

**Local 434 Fund Office**  
c/o Wilson-McShane Corporation  
3001 Metro Drive, Suite 500  
Bloomington, MN 55425

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## LOCAL 434 HEALTH & WELFARE FUND

### Benefit Bulletin - November 2018



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#### **Fund's Website**

[www.ualocal434-mca-healthfund.com](http://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](http://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](http://www.anthem.com).

#### **Medical Advocacy**

CMS Medical Advocate Service  
1-844-810-1470  
[www.cmspecial.com](http://www.cmspecial.com)

**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.**

### 15 WAYS YOU CAN USE YOUR FAMILY ASSISTANCE PROGRAM

Does it surprise you to know that Anthem Family Assistance Program (FAP) also offers a whole menu of quality, free resources that are here to help you and your household members balance *all* the demands of your work and personal life? When you think about the Anthem FAP, you likely think it only offers three counseling sessions to support you or a family member through a difficult time. While this free counseling is valuable in helping you cope with everyday stressors such as your relationship, parenting, work, or financial issues, the FAP offers **much, much more**. Our goal is to help you live your best life!

Below are 15 FAP services you and your family can take advantage of through the FAP. All you have to do is call us or log-in to access these services:

- Legal support, whether it be a free 30-minute consultation with an advice attorney or access to an entire library of useful legal forms (such as wills, powers of attorney, divorce and custody-related documents).
- Money management tools, including a free consultation with a financial consultant and a variety of online resources, such as financial calculators to help address issues ranging from debt management to buying a new home.
- Support in deciding on proper care for elderly parents.
- Comparative shopping services, whether it be for a kitchen appliance, clothes, or even an automobile!
- Assistance finding quality child care for your family, whether it be during a short-term crisis or a more permanent helper.
- A list of summer camp options for kids, to ease the stress of planning for your family's summer.
- Online counseling sessions with an EAP counselor, so you can get help from the privacy of your own space at a time convenient to your busy schedule.
- Guidance on how to speak with your kids after a traumatic event.
- myStrength – the “health club for your mind” providing convenient and engaging online and mobile tools to help you sleep better, learn to be more mindful, manage chronic pain, or better cope with life's stressors.

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- Tips on how to enhance your job skills and advance your career.
- Proven resources and programs to help you finally quit tobacco.
- A free identity protection and recovery program, in addition to credit monitoring services.
- Lists of accredited and verified home repair professionals to help you with any household project.
- Pet sitting resources, whether for every day or to cover you while you're on vacation.
- Trainings and webinars on a multitude of topics to help support you and your coworkers.

## Anthem EAP

Anthem FAP is completely confidential and available 24 hours a day, 365 days a year. Call us around-the-clock at **1-800-865-1044**, or find a wealth of educational materials and resources related to mental health and substance abuse on our website. The site offers information, interactive tools and resources on all the topics above, including balancing work and family, your health, taking care of dependents, relationships and life skills. Simply go to [www.AnthemEAP.com](http://www.AnthemEAP.com) and use the company code "Plumbers and Steamfitters Local 434".

### READY! SET! QUIT!

The **#GreatAmericanSmokeout** is an event held annually. Join others across the nation and begin a tobacco-free life. Now is the time to set a goal date to start your quit plan. Quitting can be tough; planning ahead can boost your chances for success. Enroll today in Quit For Life<sup>®</sup>, a proven program that's included as part of your benefit plan at no additional cost.

Plus, with the proven program Quit For Life<sup>®</sup>, you can get the support you need to quit and stay quit!

Get ready for the Great American Smokeout by enrolling in Quit For Life<sup>®</sup> to:

- ✓ Work 1-on-1 with a Tobacco Treatment Specialist.
- ✓ Get **#QuitTips**, advice and encouragement along the way.
- ✓ See if you qualify for nicotine patches or gum.

Call **1-866-QUIT-4-LIFE** or visit [quitnow.net](http://quitnow.net).

**#ReadySetQuit**



### FUTURE MOMS

Future Moms provides support to help achieve healthier pregnancies, deliveries, and babies. The program is designed to help expectant mothers focus on early prenatal interventions, risk assessments, and education by using a comprehensive, systematic, and personalized management approach. Key features include:

- Registered nurses with obstetrics experience
- 24/7 toll-free telephone access to nurses and coaches
- Education on pregnancy care and topics
- Lifestyle management and behavioral change counseling
- Pharmacy and nutritional counseling
- Coordination of services and referrals
- Screening for pre-delivery and postpartum depression
- A thorough assessment and risk analysis for each participant



Call 1-866-647-6120 to join this program at no cost!

### WOMEN'S HEALTH AND CANCER RIGHTS ACT ANNUAL NOTIFICATION

The Women's Health and Cancer Rights Act of 1998 requires that we notify you annually of the coverage required under this Act. This Notice fulfills that requirement.

The Act amended ERISA by requiring group health plans which provide medical and surgical benefits for a mastectomy to provide the following coverage if you elect breast reconstruction in connection with a mastectomy, in a manner determined in consultation with the attending physician and the patient:

- ◆ all stages of reconstruction of the breast and nipple of the breast on which the mastectomy has been performed;
- ◆ surgery and reconstruction of the other breast to produce symmetrical appearance;
- ◆ prostheses; and
- ◆ treatment of physical complications in all stages of the mastectomy, including lymphedemas.



Subject to any applicable deductible and copayment requirements, your Plan provides coverage for the preceding items on the same basis as any other medical or surgical procedure covered by the Plan. Contact the Fund Office if you have any questions or need more information.

### HIPAA PRIVACY NOTICE REMINDER



On April 14, 2003, the HIPAA Privacy Regulations went into effect for the Local 434 Health & Welfare Fund. These Regulations were further revised effective February 17, 2010, and again revised effective September 23, 2013. In September of 2013 (or when you enrolled, if later), the Plan provided you with updated Privacy Practices Notice as required by the Privacy Regulations. This Notice provided information regarding the Plan's uses and disclosures of your medical information, your rights regarding your medical information, and the Plan's duties to protect the privacy of your medical information.

This is a reminder that the Privacy Practices Notice is available upon request. To request a copy of the Plan's Privacy Practices Notice, please call the Fund Office at: (952) 854-0795, or toll-free at: 1-800-535-6373.

We want to draw your attention to one issue in particular in regard to the Privacy Notice. Disclosure of your medical information to family members, other relatives, and your close personal friends is allowed if:

- (a) the information is directly relevant to the family member or friend's involvement with your care or payment related to your health care; and
- (b) you have either agreed to the disclosure or have been given an opportunity to object and have not objected.

Additional rules and exceptions apply with family members. You may request additional information from the Plan.