The Get Healthy \textit{Know Your Numbers} annual wellness screening period for employees and covered spouses/domestic partners closed on December 31, 2015. We hope you took advantage of this benefit and completed a wellness screening.

Over 82 percent of employees and covered spouses/domestic partners completed a wellness screening in 2015. Both the employee and covered spouse/domestic partner must have completed a wellness screening for the employee to earn the contribution waiver beginning July 1, 2016.

**Wellness Screening Offers Valuable Information**

\textit{If you participated in a worksite event}, you received your results at the event. \textit{If you went to a Quest Diagnostics Patient Service Center (PSC)}, you received your printed results in the mail. \textit{If you had your screening done at your doctor’s office} and the results were faxed to Quest Diagnostics by December 31, 2015, you also received printed results in the mail.

**Sharing Your Results with Your Doctor**

Your wellness screening results offer valuable medical information that you should share with your doctor. If your results are within the acceptable ranges, give your doctor a copy of the screening results at your next appointment. If your results are out of range, we hope that you visited your doctor to discuss your screening results. If you haven’t visited your doctor, please make an appointment to review your results and discuss next steps or any medications your doctor feels you may need to be taking.

**View Your Get Healthy Results Online**

You may also access your results online.
- Visit www.pebtf.org
- Click on the Get Healthy logo
- Follow the instructions for viewing your results.

You will see your wellness screening results for all of the years that you participated – it’s a great way to see if you have improved over the years.
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Ready, Set, Go Challenge

Imagine walking two times from the earth to the moon or losing the weight of one pick-up truck. That’s exactly what the members who participated in the first fitness challenge, Ready, Set, Go did in fall 2015. Approximately 3,500 employees signed up to participate in the challenge with 1,734 finishing strong by logging all eight weeks.

So, how did we do?

• 963,685,218 steps walked – 2 times from the earth to the moon
• 5,184 pounds lost – that’s about 1 pick-up truck
• 49,196 hours of exercise – that’s 6,149.5 hours of exercise a week

The PEBTF awarded prizes in a number of categories, and here are the winners:

<table>
<thead>
<tr>
<th>High Achievers – Teams</th>
</tr>
</thead>
<tbody>
<tr>
<td>Benner Walkabout</td>
</tr>
<tr>
<td>(89 average minutes per person/per day)</td>
</tr>
<tr>
<td>Most Exercise Minutes</td>
</tr>
<tr>
<td>OA’s Seven Deadly Sins and the Saint</td>
</tr>
<tr>
<td>(19,933 average steps per person/per day)</td>
</tr>
<tr>
<td>Most Steps</td>
</tr>
<tr>
<td>TAP Titans</td>
</tr>
<tr>
<td>(9.9 pound average weight loss)</td>
</tr>
<tr>
<td>Most Weight Loss</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Regional Winners – Teams</th>
</tr>
</thead>
<tbody>
<tr>
<td>Western PA</td>
</tr>
<tr>
<td>Benner Walkabout (Blair County)</td>
</tr>
<tr>
<td>Steps and Exercise Minutes</td>
</tr>
<tr>
<td>Central PA</td>
</tr>
<tr>
<td>Choose to Lose (Dauphin County)</td>
</tr>
<tr>
<td>Steps</td>
</tr>
<tr>
<td>OA’s Seven Deadly Sins and the Saint (Cumberland County)</td>
</tr>
<tr>
<td>Exercise Minutes</td>
</tr>
<tr>
<td>Northeastern PA</td>
</tr>
<tr>
<td>The “A” Team (Luzerne County)</td>
</tr>
<tr>
<td>Steps and Exercise Minutes</td>
</tr>
<tr>
<td>Southeastern PA</td>
</tr>
<tr>
<td>Workoutaholics (Montgomery County)</td>
</tr>
<tr>
<td>Steps and Exercise Minutes</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>High Achievers – Individuals</th>
</tr>
</thead>
<tbody>
<tr>
<td>Daniel Bickel – Benner Walkabout</td>
</tr>
<tr>
<td>Most Exercise Minutes</td>
</tr>
<tr>
<td>Christine Rodgers – Workoutaholics</td>
</tr>
<tr>
<td>Most Steps</td>
</tr>
<tr>
<td>Michael Siegel – TAP Titans</td>
</tr>
<tr>
<td>Most Weight Loss</td>
</tr>
</tbody>
</table>

PEBTF May Cancel Your Coverage for Fraud or Intentional Misrepresentation

**IMPORTANT:** If you intentionally provide false or misleading information about eligibility for coverage under the PEBTF Plan (or about a claim) or you fail to make a required contribution on time, your coverage may be terminated retroactively. This may occur, for example, if you file a false claim, fail to notify us promptly of a divorce or fail to submit timely proof of birth or adoption that verifies your relationship with a new child whom you have added as a dependent.
We then looked at the top five agencies with the highest percentage participation and randomly selected a team from each agency:

<table>
<thead>
<tr>
<th>Agency</th>
<th>Team Prize Winner</th>
</tr>
</thead>
<tbody>
<tr>
<td>Executive Offices – 15% participation</td>
<td>Gut Busters</td>
</tr>
<tr>
<td>Health Care Cost Containment – 10% participation</td>
<td>TeamPHC4</td>
</tr>
<tr>
<td>PA Gaming Commission – 9% participation</td>
<td>Ninja Chickens</td>
</tr>
<tr>
<td>Community &amp; Economic Development – 8.7% participation</td>
<td>Forever Flab-U-Less</td>
</tr>
<tr>
<td>PEMA – 8.2% participation</td>
<td>PEMA-TASTIC</td>
</tr>
</tbody>
</table>

We also awarded the finishers and chose 50 randomly-selected winners among all those who logged all eight weeks.

Best Team Name
There were a lot of creative team names which many of you saw when you were on the Ready, Set, Go site. The winner of Best Team Name, which was chosen by the PEBTF Board of Trustees, was: No Mo Junk in Da Trunk

Success Stories from the Ready, Set, Go Challenge

“I have lost over 9 pounds so far and have gotten into a better fitness and diet regimen because of the Ready, Set, Go Challenge.”

“For 10 years, I sat at my desk and ate my lunch. The Ready, Set, Go Challenge motivated me to step away from my desk for 30 minutes during lunch and take a walk. Eventually, I stepped away from my desk for a morning break and lunch. My energy level rose and I didn’t feel the ‘need’ to drink coffee in the afternoon to keep going. Another goal was to walk 10,000 steps a day during the challenge. I reached this goal plus a few extra thousand steps every day.”

“My goal was to have 10,000 or more steps per day. Many days throughout the week were below my goal but on the weekends, I generally exceeded my goal. My highest day was 24,065 steps, which was a Saturday when I mowed the lawn and then went for a walk. That day, I walked 9.41 miles.”

“For years I haven’t been very motivated to do much exercise and try to improve my health. I have gained quite a few pounds over the years and have become quite lazy in watching my health. Once our team started this program, I was motivated to move and record those steps. I completed my first 5K during the Ready, Set, Go Challenge with my team. I walked 98% of the way and came in almost last, but I did it!”

READY, SET, GO WEIGHT LOSS WINNER

Michael Siegel welcomed the Ready, Set, Go Challenge as an incentive to lose weight. He took a practical approach to losing weight. Before the challenge, he drank a lot of soda, so he cut out all soda, juice, alcohol and other sugary drinks. He also said no to fast food and made better food choices.

Michael belonged to a health club for a while but decided to get serious about exercising during the Ready, Set, Go Challenge. He worked out almost every day with a focus on strength training.

Michael lost almost 31 pounds during the challenge and now that he reached his goal he is working on maintaining that weight loss.
Appalachian Trail Fitness Challenge
Coming in April 2016

Have you ever thought about hiking the Appalachian Trail? Perhaps you did a day-hike on the part of the trail that is located in Pennsylvania? Beginning in April 2016, your team will be able to walk all 2,190 miles of a “virtual Appalachian Trail” as part of our next fitness challenge offered through the MyActiveHealth website. You will travel along the world’s most famous hiking trail from Georgia to Maine. Along the virtual trail will be various destinations with information about each location. You will be able to track your team’s progress as you move along the map of the trail.

So, get your team together and sign up to hike the virtual Appalachian Trail in April 2016. Registration opens in March! Information will be provided via email and in posters at your worksites.

Fun Facts about the Appalachian Trail
• Goes through 14 Eastern states
• 2,190 miles
• 3 million visitors per year
• In Pennsylvania, you can hike the trail as it travels near Harrisburg and just north of Allentown
• The Appalachian Trail Museum is located just outside of Harrisburg in Pine Grove Furnace State Park, near Gardners, PA

Source: Appalachiantrail.com

MyActiveHealth Website

You want to live well and feel good but where do you start? One place is MyActiveHealth, your link to better health.

MyActiveHealth is offered free of charge to PEBTF covered employees and covered spouses/domestic partners. It offers:

Digital Coaching: All of the advantages of private coaching, at your own pace, including healthy plans for exercise, condition management and better eating tips.

Action Trackers: Health stats and progress reports at your fingertips.

Healthy Recipes: Ready to cook up something tasty AND HEALTHY? You might want to check out the recipes.

Helpful Videos: Short videos about your health for quick education during a busy life. Topics include diabetes, asthma and other common health conditions.

Health Library: Lots of good reading on all kinds of health topics such as exercise, nutrition and first aid. You’ll want to check in every so often to see what’s new!

It’s easy to sign up!
1. Go to www.pebtf.org
2. Click on the Get Healthy logo
3. Select “MyActiveHealth”
4. Click “Create an Account”
5. Enter the requested information
6. Create a user name and password
7. Click “I accept the terms and conditions” button (you can personalize your account now or wait until later)

MyActiveHealth is the same site that you use to participate in a Fitness Challenge. If you participated in Ready, Set, Go, you already have a username and password. Check out all the site has to offer throughout the year.

Begin the New Year with a Fresh Start

This New Year, take a fresh approach to breaking free from tobacco with the Quit For Life® Program. When you enroll, a Quit Coach® staff member will help you create a quit plan that’s just right for you. One-on-one phone sessions with your coach will give you the tools, knowledge and confidence you need to quit tobacco — of any kind — and make a fresh new start. You may even qualify for free nicotine replacement patches or gum. The PEBTF Prescription Drug Plan also covers tobacco cessation and nicotine replacement drugs.

Don’t wait! Enroll today to make 2016 tobacco-free!
1-866-QUIT-4-LIFE
(1-866-784-8454)
www.quitnow.net/pebtf

The Quit For Life Program is provided at no cost to you and your covered dependents (age 19 and older).

A Better You in the New Year

You may be thinking about joining a health club in 2016. Don’t forget your health plan offers discounts to health clubs in your area. Many plans also offer discounts for weight loss programs.

Visit www.pebtf.org for information about the discount programs. To find out more detailed information or to register for a discount program, you will need to go to your medical plan’s website and create a login and password if you haven’t already done so.
Open Enrollment Changes Effective January 1, 2016

Any health plan change you made during the 2015 Open Enrollment went into effect on January 1, 2016.

- If this is the first time you enrolled in PEBTF benefits, you should have received a letter from the Get Healthy Know Your Numbers Program explaining how you can complete a wellness screening within 45 days. Completion of a wellness screening will save you money as of your enrollment date. Instead of contributing 5 percent of your biweekly gross pay, you will reduce your biweekly contribution to 2 percent of your biweekly gross pay.

- If you made a plan change, please present your new medical plan ID card at your next doctor's office visit. Destroy any old health plan ID cards.

- The 2016 PPO buy-up increased for full-time employees hired on or after August 1, 2003. The single biweekly cost is $37.66; family biweekly cost is $97.07 and the cost to add dependents during the first six months of employment is $297.32 biweekly. Rates for part-time employees also changed – contact the PEBTF for more information. Your 2016 paycheck will be adjusted to reflect these new amounts.

- The 2016 medical in-network out-of-pocket maximum increases to $6,850 for single coverage/$13,700 for family coverage. It includes costs for medical, mental health and substance abuse benefits and prescription drug costs. This would be the most you would have to pay out of pocket in 2016 and most members do not come close to this amount because the PEBTF plans have low in-network copayments. Your medical plan Explanation of Benefits (EOB) will show these amounts.

- There are no changes to your prescription drug plan. As always, there may be some formulary changes for 2016, and some medications may have moved from preferred to non-preferred and could result in a higher cost to you. Visit www.pebtf.org to view the formulary. To price a medication, log into the CVS/caremark website www.caremark.com.

- There are no changes to your dental and vision plans. For more information, visit www.pebtf.org to view the Summary Plan Description or link to the plans’ websites.

- Durable medical equipment (DME), prosthetics, orthotics, medical supplies and diabetic supplies are provided by DMEnsion Benefit Management for all members except those enrolled in the CDHP. The telephone number for DMEnsion appears on your medical ID card. For more information, visit www.pebtf.org to view the Summary Plan Description.

New Year, New You

Ask yourself what you would like to change in your life and then ask yourself if you are willing to make these life changes:

- Set goals
- Outline your plan
- Plan ahead
- Avoid “all or nothing”
- Stay committed
- Evolve your goals
- Measure your achievements

Stop saying “I WISH” and start saying “I WILL”
Important Information Needed to File Your 2015 Federal Taxes

The Affordable Care Act (ACA) requires that the PEBTF provides you with an annual notice summarizing your and your dependents’ enrollment in the PEBTF health coverage. In addition to your W-2, you will receive a Form 1095-B and a Form 1095-C. The following FAQs should help to answer questions you may have.

Q. Why are we receiving additional forms to be used with our tax filing?
A. The ACA requires everyone to have health coverage, whether through their job, Medicare, Medicaid, the Children’s Health Insurance Program (CHIP), a spouse, or other sources. If you do not have health insurance, you will be required to pay a fee with your federal income tax return. The majority of commonwealth employees are enrolled in PEBTF health benefits and are not subject to this fee. These forms are proof that you had health coverage through your employer.

Q. What can I expect to receive?
A. You will receive a Form 1095-B from the PEBTF and a Form 1095-C from the commonwealth. If you qualified for benefits through another employer in 2015, you can expect to receive the applicable forms from that employer.

Q. What is the Form 1095-B?
A. The Form 1095-B is the Health Coverage Form. It has information you will need to report on your federal tax return. The information shows whether or not you were enrolled in qualifying health insurance coverage in 2015. The IRS refers to this as Minimum Essential Coverage. If you did not have Minimum Essential Coverage, you may have to pay a penalty when you file your annual federal tax return. The Form 1095-B reports the type of coverage you had, the dependents that were covered by your insurance and the period of coverage for the 2015 calendar year. The Form 1095-B issued in 2016 is a report of your health insurance coverage for 2015. The PEBTF is working with ACA Managed Services who will mail the Form 1095-B to you. ACA Managed Services also will be able to answer questions you may have. ACA Managed Services is part of HR Best Practices, a health insurance services organization that has been working with employers and insurance organizations since 2001.

Q. What is the Form 1095-C?
A. The Form 1095-C is the Employer-Provided Health Insurance Offer & Coverage Form. Applicable large employers, including the commonwealth, are required under the Affordable Care Act (ACA) to send the Form 1095-C. The form contains information about the health insurance your employer offered to you, your spouse/domestic partner and dependents. If you have any questions once you receive your Form 1095-C, you may contact the commonwealth’s HR Service Center at 1-866-377-2672 or your local HR office if your agency is not supported by the HR Service Center.

Q. Why did I get so many forms?
A. Employers and insurance carriers as well as benefits’ plan administrators like the PEBTF are required to send them. If you worked for another employer during 2015 you will likely receive forms from three or more sources – 1) PEBTF, 2) Commonwealth of Pennsylvania and 3) your other 2015 employer(s) and/or their plan administrator.

Q. How do I include this information with my taxes?
A. Your tax preparer should be familiar with these forms. Please refer to your IRS Form 1040 (2014) line 61 Healthcare: individual responsibility. Within IRS Form 1040EZ (2014), see line 11. You may also want to refer to IRS Form 8962 Premium Tax Credit as well as Form 8965 Healthcare Exemptions.

If you have any questions about the 1095-B form, you may contact ACA Managed Services, the company that the PEBTF is using to mail the form to you, at 1-888-353-4944.
Preventive Care Benefits for New Hires

New employees enrolled in PEBTF benefits receive medical coverage and preventive care prescription drug coverage during the first six months of employment. For an additional cost, employees hired on or after January 1, 2016, may purchase the Prescription Drug Plan and enroll eligible dependents during the first six months. If you do not purchase the Prescription Drug Plan during your first six months of commonwealth service, you will receive a CVS/caremark PEBTF Preventive Drug Plan card to use for those preventive care prescription drugs covered under the Plan. These preventive care prescription drugs, as well as preventive services covered under your medical plan, are covered at 100 percent with no cost to you. If you enroll in the Prescription Drug Plan at the beginning of your seventh month of service, you will receive a new Prescription Drug Plan card which will include a much wider range of prescription drug coverage, with preventive drugs still covered at 100 percent.

The Summary Plan Description (SPD) contains a list of preventive medical benefits and preventive care prescription drug benefits. Visit www.pebtf.org to access the SPD.

Important Information About Your Benefits

Did You Know?

- You can add an eligible dependent to your benefits at any time throughout the year. You will be required to present certain information such as a marriage certificate when adding a spouse or birth certificate when adding a dependent. You will also have to provide information/documentation on other insurance for which your spouse is eligible.
- You may add a domestic partner to your benefits with proper documentation. You will also have to provide information/documentation on other insurance for which your domestic partner is eligible.
- You may remove a dependent from your benefits only within 60 days of a qualifying event.
- Your dependent child may remain on your benefits to age 26.
- Your adult dependent children, age 26 to age 30, may continue coverage on a self-paid basis if certain criteria are met.
- You must add your newborn to benefits by completing a PEBTF-2 Form within 60 days of his or her birth. You will then have six months to provide an original birth certificate (or proof of adoption) and Social Security number. We recommend that you submit a completed PEBTF-2 Form as soon as possible after the baby’s birth.
- You must report a divorce as soon as it is final. If you neglect to report the divorce and your former spouse obtains medical services, you will be financially responsible for all charges.
- You will have to provide information on other coverage your spouse/domestic partner or dependent has. Your health plan may also ask you for this information before it pays any claims.

For Information About Help in Paying for Your Health Insurance Coverage

See the Additional Information section of Summary Plan Description (SPD). In Pennsylvania, you may contact Medical Assistance (Medicaid) Premium Assistance, http://www.dhs.pa.gov, 1-800-692-7462.

HIPAA Notice of Privacy Practices

The HIPAA Notice of Privacy Practices was mailed to all members who were enrolled in PEBTF benefits in 2003 and continues to be mailed to members newly enrolled for PEBTF benefits. The Notice of Privacy Practices lists your rights under HIPAA and it applies to records maintained by the PEBTF regardless of the source of the information. The notice tells you about the ways in which the PEBTF may use and disclose your Protected Health Information (PHI). It also describes your rights and certain obligations the PEBTF has regarding the use and disclosure of PHI.

To download a copy of the HIPAA Notice of Privacy Practices, go to www.pebtf.org. You will find it under Publications & Forms, then HIPAA.
February is American Heart Month

We all know that a low-saturated fat, low-cholesterol and high-fiber diet is good for our health and may help to reduce our chances of heart disease while helping to lose a few pounds. Here are some tips:

- **Get 25 percent to 35 percent of your calories from fat**: Focus on healthy sources such as olive and canola oils, fatty fish such as salmon, nuts, seeds and avocado.
- **Keep saturated fat intake to no more than 7 percent of total calories**: Limit meats like beef, bacon and sausage. Keep high-fat milk and cheese to a minimum. Avoid trans fats, which can raise LDL (bad cholesterol) levels.
- **Make carbs 50 percent to 60 percent of total calories**: Eat whole grains, beans, fruits and vegetables. Limit white flour and foods high in sugar such as pastries, muffins and doughnuts.
- **Get 10 to 25 grams of soluble fiber**: Eat more oatmeal, oat bran, beans and legumes. Increase intake of fruit and vegetables – apples, pears, peas, broccoli and brussels sprouts are some good choices.
- **Get about 15 percent of your calories from protein**: Choose lean sources such as turkey, fish, chicken and low-fat cottage cheese. Vegetarian sources of protein include nuts, beans, grains and vegetables.
- **Keep sodium to less than 2,400 mg a day**: Avoid canned products with excess salt and choose low-sodium soups.
- **Keep calories in check**: Balance calories to maintain desirable body weight and prevent weight gain. Include burning at least 200 calories a day through exercise.

Source: UnitedHealthcare Heart Health