

HEALTH FUND HAPPENINGS



North Central States Regional Council of Carpenters' Health Fund

Welcome to Health Fund Happenings!!

Welcome to your quarterly Health Fund Happenings Newsletter. Each issue will contain important information related to benefits offered to you and your dependents, programs available, and additional announcements provided by the Health Fund.

For complete Plan information, please reference your Summary Plan Description/Plan Document, Health Fund Notices, scan the QR Code below, or visit the Health Fund website at: www.ncscbf.com.



What's Happening?

- Page 2 - Reminder of Care Options Available to You
- Page 2 - Livongo Diabetes Management Program
- Page 3 - Sword Virtual Physical Therapy
- Page 3 - TEAM Employee Assistance and Patient Advocacy Program
- Page 4 - Upcoming Events
- Page 4 - Health Fund Resources and Contact Information



Reminder of Care Options Available to You



Did you know, where you go for your healthcare makes a difference? Depending on where you receive care, you may pay nothing out-of-pocket!

Preventive Care – No Cost to You

Preventive care services from a Preferred Provider are payable at 100% of Reasonable Expenses, no deductible, no Calendar Year maximum, and include:

- Routine physical exams
- Well child care including routine exams & laboratory tests recommended by the American Academy of Pediatrics
- Routine colonoscopies, mammograms, & electrocardiograms (EKG)
- Routine immunizations
- Many services for pregnant women or women who may become pregnant
- Breast cancer genetic test counseling (BRCA) for women at higher risk

Preventive Care: 100% coverage at a Participating Provider

Office Visits – More Cost

If you have a new issue or ongoing health condition, your primary care provider can help to keep you healthy.

Office Visits: 80% coverage after you pay \$250 deductible at a Participating Provider

If you don't have a primary care provider or need help finding a new doctor, TEAM can help to find a top provider in your area. Call TEAM at 651-642-0182 or 218-727-8589.

Emergency Room – Greatest Cost

Emergency rooms (ER) provide the highest level of care for the most complicated and critical conditions. If you are not experiencing an emergency, please consider one of the options above.

ER: 80% coverage after you pay \$250 deductible + \$150 copay per visit if the patient is not admitted as a result of the ER visit

The Livongo Diabetes Management Program by Teladoc is designed to provide comprehensive support for eligible individuals managing diabetes, offering a suite of free services and supplies aimed at improving health outcomes. Eligible participants and their dependents receive unlimited glucose testing strips and lancets, a complimentary blood glucose monitor, and real-time interactive coaching with qualified nutritionists. The program is voluntary and fully funded, ensuring no out-of-pocket expenses for members. Participants also gain access to a range of smart devices, including blood glucose meters, blood pressure monitors, and scales, which enable them to track their health metrics, observe trends, and download detailed reports.

With 24/7 expert coaching available, members can receive immediate support following out-of-range readings and benefit from personalized programs tailored to their unique needs. This holistic approach empowers individuals to manage their diabetes more effectively, with all necessary supplies conveniently delivered to their doorsteps.

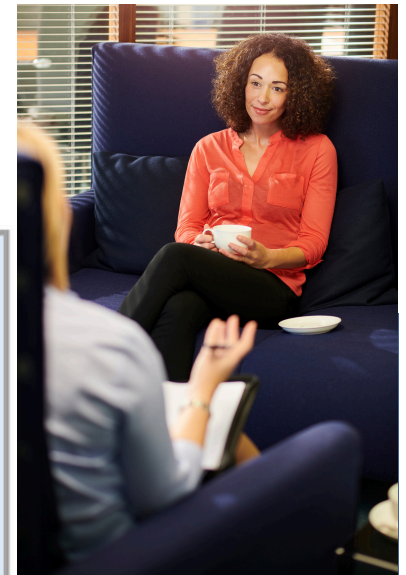




Sword Virtual Physical Therapy

The Plan offers alternative ways of obtaining care such as online/internet-based physician visits. A new option available for virtual care is the Sword Health physical therapy program. Sword Health is a physical therapy program that you can use at home. If your Physician prescribes you physical therapy, you can enroll in the Sword Health program. Once enrolled, you will receive a kit that includes motion trackers and a tablet.

For additional information regarding this program, please contact the Fund Office at 1-800-424-3405.



Employee Assistance and Patient Advocacy Program

The Fund partners with TEAM to provide all Plan participants with patient advocacy support and access to an employee assistance program.

Patient Advocacy

TEAM provides patient advocacy services by helping you:

- ▶ Understand your medical conditions
- ▶ Find high-quality health care providers
- ▶ Understand treatment options
- ▶ Coordinate care for medical diagnoses and orthopedic conditions, presurgical and postsurgical
- ▶ Plan nutritious meals and manage weight
- ▶ Schedule second opinions
- ▶ Coordinate referrals

Employee Assistance Program

Through TEAM, you can access short-term phone, video, or in-person counseling sessions that are free to you and eligible dependents to help you solve many personal problems and workplace issues, such as:

- ▶ Alcohol and drug addiction
- ▶ Depression and anxiety
- ▶ Behavioral concerns
- ▶ Relationship challenges
- ▶ Family and parenting issues
- ▶ Grief and loss
- ▶ Stress management
- ▶ Job-related difficulties
- ▶ Legal and financial problems

All TEAM services are sponsored by the Fund, free to you, and completely confidential. Get connected to 24/7 assistance. Call **1-800-634-7710** or visit startwithteam.com.



Upcoming Events

Benefit Conference scheduled for September 21, 2024 in Madison, WI

The Health Fund is taking registrations for the September 21, 2024 benefit conference scheduled at the Sheraton, 706 John Nolen Drive, Madison, WI 53713. You can register via e-mail at kcorbin@wilson-mcshane.com or by phone at 1-715-752-8506. The registration deadline is September 6, 2024. Space is limited, so register early!

When you register, please provide the following information: Name, Address, Local Union number, Phone number, Date of Birth, Spouse's Name, and Date of Birth.

The subjects that will be discussed are the NCSRCC pension plan, NCSRCC health plan, supplemental retirement plan, financial planning, estate planning, and TEAM.

For room reservations, please call (608) 251-2300 by August 21, 2024.

HEALTH FUND RESOURCES AND CONTACT INFORMATION

Health Fund Eligibility and Self-Payments

All active and retired members	Fund Office (Wilson-McShane)	715-835-3174 800-424-3405 (toll-free)
--------------------------------	------------------------------	--

Medical, Short-Term Disability (actives only) and Health Reimbursement Account (HRA) Claims

Active members and under age 65 retirees	Fund Office (Wilson-McShane)	715-835-3174 800-424-3405 (toll-free)
--	------------------------------	--

Medicare (over age 65) retirees	United Healthcare	844-481-8820 retiree.uhc.com
---------------------------------	-------------------	---------------------------------

Finding In-Network PPO Provider - Medical

Active members and under age 65 retirees	Anthem Blue Cross Blue Shield of WI	800-810-2583 (toll-free) www.anthem.com
--	-------------------------------------	--

Medicare (over age 65) retirees	United Healthcare	844-482-8820 (toll-free) retiree.uhc.com
---------------------------------	-------------------	---

Pharmacy Benefits - Claims Questions and Find a Pharmacy

Active members and under age 65 retirees	Express Scripts	800-939-2753 (toll-free) www.express-scripts.com
--	-----------------	---

Medicare (over age 65) retirees	United Healthcare	844-481-8820 (toll-free) retiree.uhc.com
---------------------------------	-------------------	---

Dental Benefits - Claims Questions and Find a Provider

All active and retired members	Delta Dental of WI	800-236-3712 (toll-free) www.deltadentalwi.com
--------------------------------	--------------------	---

CarePlus Dental	414-771-1711 www.careplusdentalplans.com
-----------------	---

Vision Benefits - Claims Questions and Find a Provider

All active and retired members	Anthem BlueView/EyeMed	866-723-0515 (toll-free) www.eyemed.com/en-us
--------------------------------	------------------------	--

Employee Assistance Program & Patient Advocacy Services Find specialists, second opinions, and mental health and substance misuse treatment

All active and retired members	TEAM	800-634-7710 (toll-free) www.startwithteam.com
--------------------------------	------	---

