

# 4<sup>th</sup> District IBEW Health Fund – HEALTHY LIFE Program FAQs

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## HEALTHY LIFE – Make It Yours

Q What is the **HEALTHY LIFE** Program?

A **HEALTHY LIFE** is a voluntary program for Fund members and their covered spouses that significantly reduces the amount of money you pay for medical benefits (starting in 2018) in exchange for taking preventive steps to safeguard your health.

Q What do I have to do?

A You and your covered spouse must each complete a physical exam by November 30, 2017 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.

Q Can anyone participate?

A The **HEALTHY LIFE** Program is for members and their covered spouses who are in the Building Trades Plan. Spouses 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.

Q What is the deadline for **completing the HEALTHY LIFE** exam?

A You and your covered spouse must each complete a physical exam before November 30, 2017 in order to be eligible for the incentives that go into effect on January 1, 2018.

Q Does the November 30, 2017 deadline apply if I'm a new member or if I just became eligible for benefits?

A If you are eligible for benefits before September 30, 2017: You are subject to the November 2017 deadline.

If you become eligible for benefits on or after October 1, 2017: 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. For example, if are eligible for benefits on December 1, 2017, you will have until December 1, 2018 to complete your physical exam. If you complete your exam by the deadline, your savings will start January 1, 2019 and continue until December 31, 2020.

Q Do I have to pay for the physical exam?

A As long as you go to an in-network Anthem PPO Plan provider, the Fund covers the cost for 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.

Q What should I expect during the exam?

A 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](#) 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.

Q Why is the Fund launching this program?

A The Fund believes that preventive care is so important and so simple, they want to reward members who take action 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.

Q What if I don't want to participate?

A 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 starting January 1, 2018.

Q What are the savings for those who do participate?

A When you and your spouse each complete a physical exam and diagnostic test by November 30, 2017, your savings—starting in January 2018—will be:

<b>Plan Feature</b>	<b>With HEALTHY LIFE Program You Pay</b>	<b>Without HEALTHY LIFE Program You Pay</b>	<b>HEALTHY LIFE Program Savings</b>
Family In-Network Deductible	\$1,050	\$1,650	\$600
Individual In-Network Deductible	\$350	\$550	\$200
In-Network Coinsurance	20%	30%	10%
In-Network, Out-of-Pocket Maximum	\$3,750	\$5,500	May save up to \$1,750

- Q Will my employer or union see a copy of my results?
- A 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.
- Q Can I go to my own doctor?
- A Yes. The Fund covers the cost for 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 part of the Anthem network too.
- Q Do I have to fill out any forms?
- A There are no forms to fill out or return. The Fund will track participation through the claims process with Anthem.
- Q Can my kids participate?
- A 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.
- Q When do the better benefits begin?
- A As long as you and your covered spouse each complete a physical exam no later than November 30, 2017, you will receive the **HEALTHY LIFE** incentives starting on January 1, 2018.
- Q How long do the better benefits last?
- A Two years, which means if you and your covered spouse each complete the exam and tests by the November 30, 2017 deadline, you will be eligible for the **HEALTHY LIFE** incentives from January 1, 2018 through December 31, 2019.
- Q What happens at the end of this two-year period?
- A At the end of this two-year period, you will be required to complete another physical exam in order to continue saving.

Q I got my physical at the end of 2016. Does that count as my **HEALTHY LIFE** Program's exam?

A If your—and your covered spouse's—most recent physical were completed on or after October 1, 2016, it will count toward the **HEALTHY LIFE** program requirement and you will be eligible for the incentives starting in January 2018.

If your most recent physical was completed on or before September 30, 2016 it will not be considered for the **HEALTHY LIFE** Program. You and your covered spouse are subject to the November 30, 2017 deadline to be eligible for **HEALTHY LIFE** incentives.