



Wellness Power!

A Guide to Your
Wellness and Disease
Management Benefits



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

YOUR NEW WELLNESS AND DISEASE MANAGEMENT BENEFITS



The NECA-IBEW Welfare Trust Fund Board of Trustees is proud to be able to provide you and

your family with Wellness and Disease Management benefits.

The new **Wellness Power** program, effective March 1, 2009, enables you to use education and screening resources,

as well as the assistance of healthcare professionals to change your lifestyle and achieve better health.

On top of that, **you can earn up to \$300 per year in your Health Reimbursement Arrangement (HRA)** by participating in these programs!

Your new Wellness and Disease Management benefits are **free**. 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, their spouses, and all covered dependent children are **not** eligible to earn HRA rewards.

This booklet gives you an overview of your new benefits. You will receive more information from OptumHealth, the independent administrator of your Wellness and Disease Management benefits. The Fund will also send out periodic updates with tips for making the most of your benefits and news about benefit changes.

To learn more about your **Wellness Power** benefits, go to <https://my.healthatoz.com/portal/bridge/NECAIBEW>, or call OptumHealth at 877-219-5999. You can also contact the NECA-IBEW Welfare Trust Fund at 217-875-0254 or toll-free at 800-765-4239.

Get Healthier — And Earn Valuable Rewards at the Same Time!

\$50	For completing a Health Risk Assessment
\$50 bonus	If you complete the Health Risk Assessment within three months of becoming eligible for Plan benefits or the start of the Wellness Power program
\$100	For each Wellness Program you complete
\$200	For completing a Disease Management Program

See details on page 6.

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.



Health Risk Assessment

One of the key features of your **Wellness Power** benefits is a **confidential** Health Risk Assessment. The Health Risk Assessment is designed by healthcare experts to help you evaluate your health and identify potential health risks before they become serious health problems.

Once you complete the **confidential** questionnaire, healthcare professionals will review your answers and, if applicable, provide you with recommendations on how to enhance your health and wellbeing, so you can seek proper care and make necessary lifestyle changes.

The results of the Health Risk Assessment are **confidential** and are available only to you. Results are not available to the Fund Office, your employer, or your union. Your Health Risk Assessment will not affect your eligibility or benefit payments, but filling it out and returning it can add money to your Health Reimbursement Arrangement (HRA).

You can complete the assessment online or on paper. If a paper assessment is more convenient, call the NurseLine hotline at 877-219-5999 and ask for “Web support” to request a paper Health Risk Assessment. Once you complete the assessment, you will receive:

- Confidential feedback, if applicable, on your current health and identification of potential health risks (heart disease, high blood pressure, or diabetes).
- Your HRA incentive reward (\$50, plus an additional \$50 if you complete the assessment within the first three months of becoming eligible for Plan benefits or the start of the **Wellness Power** program).

You can take the Health Risk Assessment every six months, but you can only receive a HRA incentive reward once a year.

Wellness Programs

Your exciting new Wellness benefits are designed to help you start making positive changes to your health and wellbeing. For each program that you complete, you'll receive a \$100 HRA incentive reward.*

These health improvement programs include interactive tools, resources, information, and online programs, as well as access to healthcare professionals to help you achieve and maintain a healthy, balanced lifestyle. Here's a look at the Wellness Programs being offered:

- Nutrition
- Exercise
- Smoking Cessation
- Diabetes
- Heart Health
- Weight Loss
- Stress Management.



As a participant in these programs, you'll have access to quizzes, action steps, health improvement plans, and interactive tools, such as the Tobacco Cessation Virtual Tar Jar, the Weight Management Calorie Burner, and the Exercise Program Target Heart Rate Calculator, to help you achieve your personal health goals.

** The total reward amount available to each member and each spouse is \$250 per year or \$500 per family, excluding retirees over age 65, their spouses, and all covered dependent children. For more details, see page 6.*



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 Coaching

About a month after you complete your Health Risk Assessment, a Wellness Coach may call you to explain the program, introduce you to the OptumHealth Web site (<https://my.healthatoz.com/portal/bridge/NECAIBEW>) and your online options, address your concerns, help you enroll in the Wellness Coaching Program, and schedule your first Wellness Coaching call. Anyone can participate in the Wellness Coaching Program, but you may not receive a call from a Wellness Coach if your Health Risk Assessment doesn't identify certain risk factors. That is, if you're healthy enough, you won't be called, but you can still participate.

Wellness Coaches are smoking cessation specialists, stress management experts, Certified Diabetes Educators (CDE), exercise experts, certified personal trainers, Registered Dietitians, public health educators, and rehabilitation counselors. They will connect you to a multi-disciplinary health team dedicated to helping you live a healthier life.



You can decide how you want to participate—by mail or telephone. You know yourself and your needs. Will you be more motivated to change your lifestyle with personal, one-on-one coaching? Or, will reading the printed materials mailed to your home do the trick? You can tailor the program to whatever works best for you.

Then, depending on your preferences, over the next three to six months, you will receive several calls or mailings from your dedicated Wellness Coach that help you learn about behavior and/or lifestyle changes you can make to decrease your risks, set goals, monitor your progress, adjust your personalized goals and action plan, and celebrate your successes.

Your Wellness Coach will collaborate with you to determine your short- and long-term goals.

You will also have opportunities to provide feedback to improve the program, not only for you, but also for others who may wish to take advantage of the program.



NurseLine

The NurseLine Program is a 24/7, toll-free hotline dedicated to the Fund and its members. When you call the NurseLine at 877-219-5999, you will receive:

- Immediate answers to your health questions any time, from anywhere—24 hours a day.
- Access to caring registered nurses who have an average of 15 years' clinical experience.
- Trusted, physician-approved information to guide your healthcare decisions.

NurseLine nurses will help you:

- **Choose the appropriate level of medical care.**
 - Understand a wide range of symptoms.
 - Determine if the emergency room, a doctor visit, or self-care is right for your needs.
- **Find a doctor or hospital.**
 - Find doctors or hospitals that meet your needs and preferences.
 - Locate an urgent care center and other health resources.
- **Understand treatment options.**
 - Learn more about a diagnosis.
 - Explore the risks, benefits, and possible outcomes of your treatment options.
- **Achieve a healthy lifestyle.**
 - Get tips on how nutrition and exercise can help you maintain a healthy weight.
 - Learn about important health screenings and immunizations.



- **Make the most of your medications.**
 - Explore how to save money on prescriptions.
 - Learn how to take medication safely and avoid interactions.

You also can listen to over 1,700 pre-recorded health messages (with over 600 topics in Spanish), in the Health Information Library by using PIN 205. Ask a nurse about available topics and codes.

Call the NurseLine hotline today: 877-219-5999. TTY/TDD users: Please call the National Relay Center at 800-855-2880 and ask for the number above.

Disease Management

The Disease Management Programs are designed to help you manage chronic conditions and reduce the risk of complications. If you have one or more of the chronic conditions listed below, a healthcare professional will contact you to discuss the benefits of participating in the program and help you learn about 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. When you enroll in and comply with the Disease Management Program requirements, you will receive a \$200 HRA incentive reward.

Wellness Power provides you with access to the following Disease Management Programs:

- Diabetes
- Coronary Artery Disease
- Heart Failure
- Asthma
- Chronic Obstructive Pulmonary Disease.



Through these Disease Management Programs, healthcare professionals will work with you to:

- Learn about your condition and its triggers and symptoms.
- Develop a customized action plan, including recommendations on treatment and medication.
- Enhance your physician's treatment plan and coordinate the scheduling of your appointments.
- Make sure that you are on the proper medications and correct dosages to manage your condition and prevent harmful drug interactions.



- Identify medications that can help you save money while controlling and managing your disease.
- Explain the appropriate follow-up care after a hospital stay or procedure to improve your recovery.
- Modify your lifestyle. Experts will help you enroll in the appropriate smoking cessation, weight, diet, and/or exercise programs, and then monitor your progress to determine if the program is working or if further behavioral changes are necessary to reduce your risk factors.
- Help recognize environmental and behavioral factors.
- Help you identify community resources.
- Learn about critical tests to ensure the right care is administered in the right setting at the right time.



You will also have access to:

- Online information and visual aids for symptom identification.
- Personalized online resources.
- Wellness Coaching by telephone or online.
- Online and printed educational resources.

Disease Management Programs can play an important role in providing access to better outcomes and lower costs associated with the treatment of your condition.



Earn Rewards with *Wellness Power!*

Active participants and spouses, as well as retirees under age 65 and 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 (HRA). 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 \$250 per year or \$500 per family, excluding retirees over age 65, their spouses, and all covered dependent children.*

*In the first three months of eligibility for Plan benefits or the start of the **Wellness Power** program, members and spouses can each earn an additional \$50 for completing the Health Risk Assessment, bringing the total reward amount available to members and spouses to \$300/year or \$600/year 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 enroll in and comply with these Wellness and Disease Management Programs, a contribution will be made to your HRA account; 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 HRA Account at the end of the Plan Year, December 31, it will be carried over into the next year.

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.

Questions?

The Wellness Coaching, NurseLine, and Disease Management Programs are designed to keep you and your family healthy and are administered by OptumHealth, an independent organization. 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>, 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.

OptumHealth, a division of United HealthCare Services, Inc. is a Business Associate of the NECA-IBEW Welfare Trust Fund ("Fund") and is not the Plan Sponsor of the Fund and not a fiduciary thereof. For information as to the identity and contact information of the Plan Sponsor(s) of the Fund, please write to the NECA-IBEW Welfare Trust Fund at 2120 Hubbard Avenue, Decatur, Illinois 62526, or visit the Fund's Web site at <http://www.neca-ibew.org/>.



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 Decatur, Illinois 62526-2871

Wellness Power Online
<https://my.healthatoz.com/portal/bridge/NECAIBEW>



This booklet gives you an overview of your new **Wellness Power** benefits, which are effective March 1, 2009. Your free **Wellness Power** benefits provide you with education and screening resources, as well as help and advice from healthcare professionals to improve your health—and enable you to earn rewards for your Health Reimbursement Arrangement at the same time. Check out the interactive tools, resources, information, and online programs at <https://my.healthatoz.com/portal/bridge/NECAIBEW>.

NOTE: When you register on the Web site, you will be asked to provide your Subscriber I.D. Number. You can find this number on your NECA-IBEW Welfare Trust Fund BCBS I.D. Card. Your Subscriber I.D. Number starts with “8017.” Do not enter “NEC” because the Web site will not recognize the I.D. number.