

Your Plan, Your Health,  
Your Life

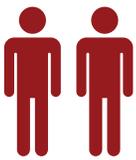


# CT PIPELINE

Issue 1 • July 2017

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### YOU SHOULD NOW HAVE A NEW ID CARD

We recently mailed you a new ID card(s). If you have not received your new card(s), please call the Fund Office: **860-571-9191**, or toll-free: **800-848-2129** and let us know. We'll get card(s) to you right away.



## A Message From the Trustees

Welcome to the first issue of *CT Pipeline*, the newsletter of the Connecticut Pipe Trades Health Fund, UA Local 777-MCAC.

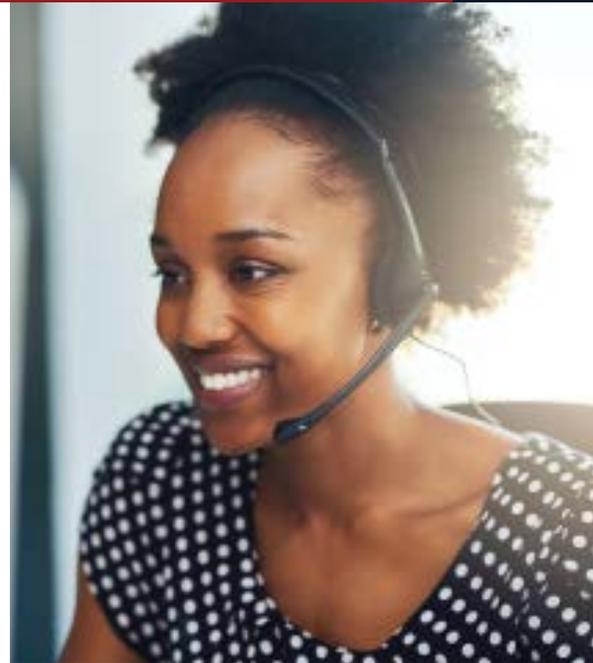
*CT Pipeline* is one of the ways we'll help you stay up-to-date on health benefit issues of interest to you and the Fund. You'll receive a new edition each quarter. It will include timely and informative articles to help:

- Improve your understanding of how the Plan works;
- Provide you with helpful tips on how to use your health care benefits to your greatest advantage; and
- Promote wellness and good health.

We hope you enjoy reading this newsletter. If you or your family members have suggestions for future articles, we'd like to hear from you. Let us know by calling the Fund Office: **860-571-9191**, or toll-free: **800-848-2129**. And, **please call us and let us know your email address**—it's an easy and quick way for us to connect with you and help you get the most from your Plan benefits.

We look forward to a successful 2017 Plan year.

**Your Board of Trustees**



## Reminders About Valuable New Benefits!

### **LiveHealth Online: Quick, Easy, Convenient and FREE Access to a Doctor or Therapist**

Can't miss work to see a doctor, or maybe your doctor's not available when you are? Chat online with a primary care provider or therapist 24/7 on your mobile phone, tablet or computer, with Anthem Blue Cross and Blue Shield's *LiveHealth Online*: [livehealthonline.com](http://livehealthonline.com). **It's available at no cost to you—no copay!**—and it's a great alternative when you need care for non-emergency medical conditions like allergies, a cold, the flu, a sore throat, bronchitis, pinkeye, an ear infection or a rash. You can also get help for issues like stress, anxiety, depression and family/relationship concerns. LiveHealth Online doctors can even write prescriptions.

Visit [livehealthonline.com](http://livehealthonline.com) today and download the app or register by entering your name, email address and a personal password of your choice. Then, select "Anthem Blue Cross/Blue Shield" as the provider and enter the PTH number shown on your new ID card.

### **Anthem Benefit Advisor: Help Finding Higher Quality, Lower Cost Health Care for Certain Procedures**

Why pay more for care than you have to—especially for typically-expensive health care procedures? If you need a hip or knee replacement, a rotator cuff repaired, shoulder arthroscopy, a colonoscopy, or an MRI or CT scan, **call Anthem Benefit Advisor, starting July 1, 2017: 844-437-0488**, 8:00 a.m. to 11:00 p.m. ET. The cost of these surgeries and procedures can vary greatly from one location to another. Advisor agents have access to cost and quality data and will help you locate high quality care at the lowest cost for you and the Fund. A Benefit Advisor agent can also help you find a primary care provider or urgent care facility in your area. **If you visit a recommended network facility**, the Fund saves and you save—there is no copay!



### **FIRST IN A SERIES OF NEW VIDEOS AVAILABLE NOW**

We're introducing a series of short (three-minute), fun-to-watch videos to help you make the best choices when it comes to using the benefits available to you and your family. Our first video is about where to get medical care, depending on the kind of care you need. It also fills you in about Anthem's LiveHealth Online, Anthem Benefit Advisor and more. Go to [www.connecticutpipetrades.com](http://www.connecticutpipetrades.com) or [www.local777.com](http://www.local777.com) to watch today!

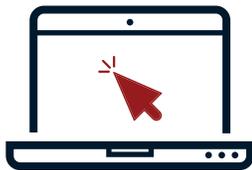


## Go In-Network and Save \$\$\$

Getting health care from doctors, hospitals and other medical facilities in Anthem Blue Cross and Blue Shield's Preferred Provider Organization (PPO) network saves you and the Fund money. That's because Anthem has negotiated with network providers to offer you lower costs for the services you receive. In addition, when you get preventive care—like a routine physical exam, screening or immunization—from a network doctor, your care is free. That is, there's no copay. And, when you use a network provider for covered non-preventive care, you pay a copay but there's no coinsurance or deductible to meet.

Besides saving money by using network providers, there's no worry about "balance billing." Balance billing is when you receive care from a non-network provider and that provider bills you for the difference between what the Plan pays for out-of-network coverage and what the provider charges. Anthem's network providers **won't** balance bill you because they can't charge more than their contractually-discounted fee. But, if you use out-of-network providers, they can—and typically will—balance bill you. This means you'll pay more—often a lot more.

Save money and get the care you need. Use Anthem PPO network providers. To locate a network provider, visit [www.anthem.com](http://www.anthem.com) or contact the Fund Office: **860-571-9191**, or toll free: **800-848-2129**.



### VISIT [WWW.ANTHEM.COM](http://WWW.ANTHEM.COM) AND REGISTER TODAY!

Need help finding an Anthem PPO network doctor, hospital or other health care facility? Want to check a claim? Estimate the cost of care? Visit [www.anthem.com](http://www.anthem.com) and register today! You'll need to enter information from your Anthem ID card and your birth date. Then, create your own user ID and password and you're on your way!



## Anthem's Specialty Care Facilities

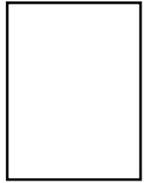
Anthem has facilities within its PPO network called "Blue Distinction Centers" and Blue Distinction Centers+ that specialize in bariatric surgery for weight loss, spine surgery, cardiac and complex/rare cancers, maternity care and transplants. Blue Distinction Centers are recognized by Anthem for providing the highest quality treatment with the quickest patient recovery times. Blue Distinction Centers+ have the same qualities plus they offer the most cost-effective care. There are 20 Blue Distinction Centers and Blue Distinction Centers+ in Connecticut alone, and more than 2,800 nationwide.

If you need treatment for any of the above services, locate a Blue Distinction Center or Blue Distinction Center+ by visiting [www.anthem.com](http://www.anthem.com) or [www.bcbs.com/blue-distinction-center-finder](http://www.bcbs.com/blue-distinction-center-finder).

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1155 Silas Deane Highway  
Wethersfield, CT 06109



## Who You Gonna Call?

Here's a quick reference guide to use when you need answers to your health care questions.

For Information About:	Contact	Telephone	Website
<b>Plan Administration</b> <ul style="list-style-type: none"> <li>Learn about eligibility</li> <li>Get an ID card</li> <li>Find a doctor, hospital, urgent care center or other facility</li> <li>Check a claim</li> <li>Learn about medical and dental benefits</li> <li>Find a dentist in your area</li> <li>Learn about Life Insurance and AD&amp;D benefits</li> </ul>	Fund Office	860-571-9191 800-848-2129 8:30 a.m. - 4:30 p.m. ET, M-F	<a href="http://www.connecticutpipetrades.com">www.connecticutpipetrades.com</a>
<b>Anthem Blue Cross and Blue Shield PPO Network</b> <ul style="list-style-type: none"> <li>Find a doctor, hospital, urgent care center or other facility</li> <li>Check a claim</li> <li>Estimate the cost of care</li> <li>Find Blue Distinction Centers and Blue Distinction Centers+</li> </ul>	Anthem Blue Cross and Blue Shield	800-810-2583 (BLUE) 24 hours/day, 365 days/year	<a href="http://www.anthem.com">www.anthem.com</a> <a href="http://www.bcbs.com/blue-distinction-center-finder">www.bcbs.com/blue-distinction-center-finder</a>
<b>Anthem Benefit Advisor</b> <ul style="list-style-type: none"> <li>Get a provider recommendation</li> </ul>	Anthem Blue Cross and Blue Shield	844-437-0488 8:00 a.m. - 11:00 p.m. ET	<a href="http://www.anthem.com">www.anthem.com</a>
<b>Precertification/Utilization Review</b> <ul style="list-style-type: none"> <li>Get Precertification and/or obtain Utilization Review</li> <li>Participate in Case Management</li> </ul>	HealthLink	877-284-0102 9:00 a.m. - 6:00 p.m. ET	<a href="http://www.healthlink.com">www.healthlink.com</a>
<b>Prescription Drug Coverage</b> <ul style="list-style-type: none"> <li>Learn about prescription drug benefits</li> <li>Get a list of participating pharmacies</li> <li>Learn about specialty medications</li> </ul>	OptumRx  OptumRx	855-408-2312 24 hours/day, 365 days/year  866-218-5445 24 hours/day, 365 days/year	<a href="http://www.optumrx.com">www.optumrx.com</a>  <a href="http://www.optumrx.com">www.optumrx.com</a>
<b>Employee Assistance Program (EAP)</b> <ul style="list-style-type: none"> <li>Learn about the EAP</li> <li>Get professional assistance related to mental health, alcoholism, drug use, family difficulties, child and adolescent concerns and more</li> </ul>	Lower Hudson Valley EAP	800-327-2799 914-245-6300 24 hours/day, 365 days/year	<a href="http://www.lowerhudsonvalleyeap.com">www.lowerhudsonvalleyeap.com</a>
<b>Vision Coverage</b> <ul style="list-style-type: none"> <li>Find an eye care provider in your area</li> <li>Learn about vision benefits</li> </ul>	Davis Vision	800-999-5431 8:00 a.m. - 11:00 p.m. ET, M-F 9:00 a.m. - 4:00 p.m. ET, Sat. 12:00 p.m. - 4:00 p.m. ET, Sun.	<a href="http://www.davisvision.com">www.davisvision.com</a> Register when using the website for the first time. ("ID #" = your Health Fund ID #)

The information provided in this newsletter is of a general nature only and does not replace or alter the official rules and policies contained in the official Plan documents that legally govern the terms and operation of the Plan. If this newsletter differs in any way from the official Plan documents, the official Plan documents always govern. Receipt of this newsletter does not guarantee benefits eligibility.