



NASI WELFARE FUND
We're Here to Help

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Wellness Benefits Everyone

WINTER 2016 ISSUE 7



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WHAT'S INSIDE?

- The Benefits of Using a Blue Distinction Center for Your Next Surgery
- FAQs about the Personal Health Management Program's Rewards and Penalties Policy
- Quit Smoking in 2016 with Quit for Life!



Our winter issue of *"Sprinkler Fitter You"*—the NASI Welfare Fund's quarterly health and wellness newsletter—is designed with our participants and their family members in mind. We try to provide you with helpful information about wellness, while making sure you get the most from your Welfare Fund benefits.

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!

DID YOU RESOLVE TO QUIT SMOKING IN 2016?

New Year's resolutions can be tough to keep. If you've decided that 2016 is going to be the year you quit tobacco, we've got a program in place that can help make that resolution stick.

According to *U.S. News and World Report*, each year about 1.3 million smokers quit. Research shows that with a smoking cessation program, 20% to 40% of participants are able to quit smoking and stay off cigarettes for at least one year. That's why the NASI Welfare Plan offers help through the **Quit for Life**® Program. Visit www.quitnow.com to get started. You'll be able to take a "readiness quiz" to gauge your willingness to commit to this life-changing process.

Once you enroll in the Program, you'll have access to a Quit Coach—a counselor who can put together a quitting plan for you and provide you with resources and support you need to help you reach your resolution of being free and clear of tobacco in 2016. Good luck!



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.



HAVING SURGERY? WE'LL HELP YOU FIND A TOP-RATED PROVIDER

One of the benefits of our partnership with Blue Cross Blue Shield is their **Blue Distinction Specialty Care** recognition program. They've taken the guesswork out of finding quality care for certain medical procedures so that you can keep your focus on getting well.

If a facility meets the proper criteria, they may be designated a "Blue Distinction Center" or a "Blue Distinction Center +" facility. Both Blue Distinction Centers and Blue Distinction Centers + have a proven track record for delivering better results than facilities without these recognitions. Blue Distinction Centers + are recognized not just for expertise but also for efficiency.

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Blue Distinction Center

Healthcare facilities recognized for their expertise in delivering specialty care.

Blue Distinction Center+

Healthcare facilities recognized for their expertise and efficiency in delivering specialty care.

How Are Healthcare Facilities Evaluated?

To determine whether a facility should receive a Blue Distinction designation, it is evaluated for:

- The expertise of its medical team;
- The number of times the facility has performed the procedure; and
- The facility's track record for procedure results.

\$500 Reimbursement for Using a Blue Distinction Center +

To further encourage use of Blue Distinction designated facilities, you will be reimbursed \$500 toward your out-of-pocket expenses for certain care at a Blue Distinction Center +. To be eligible, the facility must be designated as a "Blue Distinction Center +" specifically for the procedure that you are undergoing. To clarify, if you are receiving a knee replacement, but the facility is designated a "+" facility for Bariatric Surgery only, you would not be eligible for the \$500 incentive.

| Blue Distinction Center + Facilities |
|--|
| Evaluated based on quality and efficiency |
| \$500 incentive is awarded to a Plan participant* who receives cardiac care or a surgery (spine, bariatric, knee or hip replacement, or a transplant) at a facility designated as a Blue Distinction Center + for that particular surgery. |
| Utilization of non-Blue Distinction Centers + are not eligible for the for \$500 incentive. |

*Eligible participants include active and retired participants, dependents and beneficiaries, except for retired participants and beneficiaries (and dependents of retired participants) who are Medicare-eligible.

If you or someone in your family needs the specialty care listed in the box to the right, be sure to take advantage of the research that Blue Cross Blue Shield has done in identifying medical facilities that are worthy of this special designation. Finding the right facility can have a direct impact on the care you receive and your procedure results, including better medical outcomes, fewer complications, fewer readmissions for the same condition, lower hospital-acquired infection rates and lower mortality rates.



Blue Distinction Center and Blue Distinction Center + designations recognize healthcare facilities delivering the following types of specialty care:

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



FIND A BLUE DISTINCTION CENTER

From the NASI Welfare Fund's website, www.nasifund.org, click on "Blue Distinction Center Finder." 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. This search tool will also identify whether the facility is a Blue Distinction Center or a Blue Distinction Center + facility.



THE NASI PERSONAL HEALTH MANAGEMENT PROGRAM

WE ANSWER YOUR QUESTIONS ABOUT REWARDS AND PENALTIES

The NASI Personal Health Management Program has been in place for more than a year now, and we're very happy with the results we've seen so far. Nearly 2,000 members have enrolled and many have already begun to see positive changes in their health.

As a reminder, the Personal Health Management Program is a free, confidential and voluntary program that provides telephonic counseling and support to eligible participants with chronic conditions (like asthma, diabetes and heart disease). To encourage participation, we implemented a penalty and reward system, which applies a one-year financial incentive for participants actively engaging in the Program or a one-year financial penalty for those who were approached but declined to participate.

We have received a number of questions about the rewards and penalties associated with this Program, so we've decided to address the most frequently asked here:

1. I participated in the Program last year to help control my diabetes and received my reward, however, I was contacted this year to participate again. Why?

Although you graduated from the Program, the medical and prescription drug information that is reported to Carewise Health probably indicates that you could benefit from additional help with your condition.

2. If I enroll again for the same condition, will I get the reward again?

Not the financial reward, but we hope you'll enroll anyway to help manage your condition. Financial incentives or penalties were put into place to encourage participation in the Program, but were meant as a one-time-per-condition-only benefit (or penalty).

3. Does that mean if I'm contacted again for a different condition, I will get the reward again?

Yes, if you enroll and "actively engage" in the program for a condition that's different from the one you were previously contacted about, you will receive the reward. Likewise, if you decline participation, you will be penalized in the following year.

4. What does it mean to be "actively engaged"?

You are considered actively engaged in the Program when you participate in regular telephone counseling calls with a Personal Nurse Advocate and you are complying with the mutually established treatment plan.

5. I was contacted to participate last year, but I declined and received the penalty. If I'm contacted again this year for the same condition and I decide to enroll, can I get the reward?

Yes.

6. If I'm contacted but I decline participation, what is the penalty?

You will be subject to a higher annual deductible (\$800 instead of \$400) for covered medical expenses and your out-of-pocket maximum will increase from \$2,500 to \$5,000 in the following calendar year.

7. What is the reward for "actively engaging"?

You actually get three rewards for actively engaging in the Program. In the next calendar year, you will pay less for the medications that you take on a regular basis to treat the condition that qualified you for the program. Instead of 25% coinsurance, you'll pay just 10% of the cost of your maintenance medication.

Also, your annual deductible will decrease. You'll be responsible for meeting a \$200 annual deductible (instead of a \$400 annual deductible) for medical expenses before the Welfare Plan begins to pay its share of coinsurance.

And finally, you'll be responsible for less out of your own pocket. Instead of a \$2,500 annual maximum, the most you'll pay in out-of-pocket medical expenses is \$1,000. If you reach this limit, the Plan will pay 100% of your remaining covered medical expenses in the calendar year.

And, of course, there are the rewards that come from feeling better and improving your health! If you haven't been contacted but believe you have a chronic condition that would qualify you for the Program, or if you have any additional questions about the Program, please contact Carewise Health at 866-691-8433.



NASI PERSONAL HEALTH MANAGEMENT
Counseling and Support for Chronic Conditions