

## Get Healthy *Know Your Numbers*

Fall 2018 marked the sixth year that PEBTF-covered employees participated in the Get Healthy **Know Your Numbers** wellness screenings. The final results are in and 93 percent of employees completed a wellness screening.

You should have received an email or letter letting you know if you will earn the savings from July 2019 through June 30, 2020. The health care contribution and waiver amounts beginning July 1, 2019 are not known at this time, but will be determined by the collective bargaining process. If you did not earn the waiver, you should have received a letter in the mail.

### Important Health Measures

The wellness screenings provide valuable information about your health. New for 2018 was the addition of the A1C test, which shows your average blood sugar over the previous two to three months. We hope you discussed your results with your doctor. To compare your results year to year, visit [www.pebtf.org](http://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

So how did we do? Let's take a look at the results of the 2018 wellness screenings:

- Of the 70,746 eligible employees enrolled in PEBTF benefits, 65,605, or 93 percent, completed a wellness screening, an increase of 1 percent over 2017.

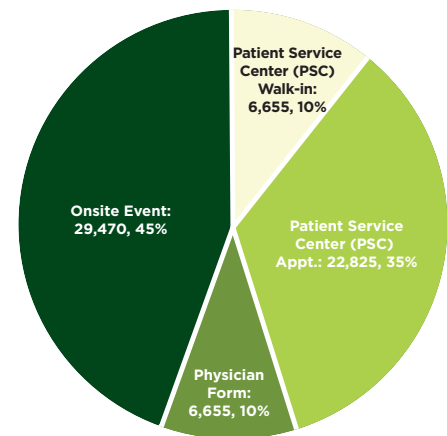
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### Wellness Screenings

You have 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 2018:

### PEBTF Participation



### Survey Comments about Onsite Events:

“Well organized, it makes the wellness screening simple and very informative. A GREAT PROGRAM FOR THE EMPLOYEES.”

“I found the entire process to be easy and convenient.”

“I like the new A1C test.”

“Partly because of the convenience and pleasant staff, I prefer to schedule my wellness screening when it's available at work rather than see my own physician.”

“You run these screenings like a well-oiled machine! Great job moving people in and out quickly.”

### Survey Comments about PSC Visits:

“The wellness experience was smooth and the staff was courteous, efficient and very pleasant.”

“I was seen as a walk-in patient and still I was out of there within 15 minutes. The staff was amazing.”

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- **A1C:** By adding the A1C test, we found that 11 percent, or 7,220 participants, who scored at low risk on their glucose screening actually scored at elevated risk for A1C.

By adding this important A1C test, these 7,220 participants found out valuable information about their health that they may have gone years without knowing because they may have never had an A1C test. These participants would have thought everything was fine because their glucose results were normal, but their A1C showed they may actually be at risk for prediabetes or diabetes. These participants can now work with their doctors to take steps to prevent diabetes in the future.

- In total, employees showed improvements in blood pressure and cholesterol HDL ratio.
- Let's take a look at the comparison from the beginning of the program in 2013 versus 2018:

**Blood Pressure:** In January 2018, the American Heart Association revised its guidelines for hypertension. Normal blood pressure is still less than 120/80 but additional categories for hypertension were added (see the chart on page 3). 66 percent of participants that had high blood pressure (hypertension) in 2013 improved to a lower risk level in 2018 and 92 percent of participants in the "Hypertensive Crisis" category in 2013 reduced their risk by 2018.

Blood pressure is one of several risk factors associated with cardiovascular disease, which is the number one killer of Americans.

- **Cholesterol:** 31 percent of participants with HDL in the elevated risk level in 2013 were able to bring that measurement into normal range by 2018.

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 (BMI):** Fewer than 25 percent of participants scored in the ideal range for BMI. Losing just a few pounds may help move some to an ideal range. Improvements in BMI take 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)

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.

Visit page 5 for programs offered to help improve your wellness screening results and your health.

# Blood Pressure Categories



BLOOD PRESSURE CATEGORY	SYSTOLIC mm Hg (upper number)		DIASTOLIC mm Hg (lower number)
<b>NORMAL</b>	<b>LESS THAN 120</b>	<b>and</b>	<b>LESS THAN 80</b>
<b>ELEVATED</b>	<b>120 – 129</b>	<b>and</b>	<b>LESS THAN 80</b>
<b>HIGH BLOOD PRESSURE (HYPERTENSION) STAGE 1</b>	<b>130 – 139</b>	<b>or</b>	<b>80 – 89</b>
<b>HIGH BLOOD PRESSURE (HYPERTENSION) STAGE 2</b>	<b>140 OR HIGHER</b>	<b>or</b>	<b>90 OR HIGHER</b>
<b>HYPERTENSIVE CRISIS (consult your doctor immediately)</b>	<b>HIGHER THAN 180</b>	<b>and/or</b>	<b>HIGHER THAN 120</b>

©American Heart Association

## Top Ways Health Advocate Can Help You Save Money

Finding in-network doctors, sorting out medical bills and finding ways to save on prescription drugs can be challenging and time-consuming, causing many people to overpay or skip care altogether.

### Health Advocate can help

Health Advocate will make the calls, do the research and sort through the paperwork for you, leaving you free to focus on other important things in life.

### Health Advocate experts can:

- ✓ Find in-network doctors, hospitals and urgent care centers
- ✓ Find generic equivalents for prescription drugs
- ✓ Help you sign up for convenient mail-order delivery and check your formulary before you get a prescription filled
- ✓ Review medical bills to spot any errors or duplicate charges and work to get them corrected

Health Advocate services are available at no cost to PEBTF-covered employees, spouses, dependents, as well as members' parents and parents-in law (not available to COBRA members).

Contact Health Advocate at 855-855-4238; [www.HealthAdvocate.com/PEBTF](http://www.HealthAdvocate.com/PEBTF).



### Up to 3 hours

Time it can take to research and find a qualified in-network provider



### Over \$2,200

Average cost of ER visit vs. \$168 for urgent care



### Up to 85% less

Cost of generic vs. brand name prescription drugs



### 8 out of 10

Number of hospital bills that contain overcharges or other errors

# Be Well, Save More

## *Know when urgent care is right for you*

Feeling fluish? Have a pounding headache? Hurt your back carrying the groceries? Don't spend more time and money than needed at the emergency room (ER). Consider visiting an urgent care center instead to help you feel better sooner.

### **Protect your health and your wallet**

**ER vs. urgent care center:** The savings add up. PEBTF members pay a copay to visit an urgent care center or the ER. The ER copay is significantly more expensive at \$150 for the Custom HMO and \$200 for the PPO options. Also, your wait time is usually longer at an ER with the average wait time of 2.4 hours for non-emergencies versus just 15 to 45 minutes at an urgent care center.<sup>1</sup>

### **Plenty of services**

Urgent care centers can provide care for medical matters that are serious, but not life threatening. They also handle vaccinations and treat:

- Sprains and minor fractures
- Cuts that require stitches
- Bronchitis
- Lower back pain
- Headaches and more

### **Have a minor medical need?**

Need care for a minor illness when your doctor's office is closed? You have plenty of options. The medical plans' networks also contract with retail, or

*(continued on page 5)*

### **Seven Great Reasons to Consider Urgent Care**

1. **No appointment needed.** Just walk right in.
2. **Convenient hours.** Some centers are open seven days a week, with extended evening, weekend and holiday hours.
3. **Lower prices.** Lower copays and out-of-pocket costs compared to ER visits.\*\*
4. **Less waiting.** The average ER wait time is 2.4 hours, while urgent care visits are generally 15 to 45 minutes.<sup>1</sup>
5. **Many locations.** With approximately 3,400 centers nationwide (and growing), it's easy to find one near you.
6. **Fully staffed by doctors.** Centers are overseen by doctors.
7. **Connections with local ERs.** If you need more extensive care, you'll be referred to the closest ER.

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walk-in, clinics to give you affordable alternatives to the ER to save both you and the PEBTF money.

The sites are staffed with nurse practitioners and physician assistants. They handle ear infections, routine allergies and other minor medical needs. Just like urgent care centers, evening and weekend hours are available, with no appointments needed.

If you're experiencing chest pain, trouble breathing, bad bleeding or other symptoms that are serious or put your life at risk — you should go to your local ER.

### **Finding care near you is easy**

Get familiar with the urgent care centers and walk-in clinics in your area before you need them.

For Aetna Choice PPO or Custom HMO, here's how you can find network providers:

1. Log in or register at [aetna.com](http://aetna.com)

2. Click on “Find Care”

3. Select “Urgent Care”

4. Scroll down and select “Urgent Care Facilities”

For Highmark Basic PPO or Geisinger Custom HMO members, visit your plan's website to search for urgent care.

<sup>1</sup>Urgent Care Locations, LLC. Urgent care center vs. emergency room. Available at: [www.urgentcarelocations.com/urgent-care-101/faq/urgent-care-center-vs-emergency-room](http://www.urgentcarelocations.com/urgent-care-101/faq/urgent-care-center-vs-emergency-room). Accessed April 4, 2018.

\*\* Member responsibility may vary based on plan design; for some plans, copays apply. Emergency room copays are typically higher than urgent care clinic copays.

Source: Aetna

**Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies, including Aetna Life Insurance Company and its affiliates (Aetna).**

This information is general in nature and is not a substitute for professional health care. It is not meant to replace the advice of health care professionals. If you have specific health care needs, or for complete health information, please see a doctor or other health care provider.

## Resources to Help Improve Your Health

Now that you have your wellness screening results, you may want to focus on improving your numbers. The PEBTF offers a variety of benefits to help you with your health goals. Visit [www.pebtf.org](http://www.pebtf.org) > Get Healthy to get started.

- ✓ **MyActiveHealth** – Free member portal that offers information on a variety of health topics; this is also the website you use to access the active challenges
- ✓ **Help to Quit Smoking** – Quit For Life® Program is provided at no cost to you and your covered dependents (age 19 and older) to help you become tobacco free
- ✓ **Get Healthy Webinars, Group Coaching & Resources** – Members may attend live webinars, six-week group coaching sessions or Lunch 'n Learns throughout the year. Past webinar and Lunch 'n Learn presentations and handouts are on [www.pebtf.org](http://www.pebtf.org)
- ✓ **Health Coach Articles** – New website feature with healthy articles provided by our health coaches
- ✓ **Discount Programs** – Overview of discounts your medical plan offers; you'll then need to log on to your plan's website to take advantage of the discounts. The health club discounts are very popular among our members

# Active Challenges – Participants Are on the Move

You may have heard that 10,000 steps a day is recommended for good health, but any increase in activity is to be applauded. And participants in our active challenges show that they walk a lot of steps.

The PEBTF partners with ActiveHealth and VirginPulse to bring you active challenges twice a year. The spring challenge, **Food Around the Globe**, began on April 8 and goes through May 19. At each stop along this virtual challenge, participants can check out local cuisine and try simple recipes to make at home or even bring into work for their teammates.

If you missed signing up for this challenge, you'll have a chance to participate in the fall challenge, **Pacific Crest Trail**. Watch your bulletin boards and emails for information.

## Way to Go Challenge Participants!!

- ✓ 1,534,164,980 – total steps in 2018 (that's 23 1/3 times around the world at the equator)
- ✓ 9,355 – average daily step count
- ✓ Over 42 percent of PEBTF participants use an activity tracker, such as Fitbit or Apple watch, which automatically tracks daily steps to the challenge

## Help to Quit Smoking

### Quit For Life® Program Will Help You Take the First Step Toward Quitting Today

Quitting is hard because tobacco use is more than just a physical addiction; it's psychological and behavioral too. Maybe you associate tobacco use with your morning cup of coffee. Medications, like gum and the patch, might help fight the cravings but for most people that's not enough. Wouldn't it be helpful if you could learn new skills so you could think differently about tobacco?

Since spring 2013, the Quit For Life program has helped 4,300 PEBTF members. Quit For Life will help you create an easy-to-follow Quitting Plan that will show you how to get ready, take action and live the rest of your life as a nonsmoker. Your Quitting Plan will include:

- ✓ **Quit Coach®** – You will have expert phone support and assistance whenever you need it.
- ✓ **Quitting Aids** – They will help you decide which type, dose and duration of nicotine substitute or medication is right for you and teach you how to use it properly.
- ✓ **Quit Guide** – You will get an easy-to-use printed workbook to reference in any situation to help you stick with your Quitting Plan.
- ✓ **Web Coach®** – You will get access to a private, online community where you can complete activities, watch videos, track your progress and join in discussions with others in the program.
- ✓ **Text2Quit®** – In addition to calls with your Quit Coach, you will receive supportive text messages on your mobile phone to help you prepare to quit, use medications correctly, manage urges and avoid relapse.

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

*It's free. It's confidential. It works.*

**Quit For Life is offered  
free of charge.**

**To sign up, call  
1-866-QUIT-4-LIFE**

## Optum Mental Health & Substance Abuse Benefit

### Behavioral Health

In the Winter issue of *PEBTF Benefit News*, we introduced virtual visits where you can talk to and see a mental health provider online in the privacy and comfort of your own home. At that time, you could access virtual visits via your desktop computer. Now, virtual visits are also available on your smart phone or tablet. Log on to *Liveandworkwell.com*, 24/7. For step-by-step instructions, visit [www.pebtf.org](http://www.pebtf.org) and click on Benefit Information under the Active Members tab and then select the Mental Health and Substance Abuse benefit.

### Updated Provider Search

*Liveandworkwell.com* has a new provider search homepage. The new search feature:

- Allows you to search by provider name, condition, procedure or specialty
- Identifies your location and will populate search results based on the identified locations (also includes the ability to change your location)
- Includes an option to view the provider's office on a Google connected map
- Gives you the opportunity to refine results based on filter options tailored specifically to your feedback and provider priority
- Enables you to select from a list of providers and save favorites

## Take Action to Confirm Your Spouse/Domestic Partner is Still Eligible for PEBTF Benefits For Employees Hired on or After August 1, 2003

The annual attestation period will be held from June 1 through July 31, 2019, 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.



Local: 717-561-4750  
Toll Free: 800-522-7279

PEBTF telephone hours:  
8 a.m. – 5 p.m. Tuesday - Friday  
8 a.m. – 6 p.m. Monday (or 1st day  
following a holiday weekend)

PEBTF Benefit News is available in  
an alternative format. Please contact  
the PEBTF to discuss your needs.



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## Your Important Health Benefits

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.

### **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.

