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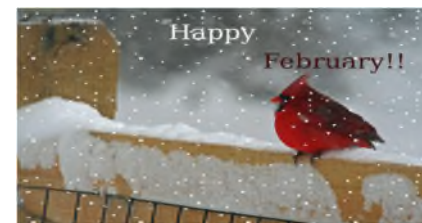
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LOCAL 434 HEALTH & WELFARE FUND

Benefit Bulletin - February 2019

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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?

Register NOW for LiveHealth Online!! Wait...what? If you're constantly on-the-go or busy at home, 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!

Register online BEFORE you need to use it. We want you to be prepared in the event you need medical attention quickly. Plan ahead and register for LiveHealth Online so you can use it when you need it!

To register, 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.

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 |



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

MAKE QUITTING PERMANENT



Quit For Life® Program



Quitting tobacco may feel like a never-ending cycle. You quit. Slip. Start and quit, again. Put an end to the cycle with the Quit For Life® Program. By focusing on what triggers your urges and working with a Quit Coach® on strategies to tackle those situations, you can learn to change your behaviors and be tobacco free for life.

Many smokers have similar trigger points: first thing in the morning, drinking a cup of coffee, after a meal, on a break at work. The Quit For Life Program's Quit Coaches will help you develop a detailed plan that tackles these triggers at their source.

Often the first thing in the morning craving has a biological component, so you will learn when and how to use nicotine replacement therapy, such as the nicotine patches or gum. Often the after a meal craving can stem from strong habits, so you will learn how to replace the tobacco with an alternative element, such as mints or a cinnamon stick. Often the work break cravings can stem from needing to get away or needing stress relief, so you will learn how to cope with stress and manage your break schedule without the aid of tobacco.

Even if your cravings are completely different, the Quit Coaches will custom tailor a plan to your needs. The program even includes an online support community and mobile access, as well as a printed quitting guide. Let this be the quit that sticks. Make quitting permanent.

Call 1-866-QUIT-4-LIFE (1-866-784-8454), or log on to www.quitnow.net for details or to enroll.

The Quit For Life Program is brought to you by the American Cancer Society and Optum. The two organizations have 40 years of combined experience in tobacco cessation coaching and have helped more than two million tobacco users. Together we will help millions more make a plan to quit, realizing the Society's mission to save lives and create a world with more birthdays.

The Quit for Life Program provides information regarding tobacco cessation methods and related well-being support. Any health information provided by you is kept confidential in accordance with the law. The Quit For Life Program does not provide clinical treatment or medical services and should not be considered a substitute for your doctor's care. Participation in this program is voluntary. **If you have specific health care needs or questions, consult an appropriate health care professional. This service should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room**



FEATURED WEBSITE

[from the National Institutes of Health (NIH)]

Smokefree 60+

Are you 60 or older? Do you need help quitting smoking? It's never too late to quit.

Visit the Smokefree 60+ website for strategies and tools proven to help smokers quit.

Download a mobile app to track your progress. Sign up for the free text messaging service. Or learn about the free counseling service. There are many options to fit your needs.

You can learn more about this by visiting the Smokefree 60+ website at: <https://60plus.smokefree.gov/>.

For more information on this story or other health stories, visit News In Health by the National Institutes of Health at <https://newsinhealth.nih.gov/2018/07>.

BRAIN HEALTH IS CONNECTED TO HEART HEALTH

Did you know that the health of your brain and your heart are connected? Learn more about the connection between the heart and brain and steps to take to keep both healthy.

By keeping your heart healthy, you also lower your risk for brain problems such as stroke and dementia. Heart disease, stroke, and vascular dementia are preventable. Take the following steps to reduce your risk:

- **Control your blood pressure.** Know your numbers by getting your blood pressure checked regularly. High blood pressure, a leading cause of heart disease and stroke, overtime can put too much stress on blood vessels. If you have high blood pressure, work with your doctor, nurse, or health care team to manage it.
- **Eat healthy foods and limit alcohol.** Limit foods with added sugars, saturated fats and higher sodium levels. If you drink alcohol, drink in moderation as drinking too much alcohol raises blood pressure, which can lead to stroke and increase risk of some kinds of heart disease.
- **Get diabetes under control.** Diabetes causes high blood sugar, which can damage blood vessels and nerves. This damage raises the risk for heart disease, stroke, and dementia.
- **Don't smoke.** Smoking damages blood vessels and makes blood more likely to clot, which can lead to heart disease and stroke.
- **Stay active.** Lack of physical activity can lead to high blood pressure and obesity. Take the stairs, walk at lunch, or do jumping jacks while watching television.



For more information on heart disease, high blood pressure, and stroke, visit the CDC's Division for Heart Disease and Stroke Prevention webpage at: <https://www.cdc.gov/dhdspl/>.

Source: Centers for Disease Control and Prevention: National Center for Chronic Disease Prevention and Health Promotion – Division for Heart Disease and Stroke Prevention, March 2018.



HEALTH TIPS - IS IT A COLD OR AN ALLERGY?

Although colds and allergies share some of the same symptoms, they have different causes and respond to different treatments.

While sneezing, congestion and a runny nose are typical with both ailments, other signs and symptoms can vary:

- ◆ *Cough.* Common with a cold, sometimes occurs with an allergy.
- ◆ *General aches and pains.* May occur with a cold, generally absent with allergies.
- ◆ *Fatigue.* Can occur with both colds and allergies.
- ◆ *Sore throat.* Very common with a cold, occasional occurrence with allergies.
- ◆ *Fever.* Not common with either a cold or allergies.

Between the two ailments, the duration of symptoms can vary. A cold can last from 3-10 days (sometimes longer), whereas allergies can last for weeks to months (especially if seasonal allergies).



Talk to your doctor about treatment options or allergy testing if your symptoms are particularly bothersome.

Source: Mayo Clinic Health Letter, April 2018.