Get Healthy *Know Your Numbers* Wellness Screenings Begin September 1
Watch your mail for a postcard – mailed mid-July

The sixth annual *Know Your Numbers* wellness screening period will be held September 1 through December 31, 2018. Participating in this program will reduce your health insurance costs. Here is what you need to know about this year’s wellness screenings:

- Only employees, not spouses/domestic partners, have to participate to earn the savings.
- Wellness screening includes blood draw that tests for cholesterol and blood glucose (sugar) levels, blood pressure and height and weight to calculate Body Mass Index (BMI).
- There are three ways to obtain a wellness screening:
  1. **Onsite Event** (fingerstick blood draw) – offered at many worksites from September 4 through mid-December; most convenient method for employees who work at or near these locations.

  **New for 2018!**
  A1C screening is now required as part of your wellness screening. This common blood test is used to diagnose Type 1 and Type 2 diabetes and then to gauge how well you’re managing your diabetes.
  The test result reflects your average blood sugar for the past two to three months. The higher your A1C levels, the poorer your blood sugar control and the higher risk of diabetes complications.
  You can eat and drink normally before an A1C test – no fasting is required.

2. **Patient Service Center (PSC)** (venipuncture blood draw) – Quest Diagnostics® has PSCs throughout the state.

3. **Physician Results Form** (venipuncture blood draw) – most convenient option if you already have testing done at your doctor’s office (testing must be done between January 1 and December 31, 2018). Download the 2018 form from the Quest Diagnostics website. This revised form includes the new A1C test. **Do not use an old form because your results will not be recorded!!**

Fax the form to Quest Diagnostics by December 31, 2018 (fax number is on the form). Keep the fax confirmation sheet that shows successful transmission as proof that the fax went through. It is not recommended that you have your doctor’s office fax the form on your behalf. If your doctor does fax the form, follow up with the office to confirm the fax was sent and that they kept the fax confirmation sheet as part of your record.

**Alternative to faxing — Upload Feature:** Follow the instructions that are on the Quest Diagnostics website.

(continued on page 2)
• Online registration is easy! Beginning August 1, you may register online by visiting www.pebtf.org and clicking on the Get Healthy logo. Follow the directions to register for an onsite event or PSC or to print a Physician Results Form.

• No online access? Don’t worry, you may call Quest Diagnostics to make an appointment at an onsite event or PSC or to request a Physician Results Form.

• If you provide your email address, you will receive an email that your results are ready, which means that your wellness screening was received and recorded. You may compare results from all years by visiting www.pebtf.org and clicking on the Get Healthy logo to link to the Quest Diagnostics site.

PEBTF Health Advocate Offers Pricing Tool

We introduced PEBTF Health Advocate in the Winter Benefit News. Since that time, over 10,000 members have reached out to Health Advocate to get a better understanding of their benefits, to get help with a claim or to find a network provider.

One of the features Health Advocate offers is **Health Cost Estimator+.** Available online and using the mobile app, the **Health Cost Estimator+** pricing tool makes comparing the cost of care easy by providing detailed cost and quality information up front, so you can choose the right care at the right price.

How can this help you? The cost of medical care can vary a lot, depending on where you go for care – even in the same area. Comparing costs ahead of time can reduce your out-of-pocket costs. This is especially important for PPO members who pay an annual deductible on certain medical services.

**Log in today!**

- Visit www.healthadvocate.com/PEBTF or log in via the Health Advocate mobile app.
- Select Health Cost Estimator+ under Finance.

**Have a question?**
Call 1-855-855-4238 and a Personal Health Advocate can help you use the tool, understand your results, answer your questions and help with a wide range of healthcare-related issues.
Livongo – Help for Those Living with Diabetes

The Livongo Program kicked off in May. If you qualified for the program, you should have received a mailing from Livongo. We hope that you took some time to see what the program has to offer.

Livongo makes managing diabetes easier. If you sign up, you will get:

Unlimited Strips at No Cost: Never worry about running out of test strips. Reorder strips directly from your Livongo meter. Livongo will ship you unlimited strips at no cost.

Connected Meter: Livongo automatically uploads blood glucose readings you can access on the mobile app and online.

Support from Certified Diabetes Educators: Livongo coaches are always ready to support you.

Visit www.pebtf.org > Get Healthy > Help for Diabetics for more information and a direct link to the Livongo website to get started. Or call Livongo Member Support at 1-800-945-4355 and mention Registration code, PEBTF.

(continued from page 2)

Health Cost Estimator+
Available 24/7 – Online – Mobile

• Compare the cost of medical services and procedures in your area.

• View estimated fees and consumer ratings for doctors, hospitals and other facilities.

• Check your benefit status and estimated out-of-pocket costs.

• Compare prescription drug costs with and without insurance.

Source: Health Advocate
Prescription Drug Benefits for Specialty and Infusion Medications

Specialty medications are used to treat complex conditions and usually require injection or intravenous (IV) infusion and special handling, such as refrigeration. CVS Specialty® has the expertise you need along with personalized, clinical support.

You or your health care provider can visit www.CVSspecialty.com or call 1-800-237-2767 for information regarding medications available through CVS Specialty. Infusion medications may be delivered right to your doctor’s office.

Use your prescription drug plan benefit and CVS Specialty for these medications. If the specialty medication is submitted to your medical plan, the claim will be denied for no coverage under the medical plan and you will be responsible for the cost.

Visit www.pebtf.org > Publications & Forms for the PEBTF Specialty Pharmacy Drug List.

Call for Help. Call for Hope

The Optum Substance Use Treatment Helpline is Here for You

Dealing with a substance abuse disorder can be frightening and overwhelming. Whether you have a loved one who is facing challenges or you’re worried about your own substance use, you may feel worried and helpless.

You’re not alone. You and millions of others, from all walks of life across the country, are coping with this issue. Some are addicted to alcohol. Some are battling drugs. Either way, a substance use disorder is not a sign of weakness. It’s not about being a bad person. It’s a treatable disease. And Optum is here to help.

The Substance Use Treatment Helpline is staffed with highly trained and licensed advocates. It is available at no added cost to you. It is part of your health benefit. You can remain anonymous when you call. The service is completely confidential.

Call the Substance Use Treatment Helpline at 1-855-780-5955, 24 hours a day. Or visit liveandworkwell.com/recovery. It’s an important step toward hope, recovery and health.

Source: Optum

Mark your calendars!

PEBTF Open Enrollment will be held October 15 – November 2, 2018.

Don’t miss this opportunity to make a plan change or remove a dependent without a qualifying life event. Open enrollment changes take effect January 1, 2019.

Time is Running Out for Spouse/Domestic Partner Attestation For Employees Hired on or After 8/1/2003

If you have a spouse/domestic partner enrolled in PEBTF benefits, you must complete the annual attestation by July 31, 2018. Please refer to the letter that was mailed to you in late May. It includes instructions on how to complete spouse/domestic partner attestation online or by fax.

www.pebtf.org
HIPAA Notice of Privacy Practices

In 2003, the Health Insurance Portability and Accountability Act (HIPAA) Notice of Privacy Practices was mailed to all members who were enrolled in PEBTF benefits. It 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.

Annual Notification

Important Information about the Women's Health and Cancer Rights Act of 1998

On October 21, 1998, Congress enacted the Women's Health and Cancer Rights Act of 1998. The PEBTF health plans already comply with this important legislation requiring health plans to cover:

- Reconstruction of the breast on which the mastectomy was performed.
- Surgery and reconstruction of the other breast to produce a symmetrical appearance.
- Prostheses and treatment of physical complications at all stages of the mastectomy, including lymphedemas.

Coverage will be provided in a manner determined in consultation with the attending physician and the patient. Coverage may be subject to deductibles and coinsurance, as detailed in your specific plan option.

Verification Procedures at the PEBTF

Most of you have heard about HIPAA – you have received information from the PEBTF in the past and may have been presented with information at your doctor's office.

The PEBTF takes the privacy of our members very seriously and works hard to protect that privacy. When you call the PEBTF, a representative will ask you for your social security number, date of birth and possibly, your address. This ensures that we are giving your protected information to only you. Please be ready with this information when you call.

Benefits of Going to the Dentist for a Healthier Life

- **Prevent cavities** – Cavity-causing plaque is removed.
- **Keep teeth intact** – Prevent, identify and treat common problems before they cause tooth loss.
- **Boost whole-body health** – Oral health is connected to overall health; many medical concerns can be detected through the mouth.
- **Enjoy fresher breath** – Odor-causing old food and debris are cleared away.
- **Enjoy brighter-looking teeth** – Some stains can be polished away.
- **Take full advantage of your dental benefits** – Preventive services like routine exams and cleanings are covered once every six months.

Source: UnitedConcordia Dental
Active Challenges

The U.S. National Parks Challenge ended in May with over 1,630 participating in this team challenge. This was the first challenge on the new Virgin Pulse platform. Participants were able to track their steps and activities on their desktop computer or on the Virgin Pulse mobile app. Participants with an activity tracker were able to automatically sync it with the platform.

Active Challenges have been offered free to members since 2015. They are a great way to increase physical activity and have fun!

The next destination challenge, Scale the Summits, will be held in the fall. Watch your email and bulletin boards for registration information.

Healthy Habit Challenges
Destination Challenges may not be your thing and that’s okay. Virgin Pulse also offers Healthy Habit Challenges. A different one-week challenge is offered monthly. Topics include Time for Friends, which focuses on building relationships; Stairs, which focuses on getting active and Relaxation Breathing, which focuses on reducing stress.

Visit the MyActiveHealth portal to register. Go to www.pebtf.org > Get Healthy and you’ll find the MyActiveHealth link on the left. Once you register on the MyActiveHealth site, go to Active Challenge to complete additional registration information.

Recipes
Virgin Pulse offers recipes by Zipongo. Take a short quiz and Zipongo will return healthy recipes based on your dietary preferences. It will even create shopping lists based on the recipes you choose to make.

The New Food Label

The Food and Drug Administration (FDA) is requiring all food manufacturers move to a new food label over the next couple of years. The current label is more than 20 years old. Many companies have already adopted the new food labels, so take a look at the products you purchase.

Reading food labels can help with a healthier diet. You may want to focus on limiting saturated fat or added sugars, while others may want to increase fiber or limit sodium. Or, some people may be concerned with carbs and protein. No matter your interest, be sure to check out your food labels to learn more about the items you eat and drink.

So what is changing?

Refreshed Design:
- You will see larger, bolder type for calories and serving size.

Updated Nutrition Information
- Vitamin D, calcium, iron and potassium amounts and percent Daily Value must be listed. Companies can voluntarily include the gram amount for other vitamins and minerals.
- A big change is the addition of “added sugars.” These are sugars that are added during processing. The American Heart Association recommends limiting the amount of added sugars to 24 grams/day or 6 teaspoons (women); 36 grams/day (men), or 9 teaspoons. To put that in perspective, a 12 ounce can of Coke has 39 grams or 10 teaspoons of sugar. On average, Americans get about 13 percent of their total calories from added sugars, with the major sources being sugar-sweetened beverages and snacks and sweets.

Serving Sizes
- Serving sizes must be based on amounts of foods and beverages that people are actually eating,
not what they should be eating. For example, the reference amount used for a serving of ice cream is changing from ½ cup to 2/3 cup. A serving of soda is changing from 8 ounces to 12 ounces.

- Package size affects what people eat. For packages that are between one and two servings, such as a 20-ounce soda or a 15-ounce can of soup, the calories and other nutrients will be labeled as one serving because people typically consume it in one sitting.

**Better Choices:**
- Check total calories per serving (and the actual serving size).
- Limit the amounts of saturated fat and sodium you eat and avoid trans fats.
- Get enough of beneficial nutrients such as dietary fiber, protein, calcium and iron.
- Information presented is based on 2,000 calories. You may need to consume more or less than 2,000 calories depending upon your age, gender, activity level and whether you are trying to lose, gain or maintain your weight.

Source: American Heart Association

- While continuing to require “Total Fat,” “Saturated Fat” and “Trans Fat” on the label, “Calories from Fat” is being removed because research shows the type of fat is more important than the amount and you should limit saturated fat.

Source: www.fda.gov

**Note:** The images above are meant for illustrative purposes to show how the new Nutrition Facts label might look compared to the old label. Both labels represent fictional products. When the original hypothetical label was developed in 2014 (the image on the left-hand side), added sugars was not yet proposed so the “original” label shows 1g of sugar as an example. The image created for the “new” label (shown on the right-hand side) lists 12g total sugar and 10g added sugar to give an example of how added sugars would be broken out with a % Daily Value.
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.