

Get Healthy *Know Your Numbers* Wellness Screenings Begin August 1



Register now for your annual Get Healthy ***Know Your Numbers*** wellness screening. Complete your wellness screening by **December 31** to save money beginning July 1, 2020.

Here are some tips on obtaining your wellness screening:

Onsite Events (fingerstick blood draw):

- View the events near you by visiting the Quest Diagnostics® site via www.pebtf.org.
- Select an appointment time. Walk-ins are not guaranteed and not available at many events.
- Arrive at your scheduled time – it only takes 15 minutes and if everyone sticks to their appointment time, the event will run smoothly and on time.

Patient Service Center (PSC) (venipuncture blood draw):

- Register by visiting the Quest Diagnostics site via www.pebtf.org. You must register for a PSC prior to arriving at the PSC location so that an order for a wellness screening is created.

- On the Quest Diagnostics site, you can select an appointment date and time. Walk-ins are accepted but you may have a longer wait.

Register Today for a Wellness Screening

To schedule an appointment at an onsite event or PSC or download the 2019 Physician Results Form:

Register Online: Visit www.pebtf.org and click on the Get Healthy logo. You will be directed to the Quest Diagnostics site.

Register by Phone: If you do not have email or Internet access, call Quest Diagnostics at 1-855-623-9355, Monday – Friday, 8 a.m. – 9:30 p.m. EST and Saturday, 8:30 a.m. – 5 p.m. EST.

Physician Results Form (venipuncture blood draw):

- Download the 2019 Physician Results Form from the Quest Diagnostics website. It is barcoded and preprinted with your personal information so that Quest Diagnostics can process your results. ***Do not use an old form because your results will not be recorded!***
- Visit your doctor well in advance of the **December 31 deadline**. Testing must be between January 1 and December 31, 2019. Make sure your doctor completes the form in its entirety or it will be rejected. If it isn't complete, Quest Diagnostics will send you an email.
- Fax or upload your completed form to Quest Diagnostics. If you fax your form, keep a copy of the fax transmittal sheet. Do not rely on your doctor to fax the form.

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So How Can You Check if Your Wellness Screening Results Were Recorded

- Review your results online – you will receive an email from Quest Diagnostics when results are ready. You can also view results from the previous years that you completed a wellness screening. If you have completed wellness screenings since we first started offering them, you will have results from 2013 to present. It's a great way to see if your results have improved over the years.
- Look for your printed report which will be sent to your mailing address within 2 to 3 weeks of your screening. Give a copy of your report to your doctor for your records.
- Pay attention to any emails you receive from Quest Diagnostics or the PEBTF. Quest Diagnostics will email you if your wellness screening isn't complete. The PEBTF provides a reminder to those who haven't completed a wellness screening. The commonwealth will send the reminder via its email system and a letter will be mailed to those who do not have email.

For more information about the Get Healthy **Know Your Numbers** wellness screenings, visit the Get Healthy section at www.pebtf.org. You'll find FAQs, helpful tips and a comparison of the screening methods.

Reminder: 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 confirm he/she is not eligible for other medical benefits by completing the annual attestation by **July 31, 2019**. 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. If you need help with the spouse/domestic partner attestation, please contact a PEBTF Benefit Services Representative at 1-800-522-7279 or log on to www.pebtf.org and click on Spouse/Domestic Partner Attestation.

PEBTF Open Enrollment

**October 21 through
November 8, 2019**

Don't miss this opportunity to make a plan change or remove a dependent without a qualifying life event.

Review all materials you receive from the PEBTF and any emails you receive at work. Open enrollment changes are effective January 1, 2020.

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.

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 the **last four digits of 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.

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.

Geisinger Custom HMO Members New & Improved Explanation of Benefits

As of January 2019, Geisinger's explanation of benefits (EOB) – the detailed summary of health care coverage that is printed and mailed to members – has a new name and a new design.

Renamed the "Caring Update," the design and language improvements are intended to make it easier to understand your health coverage.



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The Caring Update features:

- ✓ A new colorful, crisp design
- ✓ Easy-to-understand language
- ✓ Claims and payment details
- ✓ Coverage explanations
- ✓ Procedure descriptions
- ✓ And more



Our Customer Care Team is here to answer your questions.

800-447-4000

Monday through Friday 7 a.m. to 7 p.m.
Saturdays from 8 a.m. to 2 p.m. | *TTY hearing impaired PA Relay at 711*



Geisinger
Health Plan

More improvements to enhance your EOB experience will continue in months to come.

The Challenge Results for Food Around the Globe Are In!!

The Food Around the Globe Challenge was held April 8 through May 19. Participants:

- Traveled a total of 167,937 miles – that’s like walking around the earth over six times!
- The average participant took 376,963 steps during the 6-weeks, which is almost 9,000 steps a day.
- The team of **Queens, Kings & Aces** was first on the leaderboard with a total of 6,006,635 steps.

Pacific Crest Trail Challenge Begins in September

- This challenge will take you on a virtual tour from the Mexican border to the edge of Canada stopping at 13 locations along the way.
- Watch your bulletin boards and emails and consider getting a team together to participate.

Pacific Coast Trail Challenge
Begins September 23, 2019
Registration opens September 9th

CVS Caremark Website Offers a Wealth of Information

Log on to the CVS Caremark website (www.caremark.com) by creating a username and password to see all that it has to offer!

- Refill your mail order prescription or track the delivery
- Sign up for prescription drug alerts so you know when it’s time to refill your prescription
- View all prescriptions (mail order and retail)
- Print a member ID card
- Review benefit information (you’ll also find benefit information at www.pebtf.org under Publications & Forms)
- Access a variety of health resources such as drug interactions, health information, pharmacist FAQs and even email a pharmacist with questions

CVS Caremark also offers a mobile app.

Eating Habits of Healthy Smiles

Good nutrition doesn't just benefit your body – it can keep your teeth and gums healthier, too! Poor eating habits can lead to gum disease and tooth decay, while smart food choices can create healthier smiles.

Here are some tips on eating for good oral wellness:

1. **Choose nutritious foods:** The sugar in junk food mixes with bacteria in your mouth, which creates acid that can wear down tooth enamel. Eventually, this can lead to cavities. Reach for something nutritious instead. Fruits, veggies, yogurt and cheese contain calcium and other nutrients that help strengthen teeth and protect them from decay.
2. **Drink water, not soda:** Soft drinks and other sweet beverages coat the teeth with sugar, which promotes cavities. Water helps to neutralize acid and rinse away food particles, protecting teeth from decay. It also hydrates the rest of your body.
3. **Reduce the sugar:** Hard candy can damage enamel and leave your teeth vulnerable to fractures and chips. Sticky pastries, other sweets and even dried fruit can lodge in tooth crevices and can loosen dental work. All contain sugar, which can lead to cavities. If you do indulge in sweets, do so right after a meal, when your mouth is producing extra saliva that breaks down harmful acids and rinses away sugar.
4. **Don't chew ice:** Chewing ice can cause fractures, cracks and chips, which can make teeth more sensitive and lead to further damage. It can also hurt existing dental work.
5. **Limit alcohol consumption:** Excessive drinking can reduce saliva flow, which can lead to dehydration and dry mouth, leaving you vulnerable to tooth decay, gum disease and mouth cancer.

Source: United Concordia Dental

NVA Member Mobile App – Vision Benefits on the Go



Do you need eye care? This is what the NVA app can do for you:

NVA-covered members may:

- Find an in-network vision care provider nearby, call the provider to set up an appointment and get driving directions.
- Check benefit information on eye exams, eyeglass lenses and frames and contact lenses.
- See the last time the benefit was used and the next time it can be used. Your PEBTF benefit allows for a routine vision exam every 12 months and lenses and frames every 2 years (children to age 16 can get lenses every 12 months).
- View ID card.
- Access the NVA Smart Buyer® to learn how your prescription dictates the choice in lenses and frames, the pros and cons of lenses and lens options along with estimated retail pricing, factors to consider when selecting frames and more.

Important!! Some items to remember:

- Only NVA active cardholders can access the NVA vision benefits member app. Dependents cannot access it.
- The app accepts the same username and password as the one you created on the NVA website. If you don't have an account, you can create one on the app. The username and password can also be reset through the app.
- Get the NVA vision benefits member app on the App Store or Google Play.

Source: NVA

Hearing Aid Benefit

Having trouble hearing and need help? Did you know the PEBTF offers a hearing aid benefit with reimbursements between \$900 and \$2,400 depending on the type of hearing aid? You are eligible for one hearing aid per ear every 36 months (1,095 days). For more information, visit www.pebtf.org. Refer to the Summary Plan Description or download a new Hearing Aid Claim Form, which is found under Publications & Forms. Do not use an old form – make sure you download the new Hearing Aid Claim Form.

How Does Your Body Recover After Quitting Smoking

20 minutes		your heart rate and blood pressure drop
2 weeks to 3 months		your circulation improves and your lung function increases
1 year		your heart attack risk drops dramatically
5 years		the risk of cancer of the mouth, throat, esophagus and bladder is cut in half. Cervical cancer risk falls to that of a non-smoker. Stroke risk can fall to that of a non-smoker after 2 to 5 years
10 years		the risk of dying from lung cancer is about half that of a person who is still smoking
15 years		the risk of coronary heart disease is that of a non-smoker

Ready to Quit?

Quit For Life is offered free of charge.
To sign up, call 1-866-QUIT-4-LIFE

Source: American Cancer Society

Don't Miss Out on a Special Quit For Life® Promotion

During the month of September, when you enroll and talk to a Quit Coach:

- You will be eligible to receive the standard eight weeks of free combination nicotine replacement therapy – a powerful combo of nicotine patches with gum
- You may qualify to receive an extra two weeks of free nicotine gum at no cost.

You must enroll in the Quit For Life® Program and complete your first call with a Quit Coach® in September for your two extra weeks of free nicotine gum. You'll learn how to use the nicotine patch with the additional two weeks of gum for added support.

The Quit For Life® Program is available, free of charge, to all PEBTF members age 19 and older.

Healthy Tip

Enjoy one daily treat and make sure the rest of the day you're sticking to your healthy eating plan.

Source: Livongo

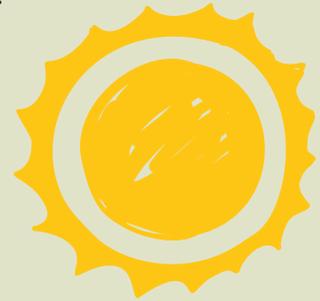
Remember the ABCs of Skin Cancer

According to the American Cancer Society, skin cancer is the most common of all cancer types. More than 3.5 million people are diagnosed with skin cancer each year in the United States – that’s more than all other cancers combined.

Most skin cancers can be detected early through skin examinations. Both regular exams by your doctor and checking your own skin frequently can help you find new skin or mole changes.

Look for these warning signs:

- A (asymmetry):** Do you have a mole that is asymmetrical?
- B (border):** Do you have a mole with an uneven border?
- C (color):** Do you have a mole that is more than one color?
- D (dimension):** Do you have a mole larger than the size of a pencil eraser?
- E (evolving):** Do you have a mole that has changed over time?



If you notice any suspicious spots or feel uncomfortable with the way a mole is changing, it is important to talk to your doctor. In fact, you should see a dermatologist once a year for a skin check, or even more often if recommended based on your medical history.

Protect your skin:

Too much exposure to the sun’s harmful UV rays is the number one cause of skin cancer. Follow these easy steps to defend your skin against damage:

- **Apply sunscreen** with an SPF of 30 or greater at least 30 minutes before sun exposure. Reapply at least every 2 hours or more often if you are sweating or swimming.
- **Wear sunglasses** with total UV protection.
- **Stay in the shade** as much as possible.
- **Wear wide-brimmed hats** that cover and protect your head, neck, face and ears.
- **Wear clothing made of tightly woven fabrics** that are light, vivid colors.
- **Avoid direct exposure as much as possible during peak UV radiation hours**, between 10 a.m. and 2 p.m.
- **Avoid tanning beds**, period.

Sunscreen

The longer you’ll be outside the higher the SPF you’ll need.

SPF 15 filters out 93% of incoming UVB rays

SPF 30 filters out 97% of incoming UVB rays

SPF 50 filters out 98% of incoming UVB rays

Source: HealthAdvocate

Health Advocate is a free service that can help you locate network urgent care centers for all of your summertime illnesses. Call 855-855-4238, 24/7. Email: answers@HealthAdvocate.com or visit HealthAdvocate.com/PEBTF.



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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.



If you're worried about
understanding your benefits,
this newsletter is a great resource
concerning your 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.

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.

**Post 8/1/03 hires –
Act now or your spouse
may lose coverage!**