

UA Local 21 Heartbeat

Plumbers and Steamfitters Local 21 Benefit Funds

Summer 2019

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Have a question?
Call us!

914.737.7220

Get your annual check-up: It's free!

Did you know it doesn't cost you anything to get your annual check-up from an in-network doctor? Not only is the office visit covered at 100%, a preventive visit also includes immunizations, screenings and tests recommended for your age, gender and other key risk factors. The recommended services are based on years of data and research, and it is to your benefit that you take advantage of these services to help contribute to your overall health and well-being. Call your primary care doctor today to schedule your annual preventive services visit.

If you need a doctor, but it's not an emergency...

After spending some time reviewing the Empire plan with our consultants, we found that our members tend to use the emergency room more often than average. Though we want you to receive the best care possible, emergency rooms may not always be the most appropriate channel for treatment. You may or may not be aware that the Welfare Fund offers two other options for on-demand care when the case is not an emergency, namely urgent care and telemedicine.

Over the last several years, you have probably noticed the many urgent care facilities that have opened up in our area. For most, urgent care facilities are closer to home and have shorter wait times than an emergency room, yet can effectively treat many of the conditions that we have grown accustomed to visiting the emergency room for. Telemedicine on the other hand is a relatively new service offered through Live Health Online, an online medical services provider. It is a convenient and affordable option that allows you to talk to a doctor within about 15 minutes who can diagnose, recommend treatment and prescribe medication, where appropriate, for common medical issues. Telemedicine does not replace your regular doctor, rather is designed to improve your access to quality acute medical care at times when your physician's office is closed or otherwise unavailable. Urgent care facilities are open seven days a week, including nights and weekends. Telemedicine is available 24 hours a day, 365 days a year.

These alternative treatment channels can treat many everyday ailments from flu symptoms and earaches to bee stings and other non-life threatening injuries, but if you have any of the following symptoms, you should still go to the emergency room or call 911: Excessive pain or bleeding, broken bone, trouble breathing, life-threatening trauma, sudden and serious symptoms without warning.

Making better decisions about where to receive medical care will save both you and the Welfare Fund money, allowing the Fund to continue providing high-value benefits while keeping more money in your pocket. You can sign-up for telemedicine by going to livehealthonline.com or by downloading the mobile app. For convenience, we have enclosed additional information about how and when to use urgent care or telemedicine, and the amount you can save by making a more informed decision about emergency rooms.

Prescription Drugs: What is a "Formulary"?

When the Welfare Fund changed from MagnaCare to OptumRx to administer the prescription drug benefit, the Trustees put in place a formulary. A formulary is basically a list of covered generic, brand name and specialty drugs, in preferential order for each drug class. Drugs that are not on the formulary are not covered, but sometimes there are exceptions to this rule. More on exceptions below.

The OptumRx formulary is managed by a team of pharmacists and physicians in an attempt to arrange groups of drugs that treat the same or similar conditions in a justifiably thoughtful way. The motivation is

three-fold: to provide a selection of drugs that are safe, efficacious and cost-efficient. Because of the many new and often expensive drugs coming out on the market, it is particularly important to employ a group of professionals to help manage the various options for treatment, whether coverage should be made available, and to what extent.

The formulary also helps manage cost and waste by employing utilization rules in order to direct pharmacists and physicians to the most preferred treatment. This is why you sometimes are required to try a different, more preferred drug first, or why you may need to have your doctor contact OptumRx in order to obtain a prior authorization before a prescription is filled.

If you try to fill a prescription that is either not on the formulary or is subject to a utilization rule, your pharmacist will generally notify you. In some cases, the pharmacist, OptumRx and your physician satisfy these rules without your knowledge, so the process may not always be visible to you. However, as mentioned above, there are sometimes exceptions to these rules. If the drug is not on the formulary, or is subject to a particular rule which prevents you from filling the prescription and you have a medically necessary reason to take the particular drug, your physician can request an exception. In that case, your physician will coordinate directly with OptumRx to justify the exception. If you ever have any questions about whether a drug is on the formulary or subject to a utilization rule, please contact OptumRx directly at (866) 863-1408.

Health plan changes in the works...

The Trustees are committed to providing you and your family the highest level of health and welfare benefits active and retired members. Upward pressure on the cost of providing health care over the last several years has caused the Trustees to more closely examine both the active and retiree plan designs.

For the active and retiree Empire plans, the Trustees have approved changes effective January 1, 2020 meant largely to help direct you, as a consumer, to the proper level of care for a given condition. Your in-network deductible will remain the same, but for example, copays for specialist office visits will increase to \$40 and emergency room visits will increase to \$200. Copays for urgent care visits will be \$35 and telemedicine visits will be free of charge. Therefore, it will save you money to visit your regular doctor, an urgent care or telemedicine provider when you need to consult with a doctor for a non-emergency or life-threatening issue, even if the issue arises outside of the normal hours for a doctor's office. As we mentioned earlier about urgent care and telemedicine, it will also save you time.

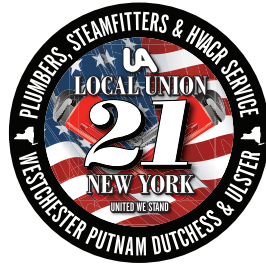
There are also changes to the out-of-pocket limits, the out-of-network deductible and other out-of-network benefits effective January 1, 2020, so please continue to ensure the doctors and providers you visit are in-network with Empire to ensure your share of the cost is minimized. More detailed information about the changes to the active and retiree Empire plans effective January 1, 2020 will be provided in conjunction with the distribution of a new Welfare Fund Summary Plan Description, well in advance of the effective date of these changes.

Lastly, the Trustees have approved changes to the current Medicare Supplemental Plan for retirees that have reached eligibility for Medicare. In essence, beginning January 1, 2020, Medicare retirees will have a choice between two Medicare Advantage plans. The changes are intended to enable the Fund to continue providing the most valuable post-retirement benefits possible to maintain affordability and sustainability for our retired members. Retirees affected by this change will begin receiving mailings from the Fund Office and also Empire in the near future in order to clearly explain the changes and actions you must take.

Have things changed for you or your family?

If you or any of your family members have had a change in circumstances, you should let the Fund Office know as soon as you're able. These changes include (but are certainly not limited to) having or adopting a child, getting married or divorced, moving to a different address or other change in contact information, intention to retire, becoming disabled, death in the family or Medicare eligibility. When these life changes happen, you should also review your beneficiary information we have on file for each of the Funds. If you need to make a change, please ask us for a new beneficiary card.

If you are unsure, please don't hesitate to call us. By keeping us up-to-date on changes in your life, we can make sure you and your family make the most of the benefits of being a Local 21 member.



Which is better for bumps, cuts and scrapes?

Emergency room (ER) vs Urgent care vs LiveHealth Online



When you have minor wounds or bruises, where should you go?



Emergency Room

Your cost


\$200

You pay:

- Your copay
- Any deductible or coinsurance that may apply

Average visit time

2 hours & 15 min.² 





Urgent Care

Your cost



\$35

You save:

\$165 

You save over: 1 hour³ 

Enough time to go to the gym






LiveHealth Online

Your cost


\$0

You save:


\$200 


You save over: 2 hours⁴ 

Enough time to take your dog to the park and watch your favorite TV show



Need to find care nearby?

 **Online:** Go to empireblue.com and choose **Find a doctor**. Follow the steps to search for a doctor or health care provider in your plan.

 **By phone:** Call the Member Services number on your ID card for help finding providers in your plan.

1 Copays shown are effective January 1, 2020.
2 American College of Emergency Physicians website: *ER Wait Times, Crowding & Access Fact Sheet* (accessed July 2017); newsroom.acep.org/index.php?i=20301&item=29937.
3 Urgent Care Association of America website: *2016 Benchmarking Report* (accessed July 2017); <http://cymcdm.com/sites/www.ucaaa.org/files/source/resmgr/benchmarking/2016BenchmarkReport.pdf>.
4 Total includes 10 minutes of wait time. LiveHealth Online website: *How It Works* (accessed July 2017); www.livehealthonline.com.

Sign up for LiveHealth Online

It's easy and takes just
a few minutes



Using LiveHealth Online, you can have a private and secure video visit with a board-certified doctor or licensed therapist on your smartphone, tablet or computer with a webcam. It's an easy way to get the care you need at home or on the go.

When your own doctor isn't available, use LiveHealth Online 24/7 if you have pinkeye, a cold, the flu, a fever, allergies, a sinus infection or other common health condition. A doctor can assess your condition, provide a treatment plan and even send a prescription to your pharmacy, if it's needed.¹

How to get started

Rather than waiting to sign up when you're not feeling well, register today so you're ready for a visit when you need one. To sign up, visit livehealthonline.com or download the free LiveHealth Online app to your mobile device. Next, you:

1. Choose **Sign Up** to create your LiveHealth Online account. Then enter information like your name, email address, date of birth and create a secure password.
2. Read the *Terms of Use* and check the box to agree.
3. Choose your location in the drop-down box of states.
4. Enter your birth date and choose your gender.
5. For the question "Do you have insurance?", select **Yes**. Be sure to have your Empire member ID card handy to complete your insurance information. If you choose **No**, you can still enter your insurance information later.
6. For **Health Plan**, in the drop-down box, select **Empire**.
7. For **Subscriber ID**, enter your identification number, which is found on your Empire member ID card. Select **Yes** if you are the primary subscriber or **No** if you are not the primary subscriber.
8. Insert a service key if you have one. If you don't have a service key that's OK, this is optional and not required to register.
9. Select the green **Finish** button.



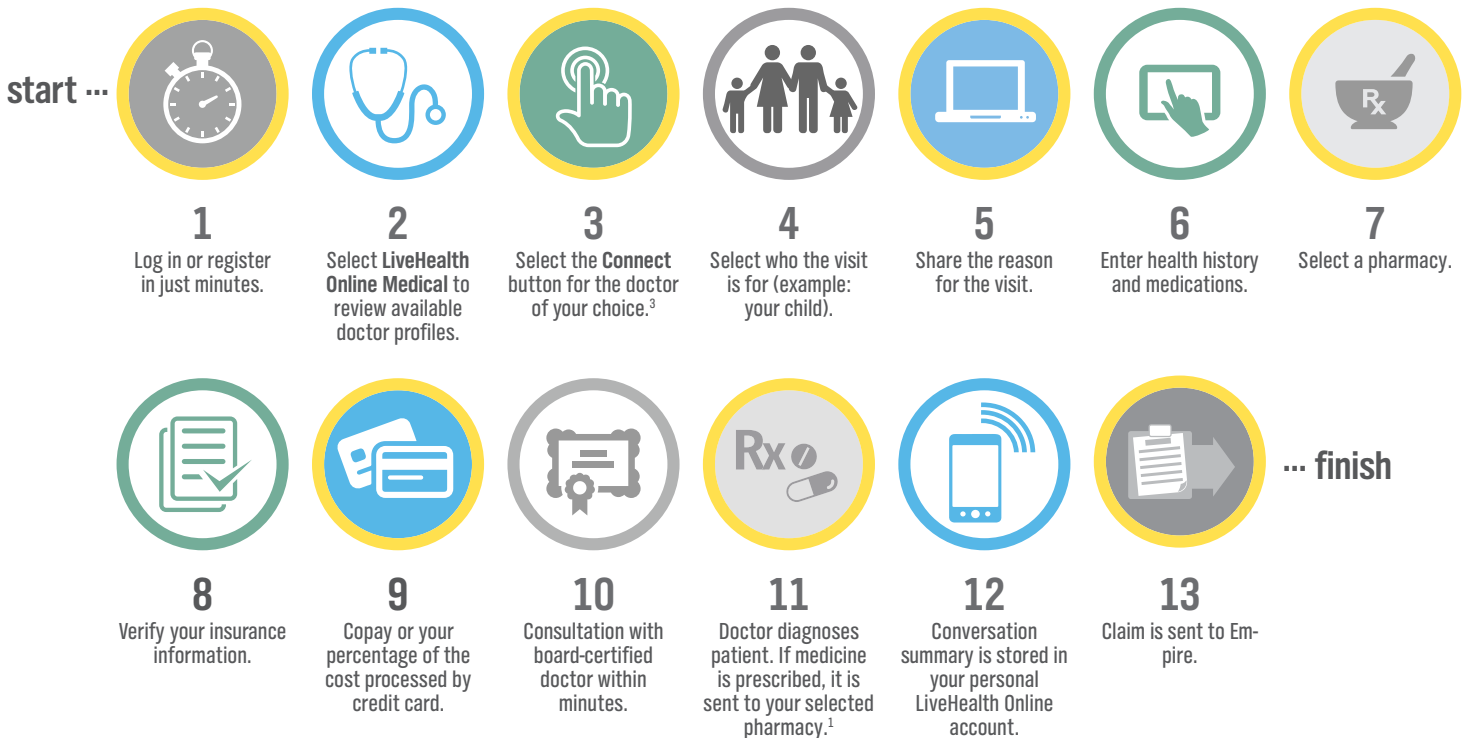
LiveHealth
ONLINE

An Anthem Company

Your account securely stores your personal and health information

You can be confident knowing you can easily connect with doctors when you need to consult about certain conditions, share your health history, and schedule online visits at times that fit your schedule.

How to use LiveHealth Online for a video visit with a doctor



The steps to set up an appointment with a therapist using **LiveHealth Online Psychology** are very similar to seeing a doctor. You need to select **LiveHealth Online Psychology** to see available therapists and schedule an appointment.

Questions about how to use LiveHealth Online?

Call toll free at **1-888-LiveHealth (548-3432)** or email help@livehealthonline.com. If you send us an email, please include your name, email address and a phone number where we can reach you.

¹ Prescription availability is defined by physician judgment and state regulations. Visit the home page of livehealthonline.com to view the service map by state.

² Appointments subject to availability of a therapist.

³ Select a doctor licensed to practice in the state where you're physically located. If that doctor is seeing another patient, you can choose to go to an online waiting room or you can select another doctor who is available at that moment.

LiveHealth Online is the trade name of Health Management Corporation, a separate company providing telehealth services on behalf of Empire.

Psychologists or therapists using LiveHealth Online cannot prescribe medications.

Online counseling is not appropriate for all kinds of problems. If you are in crisis or have suicidal thoughts, it's important that you seek help immediately. Please call 1-800-784-2433 (National Suicide Prevention Lifeline) or 911 and ask for help. If your issue is an emergency, call 911 or go to your nearest emergency room. LiveHealth Online does not offer emergency services.

If you're a retiree or have coverage that complements your Medicare benefits, your employer sponsored health plan may not include coverage for online visits using LiveHealth Online. Check your plan documents for details. You can still use LiveHealth Online, but you may have to pay the full cost of a visit. Online visits using LiveHealth Online may not be a covered benefit for HRA and HIA+ members.

Services provided by Empire HealthChoice HMO, Inc., licensee of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield plans.