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LOCAL 434 HEALTH & WELFARE FUND

Benefit Bulletin - November 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.

WHY IT'S IMPORTANT TO HAVE AN ANNUAL ROUTINE PHYSICAL

No matter your age or stage of life, annual physical exams are essential to your ongoing health. Visiting your primary care provider for regular preventive care is one of the best ways to identify and treat health issues before they get worse. These visits also help you track your progress toward your health goals. Here are five reasons why annual physical exams are important and screening and immunization resources to help you learn how you can stay healthy.

Assessing your overall health - Depending on your risk factors, age, lifestyle and family history, your doctor may order a variety of blood tests and other screenings during your annual physical exam, including:

- **Blood pressure screening**, which measures the force of your blood against your arteries. A reading that is lower than 130/80 is considered normal.
- **Cholesterol screening**, which measures the amount of cholesterol in your blood. In healthy patients with no risk factors, a total cholesterol reading of lower than 200 mg/dL is considered normal. An LDL, or "bad" cholesterol, reading of 130 mg/dL or lower and a HDL, or "good" cholesterol, reading of more than 60 mg/dL is considered normal.
- **Blood glucose screening**, which measures the amount of sugar in your blood. An A1C reading of less than 5.7 percent is considered normal.
- **Osteoporosis screening**, which uses a special test called a DEXA scan to check for osteoporosis or osteopenia. It's typically recommended for women starting at age 65 unless they have other risk factors that warrant earlier testing, and for men starting at age 70.
- **Body mass index (BMI) calculation**, which uses your height and weight to determine if you're at a healthy weight. A BMI of 18.6 to 24.9 is considered normal.

These tests can identify underlying conditions, such as heart disease and diabetes, even if you aren't experiencing symptoms. Your test results also enable your doctor to make recommendations for follow-up testing, as well as lifestyle, exercise or diet changes that can help you improve or maintain your health.

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Updating your vaccinations - Vaccines aren't just for kids. Adults need to keep their vaccines up to date to prevent dangerous diseases, too. Your doctor will review your vaccination history and risk factors during your annual physical exam and may recommend immunizations, including:

- **Tdap vaccine:** The Tdap vaccine is a combination vaccine for tetanus, diphtheria and acellular (contains no cells) pertussis, or "whooping cough," and requires a booster for adults. Pregnant women should get a Tdap vaccine with every pregnancy to protect their newborn.
- **Flu vaccine:** Flu shots are recommended each year for most people age 6 months and older. They typically are administered before the start of the flu season.
- **HPV vaccine:** The HPV vaccine protects against cancers caused by human papillomavirus and is recommended for men and women under age 26.
- **Pneumonia vaccine:** If you have asthma or are a smoker or are older than age 65, your doctor may recommend the pneumonia vaccine to prevent lung infections.
- **Shingles vaccine:** The shingles vaccine is recommended for most adults age 60 and older.
- **Hepatitis B vaccine:** If you have diabetes or another condition that affects your immune system, work in the healthcare field or live in a group environment such as a nursing home, your doctor may recommend the hepatitis B vaccine.



Updating your medical records - A lot can change in a year, so it's important to keep your medical records up to date. Your annual physical exam is the perfect time to let your primary care physician know about any changes that could affect your health, including:

- **Medication changes:** Provide current prescription medications, vitamins, supplements or over-the-counter medications you're taking and up-to-date dosage information.
- **Allergies:** Because food, environmental and medication allergies can sometimes cause dangerous reactions, it's important to tell your doctor if you think you've developed a new allergy.
- **Social history:** Your doctor will ask you some questions about your lifestyle, including smoking habits, alcohol intake and sexual activity. To make sure you are staying safe, your doctor also may ask questions about wearing your seatbelt, screen for domestic violence and conduct a fall risk assessment if you are older than age 65. Your primary care physician also may ask if you've established an advance directive or spoken to your family about your healthcare wishes in the event that you become seriously ill and are unable to make decisions for yourself.
- **Mental health:** Your doctor may ask if you're experiencing symptoms of common mental health conditions, such as depression or anxiety. If you have concerns about your mental health, your doctor may refer you to a specialist.
- **Family history:** Your doctor will ask if anyone in your family has developed any new health conditions. If your family history puts you at risk of developing a similar medical condition, your doctor may recommend earlier screening.

Establishing a relationship with your doctor - Your primary care practitioner is your healthcare partner, and an annual physical exam is a great way to get to know your doctor—and allow your doctor to get to know you. Although you may see your primary care practitioner at other times during the year for minor illnesses and injuries, those "sick care" visits usually are focused on treating a specific problem. During your annual physical exam, the focus is on your overall wellness and the preventive care you need to stay healthy. In addition to learning more about you and your lifestyle, your doctor should allow plenty of time to address any concerns or answer questions you may have about medications, treatment plans or other health issues.

Scheduling your annual physical exam just might be the best thing you do for your health this year!

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.