



Benefits Pipeline

SPRING 2019

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

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Thank You for Helping Us Help You

When it comes to using the coverage provided by your health plan, the decisions you make today have financial implications for tomorrow. The benefits offered to you and all of our members are self-funded. This means they are paid for from the Fund's financial assets—not from an insurance company. Every dollar that's saved when you use the Plan in the smartest ways possible supports the good financial health of our Fund and shores up the Fund's ability to continue providing benefits to you. When you need to use a provider to treat minor medical conditions, you may want to start with telemedicine (Amwell or MDLIVE) and then 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 so you can pay less for the cost of your care and save the Plan (the Fund) money.



We thank you for all the smart steps you took in 2018 when using your healthcare coverage. We ask that you continue to make smart healthcare decisions in 2019.



Need medical care for a minor injury or illness? An easy way is to contact Amwell or MDLIVE. You can video chat or speak directly over the phone with a U.S. board-certified telehealth doctor, regardless of whether you're at home or away. Go to AmwellforCigna.com (or call 855-667-9722) or go to MDLIVEforCigna.com (or call 888-726-3171) and pay the same copay you'd pay for an in-network doctor's visit (\$35).

Preventive Care Saves Lives

Are you taking advantage of the life-saving preventive care benefits the Fund offers? Remember, your health is important not just to you, but to your family and friends—those who care about your well-being. Regular checkups and age and gender appropriate health screenings can help detect and prevent life-threatening chronic illnesses like heart disease, high blood pressure, diabetes and cancer. You can have checkups and certain screenings performed for FREE. Your preventive care is covered 100%—**NO COPAY!**—when the services are performed by Cigna OAP in-network providers.

We recommend that you choose a primary care doctor to manage your care, if you don't already have one—and that you get an annual physical, routine vaccinations and screenings. Take good care of yourself. Do it for you, and do it for the important people in your life.

A New SPD Is on the Way!

A Summary Plan Description (SPD) is a detailed guide to your benefits that provides important information, including what benefits the Plan provides, who is eligible to participate in the Plan, and how benefits are calculated and paid. We are sending you a new SPD so that you continue to be 'in the know' when it comes to your Plan benefits. Be on the lookout. You will also be able to access the new SPD ("Plan Booklet") at any time via the Fund's website: www.copipeindustryfunds.com.

Did You Know That You Can Remove Your Dependent From Coverage Under Our Plan?

If you have a dependent whom you no longer want covered under our Plan, you can remove that individual from coverage during the Annual Enrollment Change period. The only thing you will need to do is complete an Annual Enrollment Change Form and return it to the Administration Office. A copy of the form is available on our website: www.copipeindustryfunds.com.



Remember, you may also be able to remove a dependent from coverage in the middle of the Plan year if you experience a "Special Enrollment Event". Refer to the SPD for details.

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 choose to have breast reconstruction in connection with a mastectomy. WHCRA covers women who undergo a mastectomy for any medical reason, not just to treat breast cancer. For women who elect breast reconstruction following a mastectomy, coverage is provided in a manner determined in consultation with the attending physician and the patient for:

- 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.

Benefits will be provided subject to the same deductibles, copayment and coinsurance applicable to other medical and surgical benefits available through the Plan. For more information on WHCRA benefits, call the Administration Office at **206-441-7574** or toll-free at **800-257-2168**.

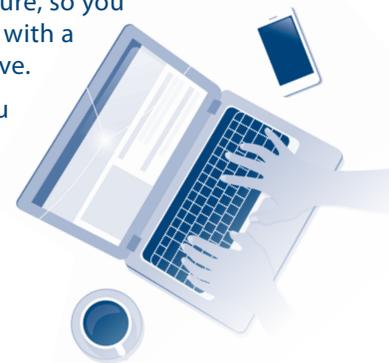


mycigna.com is NEW AND IMPROVED

Visit Cigna's website, www.mycigna.com, and check out the new features—all made with you in mind:

- A **new and improved dashboard** that offers you a better, clearer way to view your claims and benefits history, accounts balances, etc.
- **Enhanced navigation** so it's easier and faster for you to search for a provider, print an ID card and more.
- **Added security measures** to protect your user ID and password (on the site and through the mobile app).
- An **updated look and feel** for the popular "click-to-chat" feature, so you can easily connect with a Cigna representative.

Log on as soon as you can. We think you'll like what you see!



Do you have questions about Cigna's services?

Visit www.mycigna.com or call and speak to one of Cigna's customer service staff toll-free (800-244-6224).

Use Designated "Top-Performing" Providers

Picking the right doctor to treat you and your family is a big decision. When you do, remember that specific doctors in the OAP network have been designated by Cigna as top performers based on cost and quality, and have been awarded the Cigna Care Designation (CCD) for excellence. These in-network providers include doctors who practice in all types of specialties, including family practice, pediatrics, surgery, and the following areas:

- | | | |
|--------------------------|-----------------------|---------------------------|
| • Allergy/Immunology | • Gastroenterology | • Ophthalmology |
| • Cardiology | • Hematology/oncology | • Orthopedics and surgery |
| • Cardiothoracic surgery | • Internal medicine | • Pulmonology |
| • Dermatology | • Nephrology | • Rheumatology |
| • Ear, nose and throat | • Neurology | • Urology |
| • Endocrinology | • Neurosurgery OB/GYN | |

CCD doctors are easy to identify in Cigna's provider directory because they have a symbol by their name. To locate one in your area, go to www.mycigna.com and select "Find a Doctor or Service."



Some in-network hospitals have been awarded the "Cigna Centers of Excellence" designation based on their patient outcomes, average lengths of stay and average cost. You can view their ratings, cost and quality information on Cigna's website: www.mycigna.com.

Your HRA Makes it Easy—But Remember to Keep Your Receipts

The Fund partners with Cigna to offer you a Health Reimbursement Arrangement (HRA), which gives you the flexibility to use your Plan benefits in a manner that best meets your – and your family’s – needs. For example:

- You and your dependents can use the funds in your HRA account to pay for non-reimbursable items and eligible healthcare expenses like medical office visit copayments, deductibles, coinsurance, prescription medications and dental expenses.
- A debit card is provided to you so it’s easy for you to pay for any eligible expenses out of your HRA account.
- You can use the debit card at the point-of-service or point-of-sale.
- The funds in your HRA account are available on a tax-free basis.

It’s all made easy for you. Just remember to keep a copy of your receipt when you make a purchase using your HRA debit card! If any questions arise regarding your purchase, you may be required to provide Cigna with a copy of that receipt so that your purchase can be verified. If that happens, Cigna will send a letter to you in the mail—and it’s important that you respond immediately. If Cigna does not receive a copy of the receipt, your debit card may be deactivated.

If a retailer can’t accept your HRA debit card, you can submit a claim directly via www.mycigna.com or through the **mycigna** mobile app. You can also submit a claim and a copy of your printed receipt via mail or fax using the Cigna Choice Fund® Reimbursement Request form found in the “Forms Center” on www.mycigna.com.

When using your debit card for dental expenses, remember to obtain a **“Dental Ledger”** that outlines all of the services that were provided during your visit. You will be required to submit that to Cigna to substantiate the charges.

Screenings Are Valuable for Men AND Women

As part of a routine physical exam, your doctor may order one or more of the following medical tests and screenings for you, depending upon your gender, age and/or health history:

Test/Screening	Recommendations:	
	For Women	For Men
Diabetes Screening (Glucose)	Ages 40 to 70—every three years if overweight or obese; after 24 weeks of gestation for gestational diabetes in pregnant women; at the first prenatal visit for pregnant women identified to be at high risk for diabetes.	
Cholesterol Screenings (Lipid Disorders Screening)	Ages 45 and older. Ages 20 to 45 for individuals with an increased risk for coronary heart disease.	Ages 35 and older. Ages 20 to 35 for individuals with an increased risk for coronary heart disease.
Pap Test	Ages 21 to 29, once every three years; then every five years, unless there’s an abnormal result.	N/A
Mammogram	Starting at age 40, once a year. Every two years, ages 50 to 74.	N/A
Ultrasound for Abdominal Aortic Aneurysm	N/A	One time for ages 65 to 75, for individuals who have ever smoked.
Osteoporosis (Bone Density)	Starting at age 65.	N/A
Colorectal Cancer Screening	Starting at age 50, with follow-up testing every five years (continuing to age 75).	
Immunizations	<ul style="list-style-type: none"> • Hepatitis B • Hepatitis C • HPV • Influenza Vaccination • Pneumonia Vaccination • Tetanus Vaccination • Varicella (Chicken Pox) • Shingles <ul style="list-style-type: none"> • For those at risk and for pregnant women at their first prenatal screening. • For those at risk and once for adults born between 1945 and 1965. • Every three years for women starting at age 30. • Annually. • Two doses for ages 65 and older. • Once every 10 years. • If there is no evidence of prior immunization or chicken pox. • Two doses at ages 50 and older, two to six months apart. 	

Discuss this checklist with your doctor and see if your healthcare regimen is on the right track. For a complete list of the preventive screenings covered by the Plan, visit www.healthcare.gov/coverage/preventive-care-benefits/. Find more details at: <https://www.uspreventiveservicestaskforce.org/Page/Name/uspstf-a-and-b-recommendations-by-date/>, <http://www.cdc.gov/vaccines/schedules/hcp/index.html>, and <http://www.hrsa.gov/womensguidelines/>.

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	
Administration 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