



Benefits Pipeline

SUMMER 2018

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

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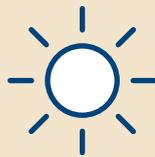
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Quick Tip:

August is "Summer Sun Safety" Month. If you are overexposed to the sun, the ultraviolet (UV) radiation can cause premature aging, skin cancer and eye damage. Be **AWARE** and protect your skin against damaging UV rays:



Avoid unprotected sun exposure during the peak UV hours, between 10 am and 4 pm.



Wear sun-protective clothing, including a shirt, a hat with a three-inch brim, and sunglasses.



At least 20 minutes before going outdoors, apply sunscreen with an SPF of 30 or higher to any bare skin.



Reapply sunscreen every two hours while in the sun.



Express the need for sun protection to your family and community.

Learn more about the damaging effects of UV rays and how to avoid them by visiting the Skin Cancer Foundation's website, www.skincancer.org.

News Briefs



- **Do you, your doctor or pharmacy have questions about your eligibility for coverage?** If you do, call Welfare & Pension Administration Service, Inc. (WPAS) at **800-257-2168** and select **option 4**. If your doctor's office or pharmacist has questions, show them your ID card and then recommend they call WPAS at the same number. Problem solved!
- **Keep in touch.** Let us know when/if you move, have a new baby, divorce or marry—or if you experience any life-changing event. Call the Administrative Office at **206-441-7574** or **800-257-2168, option 4**.

Going “IN” Never Goes “OUT” of Style



Convenience and savings—these are the benefits of getting care from an in-network provider. The Plan covers more of your eligible expenses when you use a Cigna OAP network doctor, hospital or facility. And some network specialists and primary care physicians (including family doctors, general internists, and pediatricians) have been designated as top performers by Cigna, which means you are seeing a provider that ranks in the top third of Cigna network doctors for quality of care and cost savings. You can easily locate a network provider or facility using the free mobile app offered by Cigna through the App StoreSM and for Android through the Google[®] Play Store, or by visiting www.mycigna.com.

Know Your Numbers

How healthy are you? Your numbers—that is, your total cholesterol level, blood pressure, blood sugar level and body mass index—tell the state of your health and your risk for serious disease:



Total Cholesterol includes two forms of cholesterol: “HDL” and “LDL”. HDL is known as the “good kind” of cholesterol, and helps remove excess cholesterol from your arteries. It’s good to have a high HDL level. “LDL” is known as the “bad kind,” which can block your arteries and cause heart disease. It’s good to have a low LDL level. The National Institutes of Health says that your total cholesterol should be less than 200 milligrams per deciliter. High cholesterol and particularly high LDL puts people at risk for heart disease.



Your **Blood Pressure** is a measurement of two numbers: the pressure inside your arteries when your heart is pumping blood (that’s the top number) and the pressure when your heart is resting between beats (that’s the bottom number). Normal blood pressure, as recommended by The American Heart Association, is 120 over 80—or lower. Blood pressure of more than 140 over 90 or higher can cause serious health problems like a stroke, heart failure, heart attack and kidney failure.



Your **Blood Sugar Level**, or glucose level, is how much sugar is in your blood. Sugar comes from the food you eat and is your body’s main source of energy. The American Diabetes Association advises keeping blood sugar levels before meals to between 80-130 milligrams per deciliter. Frequent or ongoing high blood sugar can cause damage to your nerves, blood vessels and organs, as well as lead to other serious health conditions. Often times, high blood sugar levels can indicate a diagnosis of diabetes, and therefore it is important to have your blood tested.



Body Mass Index, or BMI, measures your weight in relationship to your height. The World Health Organization defines an adult with a BMI of 18.5 to 24.9 to be of normal weight, while a BMI of 25 to 29.9 is considered overweight. An adult with a BMI of 30 or higher is considered obese. Obesity is a serious health condition that increases your chance of a stroke, cancer, high blood pressure, gallbladder, heart and lung disease, and/or Type 2 diabetes.

To know your numbers, get an annual routine check-up and lab tests. **They’re free—that is, no cost to you—when you see a Cigna OAP network doctor and use an in-network lab.** Once you know your numbers, take a Health Assessment—an interactive, confidential questionnaire that asks health- and life-style related questions. Within minutes—in part by using your numbers—you’ll get a health score and personalized report about your health status, including suggestions for health improvement. To take the Health Assessment, visit mycigna.com.

Why We Offer You a Telemedicine Choice

There are several reasons why we offer telemedicine as part of our health plan. But the major reasons are the convenience, accessibility and cost savings that come with the service:

- **Convenience.** It may be hard for employees to take time out of their busy day to see a doctor or take their child to see a pediatrician. Telemedicine is a convenient alternative.
- **Accessibility.** Amwell and MDLIVE offer 24/7 access to U.S.-based, board-certified physicians via telephone or live, online video consultation. It's easy access to a doctor when you need one. You can just stay at home and chat.
- **Savings.** Telemedicine is a cost-saving alternative to an emergency room or urgent care center when you have a minor illness or injury—and costs less than a doctor's after-hours care. This means savings for you and the Fund.

Telemedicine physicians treat nearly 90% of the same minor injuries and illnesses as an emergency room—things like colds, allergies, rashes, sore throats, stomachaches and fevers. They can diagnose your condition and even prescribe a medication if necessary. **And you pay the same \$35 copay that you would to see your primary care physician in person.**

To request a consultation with a telemedicine doctor, 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 medical ID card number.



Helping You Avoid Opioid Misuse and Abuse

Over 42,000 people died in the U.S. from an opioid overdose in 2016—that's more than 116 people every day. The misuse of and addiction to opioids—including prescription

pain relievers, heroin and synthetic opioids like fentanyl—has triggered a serious national crisis. As a way to promote safe opioid use and reduce the likelihood of unintentional opioid overdoses, Cigna has updated its drug list (known as a "formulary"). The formulary, which identifies the medications covered by our Plan, now includes strategies to manage the amount of opioid drugs available for coverage. If you are taking an opioid medication, you and your doctor may receive a letter and/or an email from Cigna identifying a different medication that you can take instead. For a list of all of Cigna's formulary changes, go to www.myCigna.com.

Cigna's formulary consists of FDA-approved generic and brand name medications that are continually evaluated by Cigna to ensure they work well and are cost-effective.

Are You Stressed Out? Overly Anxious?

Article from the Fund *and* Cigna

It's normal to feel worried, stressed or anxious from time to time. A small dose of worry keeps you alert, focused and ready to do your best under pressure. But too much anxiety can interfere with daily activities and hold you back from living your life.

Is this you?

- I'm always worrying about something.
- I'm wound up and unable to relax.
- I'm tired all the time.
- I have difficulty concentrating on tasks and making decisions.
- My muscles are tensed up, tight or painful.
- I'm irritable, on edge and jumpy.
- I have unexplained physical problems, such as nausea, diarrhea or other digestive issues.
- I have trouble sleeping.
- I anticipate the worst even when there's no clear reason for concern.
- I'm afraid to try new things.
- I avoid certain people, places and things for fear that something terrible will happen.
- I have an intense worry about my own safety or the safety of loved ones.
- I use alcohol to help me cope with my nerves.

If you're having panic attacks or bouts of anxiety that disrupt your daily life, it's time to say "That's enough." Talk to your doctor, and call the Employee Assistance Program (EAP) to speak with a counselor: **888-325-3978**. You and your family members each receive up to **eight (8) free visits** per type of issue per year with a counselor. What you discuss will be kept confidential. If you just want to chat with a counselor online, visit www.cignabehavioral.com and click on "Click to Chat for EAP members."



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
Eligibility	800-257-2168, option 4 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