



YOUR NEW WELLNESS & DISEASE MANAGEMENT BENEFITS START MARCH 1, 2009!

Give yourself and your family the gift of good health in 2009 with **Wellness Power**—your new Wellness and Disease Management benefits. The Board of Trustees designed these programs to help you improve your health. Through education, screening, and the assistance of healthcare professionals, you will be able to change your lifestyle in order to achieve better health. On top of that, you can earn up to \$300* per year for your Health Reimbursement Arrangement (HRA) by taking part in these programs!

What is Wellness Power?

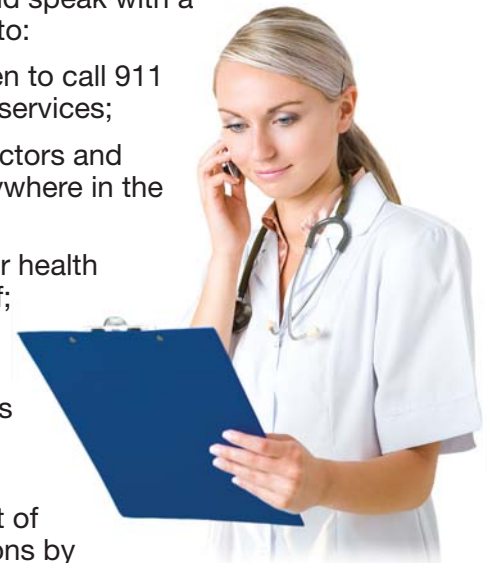
Here's how **Wellness Power** works. Your new Wellness and Disease Management benefits include health tools and access to healthcare professionals who will provide you with health advice and assistance. All NECA-IBEW Welfare Trust Fund participants, including retirees over age 65 and eligible dependents over age 18, can participate in these programs. However, retirees over age 65 and covered dependent children are **not** eligible to earn HRA rewards.

- **Health Risk Assessment.** You will have access to a **confidential** questionnaire prepared by healthcare experts and designed to help you identify potential risks early so they do not become serious health issues. Healthcare professionals will then provide you with recommendations on how to enhance your health and well-being, so you can seek proper care and make necessary lifestyle changes. You can complete the assessment online or on paper.



All of your personal health information is completely **confidential**. Our **Wellness Power** program meets all federal and state regulations, including those that are part of the HIPAA Privacy Act. Your information will **not** be shared with your employer or your union.

- **Wellness Programs.** Exercise, Heart, Diabetes, Nutrition, Stress, Healthy Weight, and Tobacco Cessation programs designed to educate and promote healthy choices. You can participate in these programs online or by telephone.
- **Wellness Coaching.** After you complete your Health Risk Assessment, a Wellness Coach will contact you to help you learn about ways to modify your lifestyle to reduce your risks and improve your health.
- **Nurseline.** Call the 24-hour toll-free hotline at 877-219-5999 and speak with a registered nurse to:
 - determine when to call 911 or emergency services;
 - find nearby doctors and hospitals—anywhere in the country;
 - deal with minor health issues yourself;
 - better understand your symptoms and treatment options; or
 - make the most of your medications by learning about cost-saving options and how to avoid drug interactions.
- **Disease Management.** Designed to help you manage chronic conditions—Diabetes, Coronary Artery Disease, Heart Failure, Asthma, and Chronic Obstructive Pulmonary Disease—and reduce the risk of complications. If you have one or more of these chronic conditions, a healthcare professional will contact you to help you learn about your condition and ways to modify your lifestyle for better health. They will also monitor your progress and work with you and your physician to make sure your treatment is appropriate.



Earn Rewards with Wellness Power!

Active participants and your spouses, as well as retirees under age 65 and your spouses, are eligible to receive rewards for participating in the **Wellness Power** programs. When you or your spouse enroll and comply with the requirements of the programs, you will receive a reward in the form of a contribution to your Health Reimbursement Arrangement (see below). You can use your rewards to pay for medical expenses, prescription expenses, and even over-the-counter medications that are not covered by the Fund. Not only will you live a healthier life, but you will also receive money to help pay for your healthcare costs. The chart below lists the programs and your rewards.

Wellness Power Initiative	Health Reimbursement Arrangement Reward*
Health Risk Assessment	\$50 \$50 bonus reward if completed within the first three months of becoming eligible for Plan benefits or the start of the Wellness Power program
Wellness Program	\$100 per program completed
Disease Management Program	\$200

* The total reward amount available to each member and each spouse is \$300 per year or \$600 per family.

Health Reimbursement Arrangement (HRA)

A HRA is an account that the Fund sets up and maintains on your behalf. Money in your HRA can be used to pay for certain healthcare-related expenses not paid by the Fund, such as deductibles, coinsurance, and prescription expenses.

There are two ways to accumulate funds in your HRA:

1. If you participate in these Wellness and Disease Management programs, you will receive an award; or
2. If your local union has elected to allocate an employer contribution to a HRA on your behalf, a HRA contribution will be made and credited to your HRA for each hour that you work.

No additional voluntary contributions are allowed. This is not a bank account—you cannot make deposits or withdrawals. If there is money remaining in your account at the end of the Plan Year, December 31, it will be carried over into the next year. You will not lose it.

Your HRA Account may only be used to pay for eligible healthcare expenses as defined by Internal Revenue Code (IRC) Section 213. To receive reimbursement for eligible expenses, you must submit a written claim form with the required supporting documentation to the Plan in accordance with the Plan's claim procedures.



Wellness POWER NECA-IBEW Welfare Trust Fund Wellness and Disease Management Program

When you see this logo, look for important information about your Wellness and Disease Management benefits.

Questions?

The Wellness Coaching, Nurseline, and Disease Management programs are designed to keep you and your family healthy, and are administered by OptumHealth. We encourage all participants to take advantage of these valuable benefits. Look for more **Wellness Power** information over the coming months.

To learn more about your **Wellness Power** benefits or to take your Health Risk Assessment, go to <https://my.healthatoz.com/portal/bridge/NECAIBEW> on or after March 1, 2009, or call OptumHealth at 877-219-5999. For more information about your HRA and other benefits provided by the NECA-IBEW Welfare Trust Fund, call 217-875-0254 or toll-free at 800-765-4239.



*The Board of Trustees
NECA-IBEW Welfare Trust Fund*

This document contains only highlights of the Wellness and Disease Management benefits of the NECA-IBEW Welfare Trust Fund. Full details are contained in the Plan Documents that establish the Plan provisions. If there is a discrepancy between the wording here and the documents that establish the Plan, the Plan Document language will govern. The Trustees reserve the right to amend, modify, or terminate the Plan at any time, in their sole discretion.