



DID YOU KNOW...

YOU CAN LOCATE A COMMUNITY BLUE NETWORK PHYSICIAN BY CALLING MYCARE NAVIGATOR AT 1-888-BLUE-428 OR LOG ON TO WWW.HIGHMARKBCBS.COM AND CLICK "FIND A DOCTOR?" YOU CAN ALSO CALL MYCARE NAVIGATOR FOR HELP TRANSFERRING MEDICAL RECORDS AND SCHEDULING APPOINTMENTS.

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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.

Community Blue

Open Enrollment is an important time where you must make an election regarding your medical coverage for the upcoming year. As you are aware, you are able to choose between the High Plan, the Mid Plan and the Low Plan. You can also elect which tier you would like for the upcoming year (member only, member and spouse, member and child(ren), or family). For 2014, you will be offered the same options as above under the current PPO Plan, as well as the option to switch from PPO Blue to Community Blue. The choice is yours. Community Blue offers a lower premium. A listing of participating hospitals under Community Blue is on page 2.

Community Blue hospitals offer every kind of care service throughout western Pennsylvania.

Community Blue offers a network of care providers that focus on care excellence and constant care improvement. In 29 western Pennsylvania counties, this network consists of more than 50 hospitals, many world-renowned for their care, and more than 7,600 primary care physicians and specialists.

As a Community Blue member, you enjoy all of the advantages you currently have in PPO Blue, including:

- Total support no matter what your status, including an exceptional range of health education programs, online tools and special member discounts, all available online at your Highmark member website, www.highmarkbcbs.com.
- 24-hour access to health decision support through Blues On Call at 1-888-BLUE-428.

- Reliable coverage across the state, nationally and around the world.
- Participation in the Value Based Benefits program, which offers reduced cost sharing for participants with chronic conditions.

The only difference between the PPO Plan and Community Blue is the Network.

COMMUNITY BLUE HOSPITALS IN WESTERN PENNSYLVANIA INCLUDE:

ALLEGHENY

- Allegheny General Hospital
- Allegheny Valley Hospital
- Children's Hospital of Pittsburgh of UPMC
- Forbes Regional Hospital
- Heritage Valley Sewickley
- Jefferson Regional Medical Center
- Ohio Valley General Hospital
- St. Clair Hospital
- Western Pennsylvania Hospital
- Western Psychiatric Institute and Clinic

ARMSTRONG

- Armstrong County Memorial Hospital

BEAVER

- Heritage Valley Beaver

BEDFORD

- UPMC Bedford Memorial

BLAIR

- Altoona Hospital
- Nason Hospital
- Tyrone Hospital

BUTLER

- Butler Memorial Hospital

CAMBRIA

- Conemaugh Memorial Medical Center
- Conemaugh Miners Medical Center

CLARION

- Clarion Hospital

CLEARFIELD

- Clearfield Hospital
- Dubois Regional Medical Center

CRAWFORD

- Meadville Medical Center
- Titusville Area Hospital

ELK

- Elk Regional Health Center

ERIE

- Corry Memorial Hospital
- Millcreek Community Hospital
- Saint Vincent Hospital

FAYETTE

- Highlands Hospital
- Uniontown Hospital

GREENE

- Southwest Regional Medical Center

HUNTINGDON

- J.C. Blair Memorial Hospital

INDIANA

- Indiana Regional Medical Center

JEFFERSON

- Brookville Hospital
- Punxsutawney Area Hospital

LAWRENCE

- Ellwood City Hospital
- Jameson Memorial Hospital

MCKEAN

- Bradford Regional Medical Center
- Kane Community Hospital

MERCER

- Edgewood Surgical Hospital
- Grove City Medical Center
- Sharon Regional Health Center

POTTER

- Charles Cole Memorial Hospital

SOMERSET

- Conemaugh Meyersdale Medical Center
- Somerset Hospital
- Windber Medical Center

VENANGO

- UPMC Northwest

WARREN

- Warren General Hospital

WASHINGTON

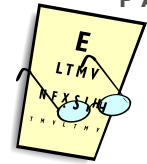
- Advanced Surgical Hospital
- Canonsburg General Hospital
- Monongahela Valley Hospital
- Washington Hospital

WESTMORELAND

- Frick Hospital
- Latrobe Area Hospital
- Westmoreland Hospital



Voluntary Plans *Dental and Vision*



Also in your Open Enrollment packets will be information on the dental and vision plans. These are voluntary plans. If you would like to have dental and/or vision coverage, you must complete the election form(s) and pay the premiums. You are not automatically covered for dental and vision.

If you are interested in purchasing dental and/or vision coverage, you must send a check to the Plan Office with your election form. You also have

the option to enroll in these plans online. If you are having the premium deducted from your Value Bank, you must have a minimum of three months of premium banked in your Value Bank.

Be sure to read all the instructions in your Open Enrollment packet, and be sure to make your elections and send your check to the Plan Office (if applicable), by the deadline of November 30, 2013.

DEADLINE

November 30, 2013

The Plan Office must receive your elections by **November 30, 2013**. There are no exceptions. You have the option to either mail the paper enrollment form(s) to the Plan Office or complete the Open Enrollment process online. Instructions to do so will be included in the packet.

The deadline is for ALL elections for 2014, which includes the medical plan and the two voluntary plans, dental and vision.



Open it.



Read it.

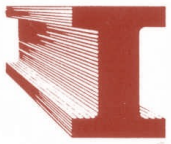


ENROLL.

Cancer Centers and Community Blue

Community Blue also includes the following jointly owned Cancer Centers:

- UPMC Jefferson Regional Oncology Services
- UPMC Heritage Valley Health System Cancer Center
- UPMC St. Clair Hospital Cancer Center
- Regional Cancer Center in Erie



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DEADLINE APPROACHING



The big \$7,500 giveaway will be here before you know it!

All members who completed a wellness incentive and submitted a Value Bank Incentive Request Form to the Plan Office between October 3, 2012 and December 1, 2013 will be entered into the drawing to win \$7,500!

The drawing will be held at the December 17, 2013 Union Meeting.

To be entered, complete one or more of the following incentives, and return the proper paper work to the Plan Office by December 1, 2013.

- Member and/or spouse complete an approved Highmark Community Program.
- Eligible dependent child(ren) complete the Highmark Community Program "Personal Nutrition Coaching for Kids".

- Member or spouse has a prostate exam.
- Member or spouse has a colorectal cancer screening.
- Member or spouse has a gynecological exam.
- Member or spouse has a mammogram.

All requests must be received at the Plan Office within three months of the date of service.

Visit our website to print the Value Bank Incentive Request Form at www.ironben.com.