



Benefits Pipeline

FEBRUARY 2018

Welcome! The Board of Trustees is pleased to bring you this issue of the **Benefits Pipeline**.

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Thanks for Helping Us Help You

When it comes to using the coverage provided by our Health Plan, the decisions you make today have financial implications for tomorrow. For example, when you do the following, you pay less for the cost of your care and you save your Fund money:

- ♦ Use in-network providers;
- ♦ Visit your network primary care physician for a routine health concern (rather than going to the emergency room); and
- ♦ Use generic prescription drugs instead of their brand name equivalents.

Our Health Plan is self-funded. This means the benefits paid to you and all our members come from the Fund's financial assets—not from an insurance company. So every dollar that's saved when members use the Plan in the smartest ways possible supports the good financial health of our Fund. That shores up the Fund's ability to continue paying benefits to our members.

The smart steps you took in 2017 to save yourself money when using your healthcare coverage helped the Fund save money, too. For that, we thank you, and we ask that you continue to make smart healthcare decisions in 2018.

We wish you and yours a healthy and happy 2018 Plan year.

Your Board of Trustees



Get a Shot, Not the Flu!

If you haven't gotten a flu shot yet, it's **not** too late. (Flu season peaks in January or February but can last well into May*.) There's no reason to risk getting the flu, feeling miserable and missing work. Talk to your doctor today about getting vaccinated. **Regardless of whether you get your shot from an in-network or out-of-network provider, it's FREE to you—NO COPAY!**

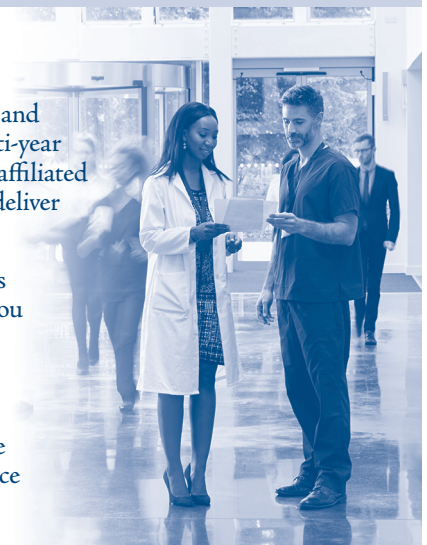
* Centers for Disease Control: <https://www.cdc.gov/flu/about/season/flu-season.htm>.

Yes! Centura Health is In-Network

By now, you may have heard the welcome news that Cigna and Centura Health have reached an agreement on a new, multi-year contract. This means that Centura Health's hospitals and affiliated physicians continue to be "in-network providers" and will deliver care to you and your family at affordable in-network rates.

We realize that contract negotiations between health plans and hospital systems can cause some uncertainty. Thank you for your patience and understanding during recent weeks as talks between Cigna and Centura Health continued and came to a successful conclusion.

If you have any questions about your health benefits, please don't hesitate to call **800-244-6224**. Cigna customer service representatives are available 24/7.



It's Your Health Plan and Your Health. Take Charge!

Some people don't have healthcare coverage, but you do! It's up to you to take full advantage of the benefits available to you and to take steps toward a healthy, happy life. You have help. A wealth of information and guidance is available to you. For starters, take these easy steps:

1

STEP 1: Visit myCigna.com and Register! Cigna may reach out to you via email or direct mail to help you register/log in to **myCigna.com**. Once your account is set up, you'll be able to manage your profile and indicate the best way for us to send you important health information, like an Explanation of Benefits (EOB) or claim updates. While you are online, watch the one-minute "Welcome" video to learn how to make the most of your benefits.

2

STEP 2: Download the myCigna Mobile App. This simple-to-use tool can help make your life easier (and healthier) while you are on the go by allowing you to personalize, organize and access your important Plan information on your phone or tablet, anytime, anywhere. You can download the **myCigna Mobile App** onto your mobile device for free! Versions are available for Android, Apple, Kindle Fire and Blackberry devices. Just go to the appropriate app store and download.

3

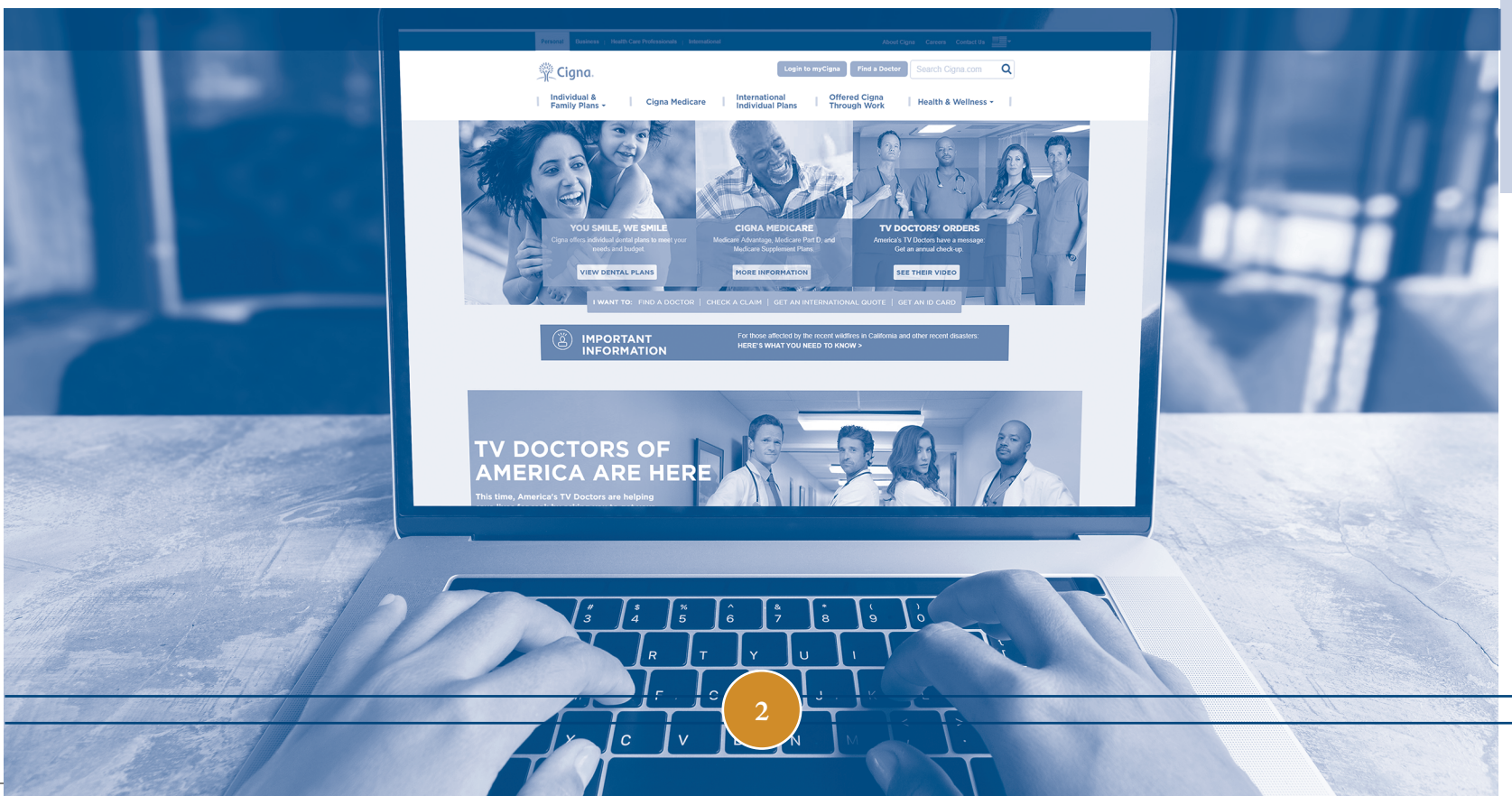
STEP 3: Find Lower Cost Care Options. When you connect via **myCigna.com**, search through all of the doctors in the Cigna OAP network to find one you like. Then, always make sure that the doctors and facilities you use are in-network providers.

4

STEP 4. Know Before You Go. If you can't get in to see your in-network doctor, search for lower-cost options like using Amwell or MDLIVE telehealth providers from the comfort and privacy of your own home or visiting urgent care centers, instead of going to an emergency room

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STEP 5: Connect With Cigna About Your Care. Cigna is available to help make sure there are no gaps in your care or surprise costs. So if you have a surgery planned, need help finding an in-network doctor, or have other questions, call **800-244-6224**. Representatives are available 24/7.



Your Resolutions. Your Coverage.

Many people make a list of resolutions at the beginning of each year. Common resolutions include: exercise more, lose weight, eat healthy, spend less/save more, and reduce/manage stress. Your Plan offers you the tools to achieve these kinds of lifestyle goals by providing you with:

- ♦ 100% coverage for most routine preventive care services you receive in-network, like physical exams, immunizations and cancer-preventive screenings. Some routine preventive care services are also covered at 100% out-of-network, like immunizations and cancer-preventive screenings, but not physical exams.
- ♦ Health and wellness services through Cigna's Healthy Rewards program, which offers discounts of up to 10% off enrollment fees at over 16,000 athletic clubs (gyms), savings on weight management services offered by Weight Watchers, Jenny Craig, Choose Healthy, NutriSystem and Healthy Roads, and discounts on smoking cessation products, eye exams, frames, lenses, vitamins, herbal supplements and more. Learn more about the Healthy Rewards program by logging on to myCigna.com or calling 800-870-3470.
- ♦ Free access to professional Employee Assistance Program (EAP) counselors. You and your family members each receive up to eight (8) visits per type of issue per year. Counselors can be reached by calling 888-325-3978. What you discuss with an EAP counselor will be kept confidential.

The Cigna Open Access Plus (OAP) medical network includes providers skilled in mental health and substance abuse services. This means you can reach out either to an EAP counselor or a Cigna behavioral health provider for mental health and substance abuse support and treatment.

To locate a network provider for your behavioral health needs, visit www.cignabehavioral.com (enter Employer ID: pipeindustrycolorado).

Be a Part of the "IN" Crowd

Be a part of the "IN" crowd—always use Cigna OAP in-network providers when you need medical care. The OAP network includes experienced, qualified healthcare professionals who provide their services at discounted rates. So you get quality care AND save money. To find a network provider, call 800-244-6224 or check myCigna.com.

Cancer Benefits for Women

Your Plan complies with the Women's Health and Cancer Rights Act of 1998 (WHCRA), a federal law that protects women who undergo a mastectomy.

For individuals receiving mastectomy-related benefits, and who elect breast reconstruction, coverage is provided in a manner determined in consultation with the attending physician and the patient, including:

- ♦ All stages of reconstruction of the breast on which the mastectomy is performed;
- ♦ Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- ♦ Prostheses; and
- ♦ Treatment of physical complications of the mastectomy, including lymphedema.

Plan limits, deductibles, copays and coinsurance apply to these benefits. For more information on WHCRA benefits, call 800-244-6224.

Generic Use Update

The stats are in. During the period July 2016 through June 2017 (paid through September 2017), our generic drug dispensing rate reached a great height: **88.5%**. Meaning that nearly 89% of our members filled their prescriptions using cost-conscious generic drugs instead of more expensive brand name drugs. Keep this good thing going—and try to surpass it. If you're taking a brand name medication, ask your doctor if it can be substituted with a generic medication. Here's why:

- ♦ The generic medication will provide you with the same medicinal effect as the brand name medication;
- ♦ You'll pay less out of your pocket for the generic medication; and
- ♦ The Fund will save money, too.

Call 800-244-6224 if you have any questions about how medications will be covered by our Plan in 2018.

Keep your out-of-pocket costs down. Have your prescriptions filled at a Cigna network retail pharmacy or through its mail order facility. The retail network consists of more than 60,000 pharmacies, including chains like Safeway, King Soopers, Walgreens, Target, Costco, Sam's and Rite Aid. And ordering your medications through mail order will save you money and allow your long-term maintenance medications to be shipped directly to your door.

Pipe Industry Health and Welfare Fund of Colorado
 c/o Welfare & Pension Administration Service, Inc. (WPAS)
 PO Box 34203
 Seattle, WA 98124-1203

The Pipeline to your Benefits Plan

Important Contact Information

Administrative Office	206-441-7574 or 800-257-2168 www.copipeindustryfunds.com
24/7 Customer Service, Claims and Benefits, and Medical Review	800-244-6224 www.mycigna.com
HearPO® Program	888-669-2168 www.mycigna.com
Healthy Rewards Program	800-870-3470 www.mycigna.com
24-Hour Health Information Line	800-564-9286
Behavioral Health Program/ Member Assistance Program	888-325-3978 www.cignabehavioral.com Employer ID: pipeindustrycolorado
Your Health First for Chronic Conditions (Disease Management)	855-246-1873 www.mycigna.com
Dental Program	206-441-7574 or 800-257-2168 www.copipeindustryfunds.com
Prescription Drug Program	800-244-6224 www.mycigna.com
Death/Accidental Death and Dismemberment Benefits and Weekly Accident and Sickness Benefits	206-441-7574 or 800-257-2168 www.copipeindustryfunds.com
Vision Program	800-877-7195 www.vsp.com

NEWS BRIEFS



- **WHO YOU GONNA CALL?** Remember, Welfare & Pension Administration Service (WPAS), Inc. is the Fund Administrator. If you have questions about your benefits, call WPAS (the Administrative Office) toll-free at **800-257-2168** or at **206-441-7574**. There is also a variety of plan information posted to the Trust website: **www.copipeindustryfunds.com**.
- **PODCASTS BY EXPERTS.** Listen (free) to experts speak on a variety of topics, from allergies and asthma to senior health and heart disease. Go to **www.cignabehavioral.com**. On the Home page under "Podcasts from Cigna Experts," click on the tab "health-info-podcasts." There is also a variety of Plan information posted on the Trust website: **www.copipeindustryfunds.com**.
- **MEDICAL CARE 24/7.** For a \$35 copay, you can video chat or speak directly over the phone with a U.S. board-certified Amwell or MDLIVE telehealth doctor 24/7. The doctors can help with a wide variety of health issues, like colds, flu, allergies, sinus problems, insect bites, sore throat, bladder infections, sprains and strains, and skin infections. Telehealth doctors can also prescribe basic medications and send a prescription to the network pharmacy of your choice. To use these convenient telemedicine services, set up (create) an account by phone or online. Go to **AmwellforCigna.com** (or call **855-667-9722**) or **MDLIVEforCigna.com** (or call **888-726-3171**). Be prepared to provide your first and last name, gender, date of birth and your medical ID card number.