



DID YOU KNOW...

\$25 A MONTH CAN GIVE YOU ACCESS TO OVER 9,500 FITNESS FACILITIES?

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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.

2017 Plans

The following Plans will be offered to you for the upcoming year. It is very important to carefully go through your open enrollment package which you will be receiving soon. Read, compare and do your homework before selecting a Plan. It is YOUR responsibility to review the Plans and MAKE AN ELECTION by November 30, 2016.

~Introducing the Plans offered for 2017~

The Deluxe Plan—This Plan offers the exact same coverage as the "High Plan" offered in 2016 and in prior years. When choosing in-network facilities and physicians, you will have a \$20.00 co-payment, \$50.00 ER co-pay. There are no deductibles or co-insurance associated with this Plan when choosing in-network.

The Premier Plan—This Plan offers the exact same coverage as the "Mid Plan" offered in 2016 and in prior years. There is a \$200 individual deductible and \$400 family deductible associated with this Plan when choosing in-network facilities and physicians. Insurance will pay 90% after the deductible. Out of pocket maximums in this Plan for an individual is \$1,500 and \$3,000 for a family. (Co-payments are \$20 and ER is \$50.)

The Standard Plan—When choosing in-network facilities and physicians, this Plan comes with a \$1,000 individual deductible and \$2,000 family deductible. Insurance pays 90% after the deductible. Out of pocket maximums in this Plan for an individual is \$2,500 and \$5,000 for a family. (Co-payments are \$20 and ER is \$100.)

The Core Plan—This Plan offers the exact same coverage as the "Low Plan" offered in 2016 and in prior years. There is a \$2,500 individual deductible and \$5,000 family deductible associated with this Plan when choosing in-network facilities and physicians. Insurance will pay 90% after the deductible. Out of pocket maximums in this Plan for an individual is \$5,000 and \$10,000 for a family. (Co-payments are \$20 and ER is \$100.)

The Value Plan—When choosing in-network facilities and physicians, this Plan comes with a \$4,000 individual deductible and \$8,000 family deductible. Insurance pays 80% after the deductible. Out of pocket maximums in this Plan for an individual is \$5,000 and \$10,000 for a family. (Co-payments are \$30 and ER is \$100.)

*November 30
is the last
day to accept
your medical,
dental and
vision
enrollments
for 2017.*

*It is **your**
responsibility
to review the
information
and enroll on
time!*

Dental and Vision

As in years past you will be offered the choice to purchase dental and vision coverage for the upcoming year. Remember, these are voluntary plans, you are not automatically enrolled. If you would like to have coverage in 2017 you must buy the coverage and submit the paperwork to the Plan office or enroll online by November 30, 2016.

Be a Smart Consumer

Are you ready for some football?

Football season is here! Who doesn't love a good tailgate or house party to cheer on your favorite team? Partying with family and friends and enjoying food and drinks is always a great time. It is important to realize the dangers of getting behind the wheel after the game if you have been drinking.

Don't drink and drive or get in the car with someone who has been drinking. It's simply NOT WORTH THE RISK!

You may not be aware of a free program you are entitled to as part of your benefits package. Home Safe is a FREE program that will pay for your taxi, Uber or Lyft ride! If you have had too much to drink, call for a ride! All you need to do is obtain a receipt and mail it to:



Lytle EAP Partners
200 Cedar Ridge Drive
Suite 208
Pittsburgh, PA 15205

Be sure to include your name, address and phone number and that you are an Iron Worker with Local 3. Reimbursement will be sent directly to your home and is limited to three times per year. Be safe all year long and think before you get behind the wheel.

Discounted Gym Memberships

Before you know it'll be 2017 and New Years Resolutions will formed. If you are looking to start on a path of becoming healthier by working out keep in mind Highmark offers discounted gym memberships!

You can have access to nearly 9,500 fitness locations nationwide! You are not tied down to just one facility which is a bonus especially if you are traveling! The discounted rate is \$25 per month with a 3 month commitment. There is also a one time registration fee of \$25.00

To enroll or find a location near you:

- Log on to highmarkbcbs.com
- Select Member Discounts
- Select Blue 365 Discounts
- Select Login to Redem (register for Blue365 by following the instructions)
- Once registered go to Browse All Deals and select Healthways Fitness Your Way

Getting access to facilities all over the nation has never been so easy!

Here's What's Cooking...





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Look for your next
issue in January

LIVE WELL

Better Health, Greater Opportunity

Your Health, Your Choice

Open Enrollment 2017

is in full swing and you have more options than ever before! Choosing a health plan that is right for you and your family takes some consideration. It is time that we all start getting the most from our health care and that takes effort on your part. Make smart decisions about where you are going for your exams, blood work, x-rays etc. Compare prices and make the best decision that is best for you and your out of pocket responsibility.

For the upcoming year, the Board of Trustees have given you more options to accommodate the nationwide increase in health care costs. You get to choose what plan is right for you and/or your family. You get to choose who of your eligible dependents you cover and which tier of coverage you would like. Take the time and compare the plans offered. If your spouse has coverage as well compare theirs with what you are being offered.

Ask yourself:

~Does it make sense to keep the entire family on your insurance if your spouse's coverage is comparable?

~Are you choosing in-network facilities and physicians?

~Do you or someone in your family have a chronic condition where you will be seeing your physician more than just for a yearly exam?

Weigh your options and make the most out of your health care!