plan.

- **Choose better meats and protein.** Avoid red meats or choose leaner cuts to reduce saturated fats. Read labels to ensure meats are at least 92% fat-free. Try choosing skinless chicken and turkey breasts to cut down on fat. Beans, lentils and fish are also lower-fat and heart-healthy alternatives to meat.
- **Choose low-fat dairy products.** Select low-fat or reduced-fat milks, cheeses and yogurts. Or, try products with non-dairy bases like almond milk or coconut milk.
- **Eat more whole grains, fruits and vegetables.** Whole wheat grains, oats, quinoa, fruits and vegetables are all great sources of fiber that help lower your bad cholesterol. The USDA recommends 3–5 servings of whole grains, 1 ½–2 servings of fruit and 2–3 servings of vegetables a day for adults.
- **Avoid fried and processed foods.** Trans fat in fried and highly processed foods increases your bad cholesterol. Instead of frying foods, try pan-frying or sautéing with olive oil or avocado oil.
- **Quit smoking.** Smoking weakens your blood vessels and lowers your good cholesterol levels. Within one year of quitting, your risk of heart disease decreases by half. After 15 years of quitting, your risk of heart disease returns to the level of someone who never smoked.
- **Exercise regularly.** Moderate physical activity, especially cardio, helps raise your good cholesterol levels. Additionally, regular exercise can help you lose excess weight, which can decrease the amount of bad cholesterol in the body. Aim for 30 minutes of exercise a day.





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We're Here to Help

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**Welfare Fund**

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Landover, MD 20785

## **KEEP IN TOUCH!**

### **Notify the Fund Office if You Have a Life Event**

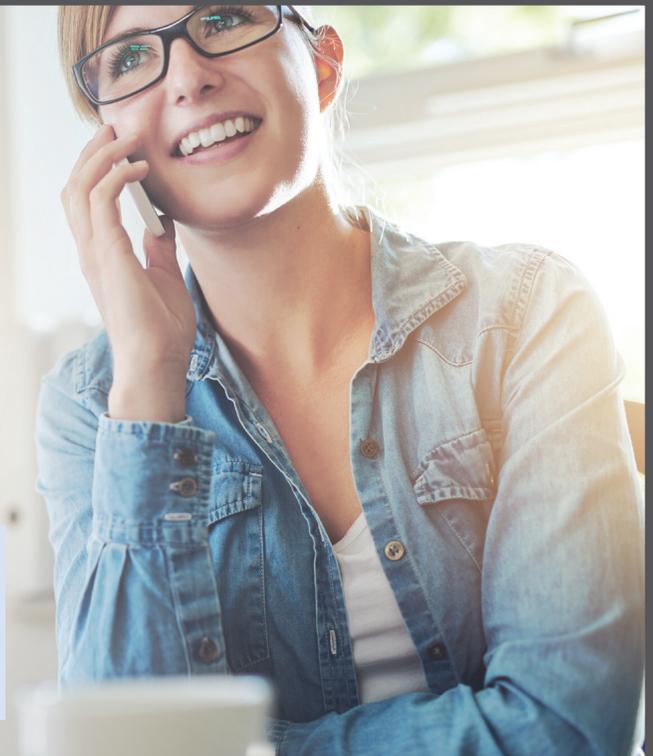
If you get married, divorced, have a baby or need to remove a dependent from coverage, be sure to inform the Fund Office within 60 days from the date of your event. The Fund Office will provide you with the necessary enrollment forms and information needed to update your benefits coverage. Contact the Fund Office at:

National Automatic Sprinkler Industry Welfare Fund

8000 Corporate Drive • Landover, MD 20785

800-638-2603 • [www.nasifund.org](http://www.nasifund.org)

If you move, be sure to contact the Fund Office and provide them with your new address! The Fund occasionally sends important benefits information through the mail, so be sure your most up-to-date contact information is on file with the Fund Office.



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.

**UNION BUG  
HERE**