

SPRINKLER

Wellness Benefits Everyone

FITTER YOU

SPRING 2015 ISSUE 4



NASI WELFARE FUND
We're Here to Help

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SPRING IS HERE!

After a long winter, we're pleased to present you our spring issue of—*"Sprinkler Fitter You"*—the NASI Welfare Fund's quarterly newsletter that provides customized content exclusively for our participants. Our goal is to keep you up-to-date with the Welfare Plan information that matters to you most, but we'll focus on wellness and preventive care in every issue.

THANKS FOR HELPING!

Last summer in *Sprinkler Fitter You*, we reported on usage of the Emergency Room (ER) by participants for non-emergency situations. As you know, the ER generally costs much more than visits to an urgent care facility, walk-in clinic, or a primary care physician. As one measure to help improve our experience, we implemented a benefit improvement on July 1, 2014 that eliminated the deductible and increased the Fund's coverage from 75% to 90% for visits to an in-network urgent care facility or walk-in clinic.

We are pleased to report that many participants have taken advantage of this improvement and, more importantly, we've seen fewer visits to the ER for non-emergency situations since last summer. Thank you for helping us in our effort to contain costs. Leadership on the part of our Board of Trustees and smart decisions by our participants help us continue to be able to provide you with high quality health and welfare benefits.

CHECK YOUR EOB!

Make sure to review your Explanation of Benefits (EOB) carefully after your visit to an urgent care center to confirm that your visit was paid at the 90% rate rather than the 75% rate. If you notice an error, please contact the Fund Office.

THE LATEST ON THE BLUE CROSS BLUE SHIELD SECURITY BREACHES

Recently, security breaches at two Blue Cross Blue Shield affiliates, Anthem and Premera, put the personal information (names, birthdates, addresses, employment information and income data) of some of our active and former NASI Welfare Fund participants at risk. A small number of Social Security numbers were also disclosed. Fortunately, no credit card information or personal medical history was accessed.

Anthem

If you were affected by the Anthem security breach, Anthem has automatically enrolled you for 24 months of identity repair assistance. If a problem arises, simply call 877-263-7995 and a dedicated investigator may be able to assist you to recover financial losses and restore your credit. You may also receive additional credit monitoring and identity theft insurance at no cost by visiting <https://anthem.allclearid.com> and enrolling online.

If you have additional questions about the security breach, you can visit www.anthemfacts.com or call 877-263-7995 Monday through Saturday from 9 a.m. until 9 p.m. (Eastern Time).

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Premera

If you were affected by the Premera security breach, Premera notified you by regular mail. If you believe your personal information has been compromised but you have not received a letter from Premera, you may call 800-768-5817 Monday through Friday, from 8 a.m. until 11 p.m. (Eastern Time). This phone number may also be used call if you have general questions related to the security breach.

Like Anthem, Premera has created a dedicated website (www.premeraupdate.com) where you can access up-to-date information about the situation at Premera. The website contains a link to information that explains how to get the two year credit monitoring and identity repair services that Premera is offering free of charge.

Protect Yourself!

Be aware that phone calls or emails offering identity theft protection may actually be schemes designed to steal your information. The Premera Update website provides fraud prevention tips to make you aware of steps you can take to guard against this kind of identity theft and fraud. We will continue to provide you with information as it becomes available to the NASI Welfare Fund.

CHANGES IN COMPOUND DRUG COVERAGE

As part of the ongoing effort to ensure safe and effective care for Welfare Plan participants, the Board of Trustees recently adopted Express Scripts' compound drug exclusion program. This means that the Welfare Plan no longer covers certain compound medications due to concerns about the quality, necessity and effectiveness of the medications.

Skyrocketing Costs

Why is Express Scripts excluding certain compound medications? For one thing, the cost associated with compounding medications has increased dramatically over the past two years. For patients, the average price for a compounded medication has risen from \$90 to \$1,100 per prescription!

Exploiting a Loophole

The bigger price tag isn't due to increased patient demand, however. Express Scripts explains that some compounding pharmacies, drug manufacturers and physicians have taken advantage of a loophole as a way to make money. "By charging hundreds or thousands of dollars per gram of bulk powder or cream, certain compounding pharmacies have needlessly driven up the cost of care. As a result, some elements that are used to make compounded medications have been exorbitantly overpriced." Additionally, there are very few studies that validate the clinical effectiveness of many compound medications.

What is "Compounding?"

According to FDA, compounding occurs when "a licensed pharmacist combines, mixes, or alters ingredients of a drug to create a medication tailored to the medical needs of an individual patient." The active ingredients within the compound are FDA approved, but the FDA does not verify the quality, safety and efficacy of the compound with multiple ingredients.

Without standardization or regulation on the production of these medications to ensure that each compound is uniformly manufactured, Express Scripts has decided to exclude some of them from its list of covered medications. For more information, or to request a list of excluded compound medications, please contact the Fund Office.

BEWARE OF POTENTIAL SCAMS!

Don't be surprised if you receive a call from a compound drug manufacturing company offering to contact your doctor about prescribing you a compound drug. There has been an influx of this type of call now that compound medications have been eliminated from many of the major prescription drug programs.



FOCUS ON VISION CARE

May is **Healthy Vision Month**. The Centers for Disease Control (CDC) along with the National Eye Institute encourage all Americans to make vision health a priority this month.

Why Is Eye Health Important?

Be sure to schedule an appointment for a comprehensive eye exam each year to prevent or reduce your risk for eye conditions. Certain conditions (like cataracts, diabetic retinopathy, glaucoma and macular degeneration) can cause vision loss or even blindness.

It's not just about seeing better; people with vision problems are more likely to have diabetes, poor hearing, heart problems, high blood pressure, lower back pain and strokes, as well as have increased risk for falls, injury and depression than those with healthy eyes. According to the CDC, among people aged 65 and older, 54% of those who are blind and 42% of those with impaired vision say their overall health is fair or poor. Just 21% of older Americans without vision problems reported fair to poor health.

Is it Time for Your Vision Check-Up?

You can protect your eyesight by taking advantage of the Welfare Plan's vision care benefits. The Plan uses VSP — the nation's largest vision care network — for vision services.

To schedule your appointment, call a VSP physician. The VSP physician will contact VSP to verify your eligibility and plan coverage and obtain authorization so you can receive services and materials. VSP will pay the participating physician directly for covered services and materials.

LOOKING FOR A VISION CARE PROVIDER?

Just visit www.vsp.com and click on "Find a Doctor" to locate a provider near you.

Your Vision Benefits At-A-Glance

Vision benefits are payable after you've met a \$10 (per person per year) vision care deductible.

Eye Exams	An eye exam is paid in full when you visit a VSP provider. This benefit is available once every 12 months.
Eye Glasses	Eyeglass lenses and frames from a VSP provider are covered once every 12 months. Extra charges may be applied for certain items that cost more than the Plan's allowance.
Contact Lenses	The Plan pays up to \$100 toward prescription contact lenses once every 12 months.

Take a Look at These Vision Health Tips!

Have a comprehensive dilated eye exam. Many common eye diseases, such as glaucoma, diabetic eye disease, and age-related macular degeneration, often have no warning signs. A dilated eye exam is the only way to detect these diseases in their early stages.

Know your family's eye health history. Many eye diseases or conditions are hereditary, so it's important to know your risk.

Eat right to protect your sight. In addition to fruits and veggies, research has also shown there are eye health benefits from eating fish high in omega-3 fatty acids, such as salmon, tuna, and halibut.

Maintain a healthy weight. Being overweight or obese increases your risk of developing diabetes and other systemic conditions, which can lead to vision loss, such as diabetic eye disease or glaucoma.

Wear protective eyewear. Wear protective eyewear when playing sports or doing activities around the home. Protective eyewear includes safety glasses and goggles, safety shields, and eye guards specially designed to provide the correct protection for a certain activity.

Quit smoking (or never start). Research has linked smoking to an increased risk of developing age-related macular degeneration, cataracts, and optic nerve damage, all of which can lead to blindness.

Be cool and wear your shades. When purchasing sunglasses, look for ones that block out 99 to 100% of both UV-A and UV-B radiation.

Give your eyes a rest. If you spend a lot of time at the computer, reduce eye strain by trying the 20-20-20 rule: every 20 minutes, look away about 20 feet in front of you for 20 seconds.

Keep it clean. Clean your hands and your contact lenses properly to reduce the risk of infection.

**Source: National Eye Institute*

KEEP US INFORMED!

Be sure to notify the Fund Office by calling 800-638-2603 if you have a "life event" that could have an impact on your benefits, such as:

- Moving to a new address or changing your phone number
- Adding or removing a dependent from your coverage
- Getting married or divorced

We hope you enjoy this issue of *Sprinkler Fitter You*. 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 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 NASI 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.

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