



East Central Illinois Pipe Trades Welfare Fund

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Dear Participant:

July 25th, 2018

The East Central Illinois Pipe Trades Health & Welfare Fund continues to look for ways to promote the health and wellness of all participants. The Trustees continue to encourage wellness through the use of your own Personal Wellness Plan by using your own personal physician.

As a reminder, the Fund provides the following Wellness Benefit:

Wellness Benefit	Coverage
PPO Network Provider	You pay: \$10 copayment per visit
Non-PPO Network Provider	\$20 Copayment, per visit
Maximum Benefit	\$800 per calendar year, per person. Charges in excess of the maximum are subject to deductible and coinsurance.

The Fund would like to encourage all participants to utilize the Wellness Benefit provided by the Fund, by establishing a Personal Wellness Plan with your family doctor. Not only will this promote the evaluation and detection of potential health issues, but it will encourage a closer relationship with your family doctor, which studies show will promote personal health and wellness.

The Trustees will continue to offer the following incentive to all participants:

If an eligible adult participant (and covered spouse):

1. Gets a Routine Wellness exam (physical), done by your personal physician, between now and November 30th; and
2. Additional Tests as outlined on the attached form.

Then, the Fund will reduce the 2018 calendar year deductible as follows:

1. If the participant has only a covered spouse, the deductible will be reduced for each covered member from \$600 to \$400, **ONLY IF BOTH the Participant and Covered Spouse receive a wellness exam.**
2. If the participant has family coverage, the Family Deductible will be reduced from \$1800 to \$1200, and the individual deductible will be reduced for each covered member from \$600 to \$400, **ONLY IF BOTH the Participant and Covered Spouse receive a wellness exam.**
3. If the participant has Single coverage, the deductible will be reduced from \$600 to \$400 per covered person.

Please note that the required tests are minimum requirements, and based upon your physician's recommendations, additional tests may be performed, subject to the Wellness Benefit as outlined in the Summary Plan Booklet. All benefits will be based on the coverage in effect at the time of service, and are only available for those individuals eligible for coverage under the East Central Illinois Pipe Trades Health & Welfare Fund at the time of services.

Results of your Wellness exam, and blood tests, **do not** need to be submitted or shared with the Fund in order to receive the reduced deductibles. The Trustees do **require** that you have the attached form signed by your physician, and submitted to HealthSCOPE Benefits, verifying that you did have a Wellness exam performed. **(You will need to have a separate form completed for your spouse.)** The completed forms need to be returned to HealthSCOPE Benefits no later than December 7, 2018 in order to receive the deductible reduction. **Please note that the claims need to be filed by your Physician with BCBS of Illinois, and NOT sent with the verification to HealthSCOPE Benefits.**

The Trustees are committed to providing the means for you to safeguard your health and wellness, and strongly encourage all participants to utilize the Wellness Benefits of this Plan. Early detection and treatment not only leads to better outcomes, but also helps the financial wellbeing of the Fund.

If you have any questions about this Personal Wellness Program, please contact HealthSCOPE Benefits, at 1-800-398-9936.

Board of Trustees
July 2018

The attached form must be completed by your physician performing the wellness exam, and the form must be submitted to HealthSCOPE Benefits no later than **December 7, 2018** to receive the deductible reduction for the following calendar year.

Participants must be eligible for benefits through the East Central Illinois Pipe Trades Health and Welfare Fund at the time of services to be eligible for claims reimbursement.

The East Central Illinois Pipe Trades Health & Welfare Fund Plan believes it is a "grandfathered health plan" under the Patient Protection and Affordable Care Act. As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that the Plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventative health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits. Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the Plan Administrator at HealthSCOPE Benefits. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at www.healthreform.gov