Get Healthy Know Your Numbers

Fall 2017 marked the fifth year that PEBTF-covered employees participated in the Get Healthy Know Your Numbers wellness screenings, with over 92 percent of employees completing a wellness screening.

You Save Money by Completing a Wellness Screening
The chart below shows what you will be paying beginning July 1, 2018:

<table>
<thead>
<tr>
<th>If you</th>
<th>You will:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Completed a wellness screening in 2017</td>
<td>Pay 2.5 percent of biweekly gross base salary from July 1, 2018 – June 30, 2019*</td>
</tr>
<tr>
<td>Did not complete a wellness screening in 2017</td>
<td>Pay 2.5 percent of biweekly gross base salary PLUS $63.62 surcharge biweekly (surcharge amount may change January 1, 2019)*</td>
</tr>
</tbody>
</table>

*Union-represented members should refer to relevant collective bargaining agreements.

You Get Results on Important Health Measures
The wellness screenings provide valuable information about your health. We hope you discussed your results with your doctor. To compare your results year to year, visit www.pebtf.org and click on the Get Healthy logo. Follow the directions to view your results on the Quest Diagnostics Health & Wellness site.

Health of the Population
Quest Diagnostics reports aggregate data only – no individual results are available to the PEBTF or the commonwealth – and this allows us to focus on our membership as a whole. We use this aggregate data to develop programs that will help you improve your health.

How did we do? Let's take a look at the results of the 2017 wellness screenings:

➢ Of the 71,829 eligible employees enrolled in PEBTF benefits, 65,734 or 92 percent completed a wellness screening, an increase of 2 percent over 2016.
➢ In total, employees showed improvements in blood pressure and cholesterol HDL ratio.
➢ Let's take a look at the comparison from 2013 versus 2017:
  • Blood Pressure: 64 percent of participants that had high blood pressure (hypertension) in 2013 made significant progress in controlling their blood pressure.
    Blood pressure is one of several risk factors associated with cardiovascular disease, which is the number one killer of Americans.
  • Glucose (sugar): 93 percent of participants had low risk.
    A high glucose level suggests the possibility of diabetes. If your glucose level was high, follow up with your doctor so additional testing may be done.
  • Cholesterol: 30 percent of participants with HDL in the risk level in 2013 were able to bring that measurement into normal range by 2017.

(Get continued on page 2)
HDL stands for high density lipoprotein and is commonly called “good” cholesterol. Higher levels of HDL cholesterol are desirable and are associated with a decreased risk of heart disease. HDL should be $\geq 40$ for men and $\geq 50$ for women. Again, this is one test where higher numbers are better.

- **Body Mass Index:** 9 percent of employees with BMI in the high risk level in 2013 brought that value within moderate or low risk by 2017.

Improvements in BMI take some time. BMI is an estimate of body fat and a good gauge of your risk for diseases that can occur with more body fat. The higher your BMI, the higher your risk for certain diseases such as heart disease, high blood pressure, type 2 diabetes, gallstones, breathing problems, and certain cancers. (Source: NIH.gov)

Visit page 7 for programs offered to help improve your health and wellness screening results.

### Wellness Screenings

The PEBTF offers employees a variety of ways to complete a wellness screening. Onsite events continue to be popular because of the convenience of being able to get screened right at the worksite. Here is the breakdown of how employees screened in 2017:

#### PEBTF Participation

- **Onsite Event**
  - Total: 29,966
  - Percentage: 46%

- **PSC Scheduled Appt.**
  - Total: 20,808
  - Percentage: 32%

- **PSC Walk-In**
  - Total: 6,523
  - Percentage: 10%

- **PSC Physician Results Form**
  - Total: 8,435
  - Percentage: 13%

### Survey Comments about the Onsite Events:

- “This is a wonderful resource that complements my regular doctors’ visits.”
- “I appreciate that the screening takes place in my office building – this is a huge convenience and time saver for me! The additional information table about health and nutrition is an added bonus while waiting – the staff was knowledgeable, professional and approachable.”
- “Professional and courteous staff.”
What the New Blood Pressure Guidelines Mean to You

In November 2017, the American Heart Association® updated the U.S. guidelines on high blood pressure detection and treatment.

**What Changed?**
Prior to the changes, there was an additional stage – prehypertension (where the systolic blood pressure fell between 120 and 139 and the diastolic blood pressure fell between 80 and 89). Prehypertension has been eliminated as a stage, leaving the five categories as shown on the graphic.

**Why did This Change?**
With the elimination of the prehypertension stage, high blood pressure is now defined as 130 or higher for systolic blood pressure and 80 or higher for diastolic blood pressure. According to the American Heart Association, lowering the definition of high blood pressure gave way for the guidelines to recommend “earlier intervention to prevent further increases in blood pressure and the complications of hypertension.” Prior to the update, an estimated one-third of American adults had high blood pressure, but under the new guidelines, nearly 50% will have the condition. The aim is to help those with high blood pressure catch the condition early so it can be treated with lifestyle changes like diet and exercise, before medication is needed.

**How will This Affect my Know Your Numbers Results?**
Quest Diagnostics Health & Wellness will be implementing the new blood pressure guidelines for our 2018 wellness screenings. With the ranges for normal blood pressure staying the same, there will not be any change to whether an individual had an in-range or out-of-range blood pressure reading. However, those members who fell in the prehypertension stage in 2017 will see an update to their blood pressure category if they stay within the same range.

Source: Quest Diagnostics Health & Wellness

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**Blood Pressure Categories**

<table>
<thead>
<tr>
<th>BLOOD PRESSURE CATEGORY</th>
<th>SYSTOLIC mm Hg (upper number)</th>
<th>DIASTOLIC mm Hg (lower number)</th>
</tr>
</thead>
<tbody>
<tr>
<td>NORMAL</td>
<td>LESS THAN 120</td>
<td>and</td>
</tr>
<tr>
<td>ELEVATED</td>
<td>120 – 129</td>
<td>and</td>
</tr>
<tr>
<td>HIGH BLOOD PRESSURE (HYPERTENSION) STAGE 1</td>
<td>130 – 139</td>
<td>or</td>
</tr>
<tr>
<td>HIGH BLOOD PRESSURE (HYPERTENSION) STAGE 2</td>
<td>140 OR HIGHER</td>
<td>or</td>
</tr>
<tr>
<td>HYPERTENSIVE CRISIS (consult your doctor immediately)</td>
<td>HIGHER THAN 180</td>
<td>and/or</td>
</tr>
</tbody>
</table>

©American Heart Association

dheart.org/bplevels
Preventive Care – New Immunization Added
The following vaccination has been added to your preventive care benefits: Herpes Zoster (shingles) – Shingrix vaccine for members age 50 and older. The Zostavax shingles vaccine continues to be covered for members age 60 and older. Coverage is provided at your doctor’s office or at a CVS Caremark Vaccine Network pharmacy.

Hearing Aid Benefit
If you are enrolled in PEBTF Supplemental Benefits, you have vision, dental and hearing aid benefits. The hearing aid claims had been processed by the PEBTF. Effective April 1, 2018, DMEnsion Benefit Management, the company that provides durable medical equipment (DME) benefits to PEBTF members, will process the hearing aid claims.

Your hearing aid benefits are not changing. All that is changing is the address where you submit the Hearing Aid Claim Form. The form may be found on www.pebtf.org > Publications & Forms.

Dental Benefit
Your PEBTF dental benefit, administered by United Concordia®, has a $1,000 annual maximum. Great news is that you have access to networks that offer discounts for all services – covered or not! This means you can:

- Receive non-covered services at a discount
- Save on services above your annual $1,000 maximum

Just visit a network dentist who has agreed to accept United Concordia's allowances for all services – most of their network dentists have already done so.

To find a network dentist, visit www.pebtf.org > Active Members tab > Links > United Concordia Dental PPO.

Spouse/Domestic Partner Attestation
For Employees Hired on or After August 1, 2003
The annual attestation period will be held from June 1 through July 31, 2018 for employees hired on or after August 1, 2003 who have a spouse/domestic partner enrolled in PEBTF benefits.

Please follow the instructions for completing the attestation and please do so by the due date. If you do not complete the annual attestation, your spouse/domestic partner will be terminated from PEBTF health benefits. Instructions will be included in the letter you receive.

Watch your mail in mid to late May for information on the attestation process.

Eligibility Rules for Employees Hired on or After August 1, 2003
If your spouse/domestic partner is eligible for medical, prescription drug or supplemental benefits (vision, dental or hearing aid) coverage through his or her own employer, your spouse/domestic partner must take his or her employer’s coverage as primary coverage regardless of any employee contribution your spouse/domestic partner must pay and regardless of whether your spouse/domestic partner had been offered an incentive to decline such coverage. This rule does not apply if your spouse/domestic partner is self-employed. PEBTF coverage for your spouse/domestic partner is limited to secondary coverage.
Health Advocate is Here to Help

In the winter PEBTF Benefit News, we introduced a new service, Health Advocate, which is available to all members (not available to COBRA members).

Here’s a quick guide to help you determine who to call about your PEBTF benefits.

<table>
<thead>
<tr>
<th>Contact the HR Service Center or Your HR Office if your agency is not supported by the HR service Center if you ...</th>
<th>Contact the PEBTF regarding ...</th>
<th>Contact PEBTF Health Advocate to...</th>
<th>Contact the health plan if you want to...</th>
</tr>
</thead>
<tbody>
<tr>
<td>• have questions or need help enrolling yourself or dependents</td>
<td>• health coverage options, including copays and deductibles</td>
<td>• resolve insurance claims and billing issues</td>
<td>• verify if health care professionals or medical facilities are in network</td>
</tr>
<tr>
<td>• need assistance completing forms</td>
<td>• the Get Healthy program</td>
<td>• find and arrange appointments with the right doctors and specialists</td>
<td>• discuss the level of benefits or transition of care from one plan to another</td>
</tr>
<tr>
<td>• need help understanding payroll deductions</td>
<td>• spousal attestation processing</td>
<td>• locate and evaluate leading physicians and medical centers for second opinions</td>
<td></td>
</tr>
<tr>
<td>• do not live in Pennsylvania</td>
<td>• your disabled dependents</td>
<td>• explain diagnosis and treatment options</td>
<td></td>
</tr>
<tr>
<td>• have questions about other benefits offered to you such as the Family Care Account Program (FCAP), life insurance, home and auto, etc.</td>
<td>• qualifying life events and when you can change health plans outside of open enrollment</td>
<td>• coordinate care for complex medical issues</td>
<td></td>
</tr>
<tr>
<td>Need help connecting with the HR Service Center? 711—PA Relay can assist employees who are deaf, hard of hearing or speech-impaired. The HR Service Center can connect employees who speak languages other than English to interpreter services upon request.</td>
<td>• health plans outside of open enrollment</td>
<td>• transfer medical records, lab results and x-rays</td>
<td></td>
</tr>
</tbody>
</table>
Tips on Using the Custom HMO

The PEBTF Custom HMO offers a low-copayment plan with no deductibles, but you must visit network providers and facilities to have coverage under the plan. While the low costs are an advantage, you need to be aware of the limited Custom HMO network and the referral process.

Aetna Custom HMO is offered in Central, Western and Southeastern Pennsylvania; Geisinger Custom HMO is offered in the Northeast. Before you visit a provider, make sure they are part of the Custom HMO network. Visit www.pebtf.org > Select Active Members tab and then click on Links.

Helpful Tips for Aetna Custom HMO Member Referrals:

The Aetna Custom HMO requires referrals. Follow these steps when you receive a referral from your primary care physician (PCP) that does not name or designate a specific provider. You, as the member, are responsible to make sure the provider/specialist that you choose is participating in the PEBTF Custom HMO network. These steps will assist you in finding a participating provider:

• Check for participating providers by logging on to your Aetna Navigator site or by going to www.aetna.com/pebtf.
• Contact your PCP to coordinate referrals to the appropriate in network specialists.
• Call member services at 1-800-991-9222 (8:00 a.m. – 6:00 p.m. Monday through Friday). This number is also located on the back of your ID card.

If you go to an out-of-network provider, you will have to pay the entire cost.

Helpful Tips for Geisinger HMO Members:

You must have a Geisinger Custom HMO PCP. For day-to-day health care, you should see your PCP first. There are times where you may need to see a specialist. Geisinger Custom HMO does not require a referral to a specialist but it is your responsibility to make sure that specialist is in-network. Visit https://www.geisinger.org/pebtf or you may call 1-844-863-6850 and a customer service representative will help you locate providers. If you go to an out-of-network provider, you will have to pay the entire cost.

Livongo for Diabetes

PEBTF New Health Benefit at No Cost that Makes Living with Diabetes Easier

Members who qualify for the Livongo for Diabetes Program can expect to receive an introductory mailing on or about May 21.

Who can Join:
PEBTF-covered employees and their family members with insulin-dependent diabetes or who are taking hypoglycemic drugs.

Here are Some of the Benefits of This Program:
• More Than a Standard Meter: The Livongo connected meter provides real-time tips and uploads readings, making log books a thing of the past.
• Unlimited Test Strips at No Cost to You: Get as many strips and lancets as you need with no hidden costs or copays. When you are about to run out, Livongo ships more supplies, right to your door.
• Coaching Anytime and Anywhere: Your Livongo coach provides one-on-one support by phone, email, text, or mobile app to help you with questions about nutrition or lifestyle changes.
Get Healthy
Help to Quit Smoking

There are so many good reasons to quit. What’s yours?

The Quit For Life® Program helps people learn to live without tobacco for all kinds of reasons. Enroll now to receive:

**Phone coaching:** Having someone to talk to can really help you quit. The Quit Coach® team understands what you’re going through. Best of all, they know what works. During a series of phone coaching sessions, they’ll help you map out a quit plan and give you quit tips that really work.

**Quit-smoking medications:** Nicotine cravings and the urge to smoke make quitting hard. The Quit Coach® will talk with you about prescription and over-the-counter medications that can help reduce cravings and withdrawal symptoms.

**Quit tools:** With the Quit For Life® Program, you will receive powerful print and online tools to help you live tobacco-free. Use the Quit Guide workbook to stay strong between calls. Get Text2QuitSM reminders and tips sent right to your mobile device.

*The program is free to PEBTF members age 19 and older. Call 1-866-QUIT-4-LIFE (1-866-784-8454 or visit www.quitnow.net/pebtf.*

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**Get Healthy Webinars**

Now that you have your wellness screening results, you may want to take some steps to *Get Healthy*. The PEBTF and ActiveHealth offer live monthly 30-minute webinars. Sign up to participate in a webinar by visiting www.pebtf.org/wellness and clicking on the ActiveHealth link under Webinars.

**2018 Get Healthy Webinar Topics**

<table>
<thead>
<tr>
<th>Month</th>
<th>Topic</th>
</tr>
</thead>
<tbody>
<tr>
<td>May</td>
<td>Go Digital, Go Healthy</td>
</tr>
<tr>
<td>June</td>
<td>High 5 – Healthy Habits at Home</td>
</tr>
<tr>
<td>July</td>
<td>Shhh...Good Night, Sleep Well</td>
</tr>
<tr>
<td>August</td>
<td>The Buzz About Bones</td>
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<tr>
<td>September</td>
<td>Preventive Posture</td>
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<tr>
<td>October</td>
<td>Women’s Health</td>
</tr>
<tr>
<td>November</td>
<td>It’s a Guy Thing</td>
</tr>
<tr>
<td>December</td>
<td>Total Health, It’s all Good</td>
</tr>
</tbody>
</table>

Recorded webinars are available anytime. Visit www.pebtf.org > Get Healthy for the list of webinars.

**Get Healthy Lunch & Learns & Activity Tables**

Lunch ’n Learns and Activity Tables are held at select commonwealth worksites.

Watch your email and bulletin boards at worksites where these events are held. Materials are posted on www.pebtf.org > Get Healthy logo > Get Healthy Resources so you can take a look at the materials even if events aren’t held at your worksite.
This newsletter may contain a general description of the Plan of Benefits (Plan). It is provided for informational purposes only and should not be viewed as a contract, offer of coverage, confirmation of eligibility or investment, tax, medical or other advice. In the event of a conflict between this newsletter and the official plan document, the official plan document will control however, to the extent expressly stated, an article may modify the provisions of the Summary Plan Description. The PEBTF reserves the right to amend, modify or terminate the terms of the Plan, including any options available under the Plan, at any time and for any reason, with or without prior notice.

Your Important Health Benefits

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.