
FOR YOUR BENEFIT

NEWSLETTER OF THE LOCAL 295 IBT EMPLOYER GROUP BENEFIT FUNDS
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AN ALTERNATIVE TO THE EMERGENCY ROOM

In prior articles we talked about why you should not go to a Hospital Emergency Room for non-life-threatening conditions. We discussed just how expensive it would be for you to use the emergency room and for how long you would probably wait to be seen. In recent years there has been an explosion of Urgent Care Centers that are a far better choice for you in most circumstances. This article will give you detailed examples of when to use an Urgent Care Center and when to use the Emergency Room.

Get yourself to the Emergency Room or call an ambulance if you have sudden and severe health conditions. These can be chest pains, difficulty in breathing, or shortness of breath. Other conditions that should be handled at the Emergency Room include blurred vision, slurred speech, loss of balance, sudden vision changes or an altered mental state or confusion all of which could be the indication of a stroke. Of course, if you have an injury that results in severe bleeding or broken bones you should get yourself to the Emergency Room or into an ambulance.


As you can see, the above list includes some very serious conditions that need acute and immediate medical care. If your condition is not that serious but you cannot get a doctor visit within a short period of time, an Urgent Care Center is a good alternative. There are now more than 500 of these centers in the New York metropolitan region. More spring up nearly every day. They are well-maintained, staffed by competent, professional medical personnel. They are clean, bright and many have extended hours. You will probably be looked after in a short period of time.

The best news is that almost all these centers are

in our network so your out-of-pocket cost will be only the standard co-pay. You might run up significant charges in the Emergency Room. If the condition is not life threatening, why do that. A good tip for you and your family is to find a center near you, call them up and see if they are in-network. If the center is not in our Anthem network, find another. There will be one close by. Keep their phone number handy for when you need it. Usually, no appointments are needed. Even if your medical condition is serious but not life-threatening, such as a minor burn, a sprain or nausea, an Urgent Care Center is your best bet. Only you can judge where you should go, but most conditions are better and more cost-effectively handled by Urgent Care.


SOCIAL SECURITY AND MEDICARE CHANGES FOR 2020

Every year there are changes to the Social Security and Medicare benefit programs and 2020 will be no exception. The main changes are as follows:

 Medicare – There are increases in premiums and deductibles.

Your Part B premium will increase to \$144.60 per month in 2020- an increase of \$9.10. This premium is based on your annual income and can be higher for some people. The annual Part B (doctor services) deductible will increase to \$198 up \$13 from 2019. The Part A (hospital) deductible will increase from \$1,364 to \$1,408.

Newly eligible enrollees will no longer be able to purchase MediGap Plans C or F.

 Social Security – There are increases in benefits and salary base amounts.

TEN RESOLUTIONS DOCTORS ACTUALLY WANT YOU TO MAKE



Now that it is New Year's and time for resolutions, here are ten resolutions that doctors actually want us to make and can be started at any time. The sooner the better!

LEARN YOUR RISK FOR TYPE 2 DIABETES

30 million Americans have diabetes and a quarter of those who have type-2 diabetes are undiagnosed according to the Center for Disease Control and Prevention (CDC) and are not getting the care they need. The American Medical Association (AMA) recommends taking a self-screening test at DoIHavePreDiabetes.org to find out if you are at risk.

BE MORE PHYSICALLY ACTIVE

Guidelines say you should get 150 minutes of moderate or 75 minutes of strenuous physical activity per week. This isn't as hard as it sounds. Take stairs instead of escalators, walk to the store instead of driving, take a walk around the block with your family. It all adds up.



KNOW YOUR BLOOD PRESURE

By getting an annual physical, testing your blood pressure at your pharmacy or getting a home kit. Visit LowerYourHBP.org to learn how to manage your pressure through diet, exercise and stress relief.

TAKE ANTIBIOTICS EXACTLY AS PRESCRIBED

Taking antibiotics unnecessarily, or stopping a course of treatment early, can cause your body to build up a tolerance to the drugs. Follow doctor's orders and keep in mind that antibiotics do not work against viruses.



DRINK IN MODERATION

U.S. Dietary Guidelines recommend that women consume no more than one alcoholic drink per day and men no more than two alcoholic drinks. Of course, we all know that there will be occasions when these limits are

exceeded. However, if these occasions become too frequent, it can have a negative result on your health and the overall quality of your life. Get help if you need it.

STOP USING NICOTINE AND TOBACCO



We all know the dangers. Cancers, heart disease and lung diseases are among the many disastrous effects of tobacco. Kicking the habit is notoriously tough. Get help. See your doctor, get a nicotine patch, smoking cessation drugs or join a SmokeEnders group.

DON'T SHARE PAIN MEDICINE



Studies have shown that a significant number of people who have an opioid addition started by taking someone else's prescribed medication. Take your pain meds exactly as prescribed and properly dispose of any extra unused medication.

MAKE SURE YOUR FAMILY IS UP TO DATE ON VACCINES

Get your annual flu shot. There are also effective vaccines for shingles and pneumonia. Make sure everyone in your family is up to date with their recommended shots. Check the CDC's list or talk to your doctor. These are especially important for both the toddlers and senior citizens in your family.

EAT LESS PROCESSED FOOD

They are loaded with fat, sugar, chemicals and salt all of which are bad for you causing, among other things, weight gain, cancer and diabetes. Make real meals from real food. It will make you healthier and you will probably enjoy both the eating and the making of the meals.

MANAGE STRESS

Chronic stress can threaten your physical and mental health, so it is important to find stress-reducing techniques that work for you. Everyone is different but some people find meditation, yoga, exercise or prayer effective in reducing their stress levels. Find out what works for you and keep at it.



None of these ten resolutions should come as a surprise to any of us. Following them will improve the quality of your life.

ANNUAL NOTICE ABOUT THE WOMEN'S HEALTH AND CANCER RIGHTS ACT OF 1998


A federal law known as the Women's Health and Cancer Rights Act of 1998 (WHCRA) requires group health plans and insurance companies that provide coverage for mastectomies to provide certain mastectomy related benefits or services to persons covered by the Welfare Fund.

This Plan has historically provided the benefits required under the WHCRA and continues to make these benefits available to eligible persons. This notice is a brief overview of the benefits required under the WHCRA and your rights under the law.

Under the provisions of the WHCRA, a group health plan eligible person who is receiving benefits in connection with a mastectomy, and who elects breast reconstruction in connection with the mastectomy is entitled to coverage for:

-  all stages of reconstruction of the breast on which the mastectomy has been performed;
-  surgery and reconstruction of the other breast

to produce a symmetrical appearance; and

 prostheses and treatment of physical complications of mastectomy, including lymph edema.

Coverage for these benefits or services will be provided in a manner determined in consultation with the eligible person's attending physician.

If you are eligible in the Plan and currently receiving, or in the future receive benefits under this Plan in connection with a mastectomy, you are entitled to coverage for the benefits and services described above in the event that you elect reconstruction of the affected breast.

Eligible dependents are also entitled to coverage for these benefits or services on the same terms.

Coverage for the mastectomy-related services or benefits required under the WHCRA will be subject to the same deductibles and coinsurance or co-payment provisions, if any, that apply to any other medical or surgical benefits provided by the Welfare Fund.

SPECIALTY DRUG CO-PAY ASSISTANCE

We all are aware that new, wonder drugs, known as specialty drugs, are coming onto the market at a fast and furious pace. These drugs are generally more expensive than the standard brand name drugs and much more expensive than generics. Our co-payment for these specialty drugs is \$50 for a 3 month supply. Many funds have much higher co-payment amounts. When you are prescribed a specialty drug, your care team will typically contact Optum Specialty Pharmacy, formerly known as BriovaRx, on your behalf. Then, we highly recommend you contact Optum Specialty Pharmacy at 855.4BRIOVA (855.427.4682). If you do not have their number, call Customer Service for OptumRx whose number is on your card.

When you first talk to Optum Specialty Pharmacy, you should ask if there is any co-payment assistance for your drug. There may not be assistance when you first receive the drug but there may be on refills.

Optum Specialty Pharmacy will use their extensive database to try and get your co-pay waived or reduced.

Optum Specialty Pharmacy CoPay Assistance Programs include:

1. Patient Assistance Programs: Programs that offer support include pharmaceutical manufacturers, state-mandated programs, non-profit organizations, the HealthWell Foundation® and the Patient Access Network Foundation®.
2. Manufacturer Sponsored Copayment Cards: Amount of assistance and length of program varies per manufacturer and per drug.
3. Optum Specialty Pharmacy's Patient Care Coordinators have access to a web-based tool (Patient Assistance Program Database) to search for programs that may provide options for members. Optum Specialty Pharmacy continually researches additional programs for future inclusion to offer comprehensive assistance for those in need of alternative coverage. While our co-pay of \$50 for 3 months is far less than many other organizations, it is still worthwhile to see if you can get your co-payment waived or reduced.

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HAVE A COLONOSCOPY

We have all heard about breast cancer, lung cancer and many other types of cancer, but the third leading cause of cancer in the United States is colorectal cancer. Annually, almost 150,000 new cases are diagnosed, and 50,000 people die. A colonoscopy is the best way to tell if you are at risk for this disease. Depending on your age and family history, your doctor may suggest you have this done when you have your annual physical or if you are having any symptoms which might indicate colorectal cancer such as bleeding or unusual stools.

A colonoscopy lets your doctor examine the lining of your large intestine for abnormalities by inserting a tube with a light and camera into your colon so your doctor can determine if there is a concern.

A colonoscopy is well-tolerated and rarely causes any pain. You may be given a mild sedative to relax you prior to the test. The test usually takes less than 45 minutes. If the test shows anything out of the ordinary, your doctor may take a biopsy for additional testing.

The colonoscopy may also show that you have polyps. Polyps are abnormal growths in the colon lining that vary in size from a tiny dot to several inches. Because cancer can begin in them, removing them is an important means of preventing colorectal cancer. Polyps are usually benign, but your doctor will have them biopsied just to be sure.

Having a colonoscopy is one of the most important preventative things you can do.