

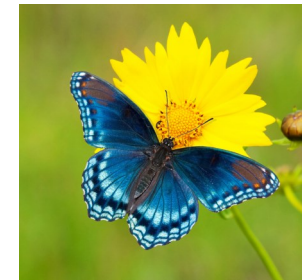
Local 434 Fund Office
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LOCAL 434 HEALTH & WELFARE FUND

Benefit Bulletin - August 2018



In this issue...

| | |
|---|----------|
| <i>Have You Tried LiveHealth Online?</i> | 1 |
| <i>Quit For Life® Program Enhancements</i> | 2 |
| <i>Update Your Address and Beneficiary Designation</i> | 2 |
| <i>Health Tips - Reducing Soreness After Exercise</i> | 2 |
| <i>Scam Alert!</i> | 3 |
| <i>Health Capsule</i> | 3 |

Fund's Website

www.ualocal434-mca-healthfund.com

This site provides you access to Plan-related information including: benefit information, Plan changes, Plan forms, frequently asked questions and answers, contribution and self-payment rates, links to various Plan-related websites, and member information. (You can create a secure login to view your eligibility information, claims records, and dollar bank activity and balance.)

Family Assistance Program

The Anthem Family Assistance Program (FAP) provides solutions to help you balance work and life through confidential and easily accessible services. Anthem FAP puts convenient resources within your reach, and that helps you - and your household members - stay healthy. Anthem FAP services include:

Face-to-Face Counseling;
Legal Services;
Financial Services;
ID Recovery;
Tobacco Cessation (Online and Coaching); and
Child and Elder Care Resources and Information.

To contact Anthem FAP, please call 1-800-865-1044. You also may visit their website at: www.AnthemEAP.com and use the Login: Plumbers and Steamfitters Local 434.

Preferred Provider Network

It is recommended that you check the Anthem Blue Cross and Blue Shield website prior to incurring covered expenses to make sure the hospital, physician, or other health care provider you choose is a preferred provider. Call Anthem at 1-800-810-BLUE (2583) or visit their website at: www.anthem.com.

Medical Advocacy

Anthem Benefit Advisor (ABA)
1-833-619-5710

THIS BENEFIT BULLETIN CONTAINS IMPORTANT INFORMATION ABOUT YOUR PLAN. KEEP IT WITH YOUR SUMMARY PLAN DESCRIPTION (SPD) FOR FUTURE REFERENCE.

PLEASE NOTE: OUR GOAL IS TO PROVIDE YOU WITH GENERAL HEALTH INFORMATION, NOT MEDICAL GUIDANCE. YOU SHOULD CONTACT YOUR PHYSICIAN IF YOU HAVE SPECIFIC MEDICAL QUESTIONS OR CONCERNS.

HAVE YOU TRIED LIVEHEALTH ONLINE?

Announcing LiveHealth Online!! Wait...what? Are you constantly on-the-go or busy at home, and looking for ways to save money on medical care? Look no further than Anthem's LiveHealth Online. Not only does the Plan pay 100% of the cost of these visits, but you can "visit" a physician from virtually anywhere!

You can consult with a licensed physician through live video on any internet-enabled mobile device, right from the comfort of your own home!

For easier access, you also can download the LiveHealth Online App: for Apple® devices, visit the App Store in iTunes; for Android® devices, visit the Google Play Store App.

Common conditions to utilize LiveHealth Online include, and are not limited to:

- | | |
|--------------------|--------------|
| ✓ Cold/Flu/Fever | ✓ Headache |
| ✓ Allergies | ✓ Vomiting |
| ✓ Pink Eye | ✓ Diarrhea |
| ✓ Sinus Pain | ✓ Bronchitis |
| ✓ Sore Throat | ✓ Cold Sores |
| ✓ Minor Rashes | ✓ Hives |
| ✓ Trouble Sleeping | ✓ Ear Pain |



If you haven't accessed this service yet, follow these steps:

- 1 Log on to <https://www.livehealthonline.com>.
- 2 Click Sign Up in the upper right-hand corner of your screen.
- 3 Complete the form to create your account and click Finish.
- 4 Review the physician profiles to select the one that's right for you and begin your consultation.

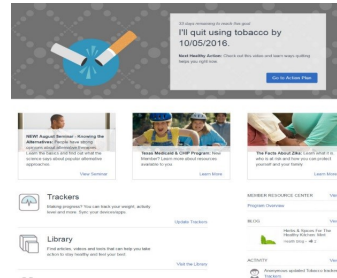
Save yourself some time and money by visiting LiveHealth Online today!

QUIT FOR LIFE® PROGRAM ENHANCEMENTS

Have you recently logged in to the Optum portal for Quit For Life®? Optum upgraded and transitioned the Quit For Life® program to a new portal platform (fka Web Coach®) designed to improve engagement, provide greater integration among various program components, and offer some significant enhancements such as an integrated Mobile App.

Here are a few key enhancements:

- ▶ When enrolling on the web, users will now be able to access the program portal immediately upon enrollment completion, leading to greater engagement.
- ▶ When using the portal, users will experience a more modern look and feel, plus:
 - a dynamic, personalized action plan that adapts based on user-identified needs;
 - more comprehensive library that will also house the search feature;
 - ability to track incentives via the portal;
 - all-in-one program surveys to increase your response rate; and
 - improved online medication support.



While the portal has a fresh look and feel, the program, level of service, and ease of accessibility will remain the same. The coaches continue to be available providing support, guidance, and a helping hand.

UPDATE YOUR ADDRESS AND BENEFICIARY DESIGNATION

Since a significant amount of Plan information is sent to you by mail, it is crucial that we have your most current address on file at the Fund Office at all times. If you move, you need to let us know your new address. Failure to do so may jeopardize your eligibility or benefits because we will have no way to contact you about changes in the Eligibility Rules or benefits.

Also, if your marital status changes or there are other changes in your personal life which might affect the name of the person(s) you choose to designate as your beneficiary, you must notify the Fund Office in writing regarding any change in beneficiary you wish to make.

HEALTH TIPS – REDUCING SORENESS AFTER EXERCISE

To get fit, some muscle soreness is to be expected. However, that doesn't mean you have to experience severe soreness in the days after exercise. Reduce your risk of serious soreness by:



- ◆ Starting easy – If you haven't exercised for some time, start with a five- or ten-minute walk or another type of light movement.
- ◆ Increase increments slowly – Follow the 10 percent rule. If your brisk walk is 20 minutes daily and you decide to increase, walk 22 minutes each day the following week. The same rule applies to adding weight to a strength training exercise.
- ◆ Listen to your body – Adapt your exercise routine to the needs of your changing body.
- ◆ Use proper technique and equipment – Proper technique and equipment help reduce your risk of injury.

(continued on next page)

- ◆ Warm up and cool down – This helps your muscles adjust to your specific activity.
- ◆ Mix up your routine – To reduce injury risk, focus on working on your legs if you worked out your arms the day prior.

Source: Mayo Clinic Health Letter, July 2018.

SCAM ALERT!

Please be advised that over the past few months, some members have reported receiving unsolicited phone calls from (741) 893-3524. The caller from this number is stating they are from Anthem and is trying to obtain personal information similar to other calls of this type or nature. The caller is attempting to obtain additional medical information from the member.

SCAM

(741) 893-3524 IS NOT a number that belongs to Anthem, Inc., its affiliates, or any entity working on its behalf.

Anthem is recommending that if you receive unwanted calls from this phone number, you should block the number and contact the appropriate authorities, such as the Federal Trade Commission.

Reminder: Do NOT give out your personal information to callers you are unsure of!

HEALTH CAPSULE

[from the National Institutes of Health (NIH)]

Healthy Habits Can Lengthen Life

Have you heard the advice to exercise, choose a healthy diet, keep a lean weight, never smoke, and limit alcohol? Researchers wanted to find out whether people who follow this advice live longer than those who don't. So, they compared lifespan and other data from thousands of adults with all five of these healthy habits to those without.

People in the healthy habits group got at least 30 minutes of exercise each day. They ate the recommended amounts of fruits, vegetables, nuts, whole grains, and healthy fats. They also limited salt, sugary drinks, trans fat, and red and processed meats. Additionally, they limited alcohol. Women had no more than one drink each day and men no more than two drinks. They maintained a normal weight and didn't smoke.

The people in the other group didn't exercise, have a healthy diet, or limit drinking. They smoked and were overweight.



Based on the results, the researchers estimated that a 50-year-old woman who had all five healthy habits would live, on average, to age 93. In contrast, if she didn't have any of these habits, she would live on average to age 79.

For a 50-year-old man, the average lifespan was about 88 years old with healthy behaviors and only 76 years without.

For more information on this study or other health stories, visit News In Health by the National Institutes of Health at <https://newsinhealth.nih.gov/2018/06>.