



DID YOU KNOW...

YOU STILL HAVE TIME TO BE ENTERED INTO THE \$7,500 DRAWING? SEE PAGE 3 FOR DETAILS!

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LIVE WELL

Better Health, Greater Opportunity

A Newsletter dedicated to the Health and Wellness of the Iron Workers of Western Pennsylvania and their families.

OPEN ENROLLMENT

Open Enrollment 2015 is here. The packet you received in the mail is filled with important information regarding your health care coverage and the choices you have for the upcoming year.

As in years past, you have the option to enroll online. The instructions to do so

are included in your packet. As always, you have the option to complete the paper form, and mail it to the Plan Office.

Regardless of which method of enrolling you prefer, online or paper, the deadline is **November 30th.**

There are no exceptions!

Do not put this packet to the side.

OPEN IT



READ IT



ENROLL



Dental and Vision Coverage

You will also find information on the dental and vision coverage for 2015 in your Open Enrollment packet. You are not automatically enrolled in these plans even if you are currently enrolled. These coverage options are completely voluntary. If you would like to have dental and/or vision coverage in 2015,

you must send a check to the Plan Office, along with your election form. If you are having your premium deducted from your Value Bank, you must have a minimum of three months of premium banked in your Value Bank. If you need additional information regarding the two dental plans you

can choose from, you can call the Plan Office, and a complete dental packet can be mailed to you. For additional information on the vision plan, please refer to page 9 of the Open Enrollment book. **Please note, the deadline to enroll in this coverage is November 30, 2014.** **There are no exceptions!**

myCare Navigator is a FREE service that helps you get the maximum value from your medical coverage.

myCare Navigator



myCare Navigator is a telephone based support service that helps you to navigate through the health care maze, giving you more value from your health coverage. You can feel confident calling myCare Navigator, as it is staffed by experts who know the ins and outs of the health care system. This service is free to all Highmark members by calling 1-888-BLUE-428.

myCare Navigator can help you find a primary care doctor or specialist in your network that meets your needs.

This support service also assists you with the following...

Transferring medical records—the experts can make the necessary calls to request your medical records be transferred to your new or existing providers.

Understanding your pharmacy—myCare Navigator will help you to understand generic vs. brand drugs, what a formulary is and whether or not using the mail order service will be beneficial.

Locate helpful services—they can help with finding resources for aging parents or dependents with special needs.

Make informed care decisions—myCare Navigator will direct you to information and resources to make informed appropriate care decisions.

Manage care costs—they will help you to understand and manage your care costs, whether it is a claim or assistance with provider billing.

Take advantage of this free service that is offered to you by calling 1-888-BLUE-428.

Need an Outlet?

It seems the holiday season arrives earlier and earlier every year. The store fronts have Christmas trees decorated before Halloween is even here. Your calendar is beginning to be filled with holiday parties and events and still, you haven't decided on a Halloween costume. If you are feeling overwhelmed with the stresses that come along with the holiday season, not to mention the stresses of everyday life, you have an outlet at your fingertips. Your Member Assistance Program (MAP) is there to listen to your problems and help you find adequate solutions. You can visit their website for online solutions or call and speak with someone who can help. They offer confidential assistance 24/7.

And don't forget the Home Safe Program! If you are out and have had too much to drink, call a cab, and the MAP will pick up the tab! Send your receipt to Lytle EAP Partners at 200 Cedar Ridge Drive, Suite 208, Pittsburgh, PA 15205. Be sure to include your name, address, phone number and indicate you are an Iron Worker. A reimbursement will be sent to your home. This is limited to three times per year. This benefit is completely confidential.

You can reach the MAP at **1-888-877-8997** or visit the website to see all they have to offer.
www.lytleep.com.

The password is ironworkers.

Who Will Win?



Don't forget that if you have completed an approved Wellness Incentive, not only will you receive \$50 in your Value Bank, your name will also be put into a drawing to win \$7,500! To be entered, the Plan Office must receive your Incentive Request form along with the proper supporting documentation by December 1, 2014. All incentives must be received within three months of the date of service.

Approved Wellness Incentives include:

- Member or spouse has a prostate exam.**
- Member or spouse has colorectal cancer screening.**
- Member or spouse has a gynecological exam.**
- Member or spouse has a mammogram.**
- Member or spouse completes a program with a personal health coach through Highmark.**

The drawing to win \$7,500 will be held at the Union Meeting on December 16th!

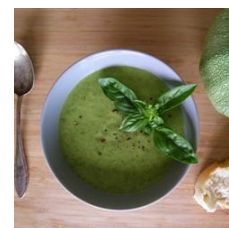
Here's What's Cooking...

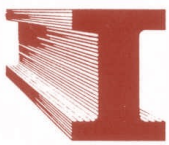
To make a quick delicious **Zucchini Soup** you will need:

- 21 ounces of zucchini, sliced
- 2 onions, chopped
- 2 cloves of garlic, crushed
- 3 cups of water, divided
- salt to taste
- 1 bunch of chives, chopped

Combine zucchini, onions, garlic, and 2 tablespoons of water in a non-stick pan over medium heat and cook until zucchini are softened, 5-10 minutes. Add remaining water and bring to a boil. Reduce heat and simmer for 5 minutes. Remove from heat, and cool.

After mixture is cooled, pour into a food processor (no more than half full). Cover and pulse a few times before leaving on to blend. Puree in batches until smooth. Season soup with salt and garnish with chives. This recipe can be found at www.allrecipes.com.





Iron Workers of Western Pennsylvania Benefit Plans

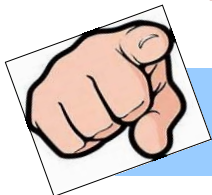
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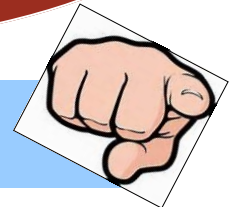


LIVE WELL

Better Health, Greater Opportunity



It is Your Responsibility



You have choices and responsibilities regarding your 2015 health care coverage. Will you choose the PPO coverage or Community Blue? Who will you be covering (yourself, your eligible spouse, your eligible dependents)? Which tier will you select (High, Mid or Low)?

These are important decisions that need to be made by **November 30, 2014.**

IF YOU DO NOT MAKE AN ELECTION, or IF WE RECEIVE YOUR ELECTION AFTER THE DEADLINE, YOU WILL DEFAULT INTO COMMUNITY BLUE.

If you had health coverage in 2014, you will default into Community Blue at the coverage level and tier you had in 2014. If you are a newly eligible member who does not have beneficiary/dependent information on file at the Plan

Office, you will default into Community Blue at the High Plan, Family coverage. If you are a newly eligible member who does have beneficiary/dependent information on file at the Plan Office, you will default into the High Plan in Community Blue at the status as indicated for beneficiary/dependent information on file in the Plan Office.

Enroll Now for 2015!