# 4th District IBEW Health Fund – HEALTHY LIFE Program FAQs

**HEALTHY LIFE – Make It Yours**

* What is the **HEALTHY LIFE** Program?
* **HEALTHY LIFE** is a voluntary program for Fund members and their covered spouses that significantly reduces the amount you pay for medical benefits in exchange for taking preventive steps to safeguard your health.
* What do I have to do?
* You and your covered spouse must each complete a physical exam every two years, by November 30, to be eligible for **HEALTHY LIFE**. During the exam, your doctor will measure your height and weight, blood pressure, resting pulse rate, and waist circumference. You’ll give a blood sample to test your cholesterol, triglycerides, and blood sugar and blood count. Your doctor will also ask about your use of nicotine and request a urine sample to test for kidney disease. You will **not** be tested for drug use during your exam. There is no enrollment required to complete the **HEALTHY LIFE** Program.

**HEALTHY LIFE** eligibility lasts for two years. For example, if you completed your **HEALTHY LIFE** requirements in 2017 and were eligible for **HEALTHY LIFE** savings starting January 2018, you do not need to complete the requirements again until 2019. If you completed the requirements in 2018, you do not need to complete them again until 2020.

* Can anyone participate?
* The **HEALTHY LIFE** Program is for members and their covered spouses who are in the Building Trades Plan. If you are married, your spouse must participate in order for your family to be eligible for the **HEALTHY LIFE** incentives. Children do not have to complete the physical exam or tests for a family to be eligible for the incentives.
* What is the deadline for **completing the HEALTHY LIFE** exam?
* You and your covered spouse must each complete a physical exam every two years, by November 30, in order to be eligible for the incentives that go into effect on the following January 1.
* Does the November 30 deadline apply if I’m a new member or if I just became eligible for benefits?
* If you are eligible for benefits before September 30: You are subject to the November deadline in the same year that you became eligible for benefits.

If you become eligible for benefits on or after October 1: You and your spouse will have one year from your benefit effective date to complete your physical exams. Your **HEALTHY LIFE** savings will go into effect the following plan year.

* Do I have to pay for the physical exam?
* As long as you go to an in-network Anthem PPO Plan provider, the Fund covers the cost of preventive exam services at 100%. During your visit, ask your doctor to code the visit as a preventive visit. If your provider sends you out of the office for lab work, you should confirm that the lab is part of the Anthem network as well.
* What should I expect during the exam?
* Your doctor will measure your height, weight, blood pressure, resting pulse rate, waist measurement and your use of nicotine, among other things.You may want to use this [reference card](http://www.4thdistricthealthfund.com/healthy-life-physical-exam-and-tests/) as a guide and to help track your results. You will **not** be tested for drug use during your physical exam. Your test results are confidential and only available to you and your doctor. Individual test results are not shared with the Fund nor are they used for employment decisions or to determine eligibility for benefits.
* Why is the Fund launching this program?
* The Fund believes that preventive care is so important and so simple, they want to reward members who take steps to safeguard their health. The health screenings and tests you receive during a physical exam can help detect early signs of some serious health concerns. In fact, should a health concern be identified, early detection is critical to successful treatment and prognosis as well as lower health care costs in the future.
* What if I don’t want to participate?
* The **HEALTHY LIFE** Program is voluntary. If you and/or your spouse choose not to participate, you will not be eligible for the savings and you will pay a greater portion of your health care costs.
* Will my employer or union see a copy of my results?
* No. The privacy of your personal health information is very important. Your employer and union do not have access to your health information or your decision to participate in the **HEALTHY LIFE** Program. The Fund receives aggregate data only; they will not receive individual health information collected through the Program. The aggregate data provided to the Fund is what triggers your qualification for the Program’s enhanced benefits.
* Can I go to my own doctor?
* Yes. The Fund covers the cost of preventive exam services at 100% if you visit an Anthem PPO provider. To confirm if your provider participates in the Anthem PPO network, you can call 1-800-810-2583 or visit [www.anthem.com](http://www.anthem.com) and click on “Find a Doctor.” If your doctor sends you out of the office for lab work, confirm that the lab is also part of the Anthem network.
* Do I have to fill out any forms?
* There are no forms to fill out or return. The Fund will track participation through the Anthem claims process.
* Can my kids participate?
* While it is recommended, and a good practice, for your children to get their annual exams, they are not required to participate in the **HEALTHY LIFE** program for you to be eligible for the incentives.
* How long do the better benefits last?
* **HEALTHY LIFE** benefits last for two years, which means if you and your covered spouse each complete the exam and tests by November 30, 2018, you will be eligible for the **HEALTHY LIFE** incentives from January 1, 2019 through December 31, 2020.
* What happens at the end of this two-year period?
* At the end of this two-year period, you will be required to complete another physical exam in order to continue saving.