



# Benefits Pipeline

SPRING 2018

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

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## Visit the Doctor Without Leaving Your Home

Avoid the higher out-of-pocket costs associated with an emergency room (ER) or urgent care facility by using telehealth services provided by Amwell or MDLIVE.

Amwell and MDLIVE offer 24/7 access to a network of U.S.-based, board-certified physicians via telephone or live, online video consultation. It's a convenient, cost-effective and time-saving alternative to the ER, an urgent care center or your regular doctor for common medical concerns.

Simply request a consultation by web or phone and you'll be connected to an available physician who will discuss your health issue, diagnose your condition, and prescribe a medication(s) if necessary.

- Go to **AmwellforCigna.com** (or call **855-667-9722**) or **MDLIVEforCigna.com** (or call **888-726-3171**)
- Pay a \$35 copay
- Be prepared to provide your first and last name, gender, date of birth and medical ID card number.

## What Kinds of Illnesses Can Amwell and MDLIVE Physicians Treat?

Amwell's and MDLIVE's physicians are best used for common medical issues—the kinds of non-emergency concerns for which you'd usually visit your primary care doctor or an urgent care center—things like cold and flu symptoms, allergies, rashes and skin problems. Don't use Amwell or MDLIVE's services for emergency medical situations, or when you need assistance for a chronic condition.

## Be Proactive and Get Inspected!

Now's a good time for you and your family to meet with your network doctor for a check-up.

1. Get familiar with your numbers and what they mean:
  - Blood Pressure
  - Blood Sugar, Cholesterol, Triglycerides
  - Waist measurement
  - Body fat / Body Mass Index (BMI)
2. Ask your doctor if you need any cancer screenings like a mammogram, Pap test, colonoscopy, prostate exam, etc.
3. Ask your doctor to go over lab work results with you and offer suggestions for improving any numbers that may be out of range.
4. Perform an overall health update:
  - Get your boosters: flu shot, tetanus shot and any other immunizations
  - Get a routine eye exam
  - Get a dental cleaning

Remember, preventive visits, immunizations, certain lab tests, and cancer-screening services are **NO COST to you when you use a Cigna OAP network provider**. In addition, some routine preventive care services are also covered at 100% out-of-network, such as immunizations and cancer-preventive screenings, but not physical exams.





## Use EAP Live Chat. It's Free.

Chat live, online, with a qualified, professional Employee Assistance Program (EAP) counselor Monday through Friday, 8 a.m. to 4 p.m. Central Standard Time. **It's FREE!** EAP counselors can assist you and your family with an array of issues, including stress, marriage, family, work-related problems, and substance abuse (alcohol and drug treatment). Visit [www.cignabehavioral.com](http://www.cignabehavioral.com) and click on "Click to Chat for EAP members." If you prefer to arrange a visit to meet with a counselor face-to-face, call **888-325-3978**.

**You and your family members each receive up to eight (8) FREE visits per type of issue per year with an EAP counselor. Counselors can be reached by calling 888-325-3978. What you discuss with an EAP counselor will be kept confidential.**

### Vision Care Services and Discounts



**Don't underestimate the value of your vision benefits.**

**They can save you a lot of money.** The Fund contracts with Vision Service Plan (VSP) to ensure that active employees have benefits that help maintain good visual health. So take advantage of the vision benefits available to you through VSP. To locate a VSP network provider and access discounts/coupons for eyeglasses, sunglasses, contact lenses and more, go to [vsp.com](http://vsp.com).

### Save on Dental Exams and Teeth Cleaning



**Want to help stop tooth loss, prevent cavities, boost your overall health, brighten your smile and freshen your breath? Schedule a dental exam and/or teeth cleaning.**

The Plan will reimburse you and your eligible dependents for 90% of the allowed charges associated with one dental exam and one oral cleaning per calendar year. Coverage includes the routine dental x-rays associated with the office visit. There is no deductible to meet and you are free to see any licensed dental provider you wish. If your dentist doesn't bill the Trust directly, download a dental claim form at [www.copipeindustryfunds.com](http://www.copipeindustryfunds.com) and mail it to the address on the front of the form.

### News Brief



#### THE "CIGNA 90 NOW" PROGRAM

Remember, you can have a 90-day supply of your maintenance medications filled at a Cigna contracted 90-day network retail pharmacy.



## Free Preventive Care Benefits

The Plan covers 100% of certain preventive care services when they are provided by Cigna Open Access Plus (OAP) participating providers (in other words, when you receive services in-network). This is an extremely valuable benefit! When you take advantage of preventive care services, which are oftentimes FREE OF CHARGE, it can mean the difference between you being sick or healthy. And if you are healthy today, using your preventive care benefits can help you stay that way.

Under the Plan's preventive benefits provisions, you get...

### Covered Preventive Care Benefits for Children (birth through age 18 years)



- Well Child Care examinations for children from birth through age 18 years.
- Immunizations for children from birth through age 18 years, provided that the immunizations are FDA-approved and in accordance with Centers for Disease Control (CDC) recommendations for children in the U.S.
- Certain other preventive services, as required by the Affordable Care Act (ACA).

### In-Network

- The Plan covers 100% of the cost of exams, immunizations and many other preventive services where the deductible does not apply. ACA preventive services are explained at <https://www.healthcare.gov/what-are-my-preventive-care-benefits>, with 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/>.

### Out-of-Network

- You pay 40% of the cost of preventive services and the Plan pays 60%. The deductible does not apply.
- The Plan covers 100% of the cost of preventive immunizations and the deductible does not apply.

### Covered Preventive Care Benefits for Adults (age 19 years and older)



- A routine physical exam, once each calendar year, including the physician's charges for a complete history and physical exam, x-ray and laboratory charges.
- Women's preventive services, which will provide coverage for FDA-approved female contraceptives, contraceptive counseling, prenatal and postnatal office visits, over-the-counter medications required by the ACA and more.
- Tobacco/Smoking cessation. Applicable prescription medications are covered under the Plan's Prescription Drug Benefit.

### In-Network

- The Plan pays 100% of the cost of preventive care office visits, immunizations, screening mammograms, Pap tests, colonoscopies, PSA tests, women's preventive services, and tobacco cessation support.

### Out-of-Network

- You pay 40% of the cost of an office visit and the Plan pays 60%. The deductible does not apply.
- The Plan covers 100% of the cost of immunizations, screening mammograms, colonoscopies, Pap tests, PSA tests and women's preventive services. The deductible does not apply.
- Tobacco cessation support is not covered.

**Coverage for Allergy Testing.** The Plan covers 100% of the costs associated with allergy testing when performed in an office setting.



Pipe Industry Health and Welfare Fund of Colorado  
 c/o Welfare & Pension Administration Service, Inc. (WPAS)  
 PO Box 34203  
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## The Pipeline to your Benefits Plan

Important Contact Information	
Administrative Office	206-441-7574 or 800-257-2168 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