

Plan Changes 2020

The Board of Trustees have adopted several changes to your Medical and Prescription Drug plan effective January 1, 2020.

New for 2020: Certain Preventive Care visits will be covered with **no copay!** Preventive care helps protect you from getting sick. Some examples of preventive care visits are your annual wellness exam, routine mammogram, and preventive care immunizations. Your health plan will offer certain preventive care services and immunizations at no cost to you so long as you see an Anthem in-network doctor and/or a network pharmacy.

Many **preventive care services** will be covered at 100% (no copay or deductible) for men, women and children.

Wellness Screenings/Exams
Wellness Counseling and Education
Immunizations
Prescription and Over-the-Counter Drugs

A few examples of these added benefits include:

Hepatitis A & B screenings/immunizations	Hearing Exam	Counseling for Depression/Alcohol Misuse/Tobacco Use	Cholesterol and Lipid screening
Mammogram	Flu Shots (Anthem Providers Only)	Zoster (shingles) immunization	Bone Density Test
Pap Test & Pelvic Exam	Blood Pressure screening	Tobacco Cessation Prescriptions	Counseling for Obesity
Eye chart test for vision	HPV screening	Aortic aneurysm screening (men who have smoked)	Statin Prescriptions for low to moderate cardiovascular disease
Fluoride Supplements	Aspirin	Breast Cancer Prevention	Vitamin D
Chickenpox vaccine	Meningitis vaccine	Rotavirus	Tetanus vaccine
Bone Density Test	Colonoscopy	Type 2 Diabetes screening	Measles, Mumps, Rubella vaccine
Prostate (PSA) screening	Tuberculosis screening	Violence and Domestic screening/counseling	HIV screening and counseling

This is not a complete list. For more detailed information, please visit Anthem's website at <https://www.anthem.com/preventive-care/> and CVS Caremark's website at

https://www.caremark.com/portal/asset/NoCost_Preventive_List.pdf or by calling the toll-free number on the back of your Anthem and/or CVS Caremark ID card.

Anthem: Medical Plan Changes

The office visit copay for in-network preventive care and immunizations for 2020 will be **\$0**. Office visit copays for diagnostic care and urgent care copays will remain the same and will now apply toward your out-of-pocket maximum. The Emergency Room copay, and your annual deductible will also remain the same. Your in-network out-of-pocket maximum will increase by \$250 per person up to the family maximum effective January 1.

Effective 01/01/2020		
Medical	Network	Non-Network
Preventive Care/Immunizations		
Office Visit Copay	\$0	Deductible plus 50% coinsurance (applies toward out-of-pocket max.)
Diagnostic Care (when you have symptoms, not preventive care)		
Office Visit Copay	\$30 (applies toward out-of-pocket max.)	Deductible plus 50% coinsurance (applies toward out-of-pocket max.)
Urgent Care	30% coinsurance (applies toward out-of-pocket max.)	30% coinsurance (applies toward out-of-pocket max.)
Emergency Room	30% coinsurance	30% coinsurance (applies toward out-of-pocket max.)
Deductible	\$1,000 per person \$2,000 family maximum	\$2,000 per person \$4,000 family maximum
Coinsurance	70%	50%
Out-of-Pocket Max. (includes deductible)	\$5,250 per person \$10,500 family maximum	\$10,500 per person \$21,000 family maximum

CVS Caremark: Prescription Drug Plan Changes

Preventive care drugs, including some over-the-counter drugs, for 2020 will have **no copay**. Your deductible and drug copays will remain the same. A new Out-of-Pocket maximum has been added for in-network prescriptions to place a maximum on your out-of-pocket drug spend in a calendar year.

Effective 01/01/2020		
Prescription Drug	Network	Non-Network
Preventive Care Drugs/Immunizations		
	\$0	N/A
Retail (Up to a 30-Day Supply)		
Deductible	\$200 per person per calendar year	
Generic	\$10	50% (\$50 minimum)
Brand Preferred	\$30	50% (\$50 minimum)
Brand Non-Preferred	50% coinsurance with \$50 min./ \$100 max.	50% (\$50 minimum)
Maintenance Choice (90-Day Supply at CVS Pharmacy or Mail-Order)		
Generic	\$20	N/A
Brand Preferred	\$70	
Brand Non-Preferred	\$125	
Out-of-Pocket Maximum	\$2,900 per person \$5,800 family maximum	Unlimited

Children Ages 19 to 26

Great news! You no longer have to complete the Adult Child certification form for your children that are ages 19 to 26. Coverage for your adult children will continue until the last day of the month following their 26th birthday. If you would like to terminate coverage for them earlier than that, you may do so by completing and submitting an Opt-Out Form for Retiree Health Insurance coverage.

Coordination of Benefits:

Reminder: If you or a family member receive a Coordination of Benefit Questionnaire from Anthem, please complete and return the form to Anthem to avoid claim denials. Failure to complete and return the questionnaire will result in the **denial** of claim(s).

LiveHealth Online:

Did you know that the average cost for one visit to the Emergency Room is **\$1,700**? More than half of these visits are avoidable. A visit with your primary care physician, urgent care, or LiveHealth Online can **save you and the plan** money.

Using **LiveHealth Online**, you can have a private and secure video visit with a board-certified doctor or licensed therapist on your smartphone, tablet or computer with a webcam. It's an easy way to access the care you need at home or on the go by paying only a \$10 copay if you are eligible for benefits at the time of the call. When your own doctor isn't available, use **LiveHealth Online** 24/7 if you have pinkeye, a cold, the flu, a fever, allergies, a sinus infection or other common health condition. A doctor can assess your condition, provide a treatment plan and even send a prescription to your pharmacy. If you're feeling anxious or having trouble coping on your own and need some support, you can have a video visit with a therapist using **LiveHealth Online**. Start by registering at **livehealthonline.com** or download the free **LiveHealth Online** app to your mobile device.

Registration Instructions:

1. Choose Sign Up to create your LiveHealth Online account. Then enter information like your name, email address, date of birth and create a secure password.
2. Read the Terms of Use and check the box to agree.
3. Choose your location in the drop-down box of states.
4. Enter your birth date and choose your gender.
5. For the question "Do you have insurance?", select **Yes**. Be sure to have your Anthem member ID card handy to complete your insurance information. If you choose **No**, you can still enter your insurance information later.
6. For Health Plan, in the drop-down box, select Anthem.
7. For Subscriber ID, enter your identification number, which is found on your Anthem member ID card. Select Yes if you are the primary subscriber or No if you are not the primary subscriber.
8. Insert a service key if you have one. If you don't have a service key that's OK, this is optional and not required to register.
9. Select the green Finish button.

Do you know who your designated beneficiary is?

It is important to periodically update your beneficiary. Life events such as marriage, divorce, death of your parents, spouse or loved ones often result in the need to update your beneficiary. Beneficiary designations are a way to efficiently pass benefits such as the proceeds of a life insurance policy, annuity benefits, or pension benefits to the appropriate person. If you are unsure who your beneficiary is, please logon to the Member Dashboard, or call the Fund office.

Important Phone Numbers and Websites:

Anthem (Medical Claims)

- Member Services: 1-844-610-1938
- anthem.com

CVS Caremark (Rx)

- Customer Care: 1-888-202-1654
- Specialty Pharmacy: 1-800-237-2767
- caremark.com

LiveHealth Online (Telemedicine)

- 1-888-548-3432
- livehealthonline.com

Benefit Trust Office

- 1-800-331-4277
- iwtrustfund.com

Have you registered on the Member Dashboard?

www.iwtrustfund.com

After you register for an account online, you will be able to view your personal information from your smartphone, tablet, or computer. Some of the items you will be able to view are listed below.

- ✓ Your Demographic Information
- ✓ Eligibility for Health Insurance Benefits
- ✓ Dependents Covered on Health Insurance
- ✓ Health Reimbursement Account Balance
- ✓ Hour Bank Reserve
- ✓ Request a Pension Calculation
- ✓ Pension Pay History including Withholdings
- ✓ Change Your Address
- ✓ View 12 Months of Insurance Eligibility
- ✓ Beneficiary Designation(s)
- ✓ Entire Work History by Employer by Month
- ✓ Annual Pension Hours Credited
- ✓ Annuity Account Balance
- ✓ Pension 1099-R Tax Form



Sincerely,

Board of Trustees