



## Coverage ends for domestic partners

Domestic partners will no longer be eligible dependents under the Carpenters Health and Security Plan of Western Washington effective July 1, 2014, except as described below. If you have a domestic partner, the following options apply:

**In Washington:** Same-sex registered domestic partners who do not marry or dissolve their domestic partnership by June 30, 2014 are automatically deemed to be married on that date. However, since most same-sex domestic partners who live in Washington are not registered with the state, marriage will not be automatic. You must be married and provide the Trust Office with a copy of your marriage certificate for dependent eligibility. There are two exceptions to this rule: 1) one or both partners are age 62 or older; or 2) you are in the middle of a proceeding. If one or both partners are age 62 or older, the domestic partner can remain eligible under the plan but must register with the state and provide appropriate documentation to the Trust Office.

**In Washington, Idaho, Montana, and Wyoming:** Opposite-sex domestic partners must marry if the partner is to maintain eligibility. Please provide the Trust Office with a copy of your marriage certificate.

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**In Idaho, Montana and Wyoming:** Same sex domestic partners can remain eligible dependents until those states recognize same sex marriage.

Please contact Participant Services at Carpenters Trusts if you have questions or concerns about this new plan rule: (800) 552-0635.

## Men, it's "safe" to see your doctor now

Has the fear of a particular screening for prostate cancer kept you away from the doctor's office? If so, this news will be well received.

Last year, the American Academy of Family Physicians issued this advice to physicians: Don't routinely screen for prostate cancer using a prostate-specific antigen (PSA) test or digital rectal exam.

In guidelines published as part of the **Choosing Wisely** campaign, the AAFP stated, "There is convincing evidence that PSA-based screening leads to substantial over-diagnosis of prostate tumors. Many tumors will not harm patients, while the risks of treatment are significant."

Should men be screened anyway? Well, the facts haven't changed. Prostate cancer is still the second leading cause of cancer-related deaths in American men. Signs and symptoms don't usually develop until the cancer is in its advanced stages.

Best advice: Talk it over with your doctor. Hopefully, with

the dreaded “finger poke” no longer mandatory, you’re more open to checking in with a doctor on regular basis.

## More from Choosing Wisely

To get high value from your healthcare benefits, choose services that are necessary, safe and supported by evidence. For help, visit [www.consumerhealthchoices.org](http://www.consumerhealthchoices.org) and check out the **Choosing Wisely** campaign. Produced by Consumer Reports and the American Board of Internal Medicine, the materials are designed to help patients and doctors make smart decisions about healthcare services.

## Little problems lead to big problems at huge costs

The legendary boxer Muhammad Ali once said, “It’s not the mountains ahead to climb that wear you out; it’s the pebble in your shoe.”

Little problems have a way of becoming big problems. Take high blood pressure as an example, a condition that affects about one third of American adults, according to the U.S. Centers for Disease Control and Prevention (2012).

High blood pressure is called the silent killer for good reason. It often has no warning signs or symptoms but is linked to 1,000 deaths every single day. Heart attack, stroke, heart failure, kidney disease... those are the things that show up death certificates. But they rarely tell the whole story. For example:

- About 7 of every 10 of people having their first heart attack have high blood pressure.<sup>1</sup>
- About 8 of every 10 of people having their first stroke have high blood pressure.<sup>2</sup>
- About 7 of every 10 people with chronic heart failure have high blood pressure.<sup>3</sup>
- High blood pressure is the second leading cause of kidney failure.<sup>4</sup>

<sup>1-3</sup> American Heart Association, 2013.

<sup>4</sup> United States Renal Data System, 2014.

High blood pressure is not something to ignore. Likewise for high cholesterol, high blood sugar and high bodyfat. They are pebbles in the shoe that can create a mountain of health problems.

## Prevention can save lives and money

Heart disease, stroke, cancer, diabetes and other chronic conditions are responsible for 7 out of 10 deaths every year and devour a huge percentage of healthcare spending.

According to a 2010 report from the Robert Wood Johnson Foundation, “the largest number of people with chronic conditions are of working age and are privately insured: 78 million people with chronic conditions have private insurance coverage and their care accounts for about 73% of private insurance spending.”

If those estimates are reliable, the Carpenters Health and Security Plan of Western Washington paid an estimated \$61 million in benefits for treating chronic conditions in 2009. Carpenters should be concerned because the health plan is funded with their money and costs could be dramatically lower if plan members were more vigilant about controlling risk factors such blood pressure, cholesterol, glucose, and body fat.

The Cost of Chronic Illness	
73% of private insurance spending is used to treat chronic medical conditions <sup>1</sup>	
High Blood Pressure	\$47.5 billion <sup>2</sup>
Heart Disease and Stroke	\$193 billion <sup>3</sup>
Cancer	\$157 billion <sup>4</sup>
Diabetes	\$245 billion <sup>5</sup>

<sup>1</sup> Robert Wood Johnson Foundation, 2010.

<sup>2</sup> American Heart Association, 2011.

<sup>3</sup> American Heart Association, 2014.

<sup>4</sup> National Cancer Institute, 2013.

<sup>5</sup> American Diabetes Association, 2013.

## Are you using your annual preventive benefits?

Yearly examinations and screenings are sensible but effective ways to prevent illness and improve your health. Physical examination services for active carpenters and spouses are paid at 100% and are not subject to the annual deductible, office visit copayment(s) or annual coinsurance. Here’s a partial list of services covered by this benefit. Visit [ctww.org](http://ctww.org) for the complete list and benefit information for dependent children, as well as retired participants and dependents.

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Health Evaluation	Annually
Blood Glucose Test	Annually
Total Lipid Profile Test	Annually
Fecal Occult Blood Test	Annually beginning at 50
General Health Screening	Annually
Basic Metabolic Panel	Annually
Digital Rectal Exam	Annually beginning at 40
Influenza Vaccine	Annually
Screening Urinalysis	Annually
Gynecological Exam	Annually
Mammography	Annually beginning at 40
Pap Smear Test	Annually
Clinical Breast Exam	Annually
Clinical Testicular Examination	Annually
Prostate-Specific Antigen (PSA) Test	Annually beginning at 50

## How to get the most value from your benefits

- 1. Use a primary care provider (PCP).** A PCP does more than treat everyday medical conditions. He or she provides preventive care, promotes healthy lifestyle choices, guides patients to appropriate care, and makes referrals to medical specialists when necessary. Developing a trusting relationship with one medical professional over time generally results in high-quality care for the patient. A PCP can be a family practitioner, pediatrician, internist, gynecologist, obstetrician, physician assistant, or nurse practitioner. Visit [www.ctwww.org/pcp](http://www.ctwww.org/pcp) for a link to our provider search tool and advice for selecting the right PCP for you and your family.
- 2. Use a Preferred Provider.** You can go to any licensed practitioner for your annual wellness exam. But in the long run, you'll receive higher quality care and lower out-of-pocket expenses when you build a relationship with a primary care provider (PCP) who participates in the First Choice Health network ([www.fchn.com](http://www.fchn.com)). These medical providers provide services under a contractual arrangement that reduces costs to the plan. When the plan saves money, it's really saving the carpenter's money. On top of that copays for office visits double when you use non-network providers.
- 3. Beware of bundling up.** When it's time for your annual exam, keep in mind that requests for services outside the realm of annual wellness exam are subject

to deductible and coinsurance. If you ask the doctor to treat a medical problem you're experiencing (high blood pressure, diabetes, asthma, mysterious aches or pains, etc.) that portion of the visit will be treated like any other office visit—in other words, subject to the deductible, coinsurance and office-visit copayment. If you are an active carpenter or spouse and your intent is to pay nothing out of pocket, don't try to squeeze in other healthcare services.

## Mayo Clinic Health Coaching can make you a winner

Heart attacks, diabetes and cancer don't have to be the new normal. These and other chronic conditions can be prevented, saving both lives and money.

If you have high blood pressure, high cholesterol or other risk factors for chronic disease, Mayo Clinic Health Coaching can provide the motivation you need to make life-changing improvements in any of the following areas:

- Exercise
- Nutrition
- Stress management
- Weight management

The program teams you up with a Mayo Clinic counselor to help you identify goals that are important to you, create a plan to achieve them, and teach you the skills to make them last.

Mayo Clinic Health Coaching is free for active carpenters and dependents, and participation is completely voluntary. Simply call 855-534-8328 to get started.

### Here's how the program works:

- 1. Coaching by Phone:** Participants and coaches interact by phone. Calls are schedule when most convenient for you. Your conversations are private and never shared with anyone from the union or the Carpenters Health and Security Trust of Western Washington.
- 2. First Session:** Your Health Coach will ask series of questions about your general health, current challenges and goals. You'll then be guided through the process of creating a personalized action plan.

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**3. Follow-up Sessions:** You'll participate in a total of four calls with your Health Coach. These calls provide opportunities to talk about your progress and explore strategies for staying on track. Calls are usually scheduled about one month apart.

**4. Between Sessions:** Your coach will send occasional emails through the EmbodyHealth website ([www.CarpentersHealth.org](http://www.CarpentersHealth.org)). Use the free workbook to expand your knowledge and stay focused. Between sessions, you can call your coach any time you need a pep talk.

## Know your numbers

Business tycoon Ted Turner was quoted as saying, "Life is a game. Money is how we keep score." Well, here are some healthier ways to keep score.

	Target Score	Your Score
HDL Cholesterol	Men > 40	
	Women > 50	
LDL Cholesterol	< 130	
Tryglycerides	< 150 mg/dl	
Blood Pressure	< 120 / 80	
Glucose	< 100	
Body Mass Index (BMI)	18.5-24.9.	
Waist Size	Men <40	
	Women <35	

## Listen to the coach

*"Prepare to be great today. Be great right now so that you can be great later on."*

– Pete Carroll  
Seattle Seahawks

*"A coach is someone who tells you what you don't want to hear, who has you see what you don't want to see, so you can be who you have always known you could be."*

– Tom Landry  
Dallas Cowboys (1960-1988)  
2 NFL Championships

*Failure is not fatal, but failure to change might be."*

– John Wooden  
UCLA men's basketball (1948-1975)  
10 NCAA Championships

*"The willingness to experiment with change may be the most essential ingredient to success at anything."*

– Pat Summit  
University of Tennessee  
women's basketball (1974-2012)  
18 NCAA championships

## Notice of modifications to dental benefits

Effective January 1, 2014, Delta Dental of Washington began administering dental and orthodontia benefits for the Carpenters Health and Security Plan of Western Washington. That means Delta Dental now processes your dental claims and provides customer service when you have questions about your dental claims. While plan benefits remain mostly unchanged, frequency limits, the method of determining those limits, and several other changes were made. Those changes are summarized in the chart below.



Dental Service	Policy Prior to 1/1/2014	Delta Dental of Washington Policy
Oral exams	Once in a six-month period	Twice in a calendar year
Examinations by specialists	Covered if performed by an ADA-recognized specialty	Covered but counts towards the exam frequency
Bitewings	Maximum of four bitewings in 12-month period	Twice in a calendar year

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<b>Dental Service</b>	<b>Policy Prior to 1/1/2014</b>	<b>Delta Dental of Washington Policy</b>
Fluoride and fluoride varnish	Once in a six-month period Allowed for dependent children under age 19	Twice in a calendar year No age limit (adults and children)
Space maintainers	No age limit	Covered thru age 17
Crowns, veneers and onlays	Covered once in a 60-month period	Covered once in a seven-year period
Post core and build up	Covered once in a 60-month period	Covered once in a seven-year period
Major/complete occlusal adjustment	Not covered (allowed limited adjustment only)	Covered once per lifetime for patients with advanced periodontal disease
Dentures, bridges and partials	Covered once in a 60-month period	Covered once in a seven-year period
Sealants	Allowed for dependent children under age 19 Covered once in a 36-month period	No age limit (adults and children) Covered once per tooth every two years
Preventive resin restoration	Covered once in a 36-month period	Covered once per tooth every two years
Prescription-strength fluoride toothpaste	Not covered	Covered following certain periodontal procedures administered in dental office
Antimicrobial mouth rinse (dispensed by dental office)	Not covered	Covered once per periodontal course of treatment and also covered for women during pregnancy without a periodontal procedure
Periodontal scaling and root planing	Covered once in a 12-month period	Covered once every three-year period
Prophylaxis (cleaning) and periodontal maintenance	Covered once in a six-month period Allowed three times in a 12-month period following active periodontal treatment	Either prophylaxis or periodontal maintenance is covered twice in a calendar year Patients at risk of advanced periodontal disease qualify for up to four treatments per year
Payment requirements for crowns, veneers and onlays	Patient must be eligible when treatment was started and completed	Delta Dental pays on seat/completion date If treatment is started prior to effective date but completed after patient is eligible, treatment will be covered
Temporary crowns, bridgework, fillings	Not covered	Delta Dental allows
Extension of benefits	60 days after loss of eligibility as long as service was started prior to loss of eligibility (root canals, crowns, bridgework, dentures)	Delta will pay for procedures that require multiple appointments (i.e. crowns, root canals, etc) Must be started while still eligible and completed within 21 days after loss of coverage

We encourage you to use a Delta Dental network provider whenever possible. Network providers have agreed to provide services at discounted rates which may reduce your out-of-pocket dental expenses. For more information, please visit the Delta Dental website at [www.DeltaDentalWA.com](http://www.DeltaDentalWA.com) or call Delta Dental customer services at: (206) 522-2300 or (800) 554-1907.



# CARPENTERS TRUSTS

of Western Washington

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## Quit Coaches help tobacco users reach their goals

Since the first Surgeon General's report on smoking and health was published 50 years ago, more than 20 million Americans have died because of smoking.

Smoking is responsible for an estimated 87% of lung cancer deaths. It alters countless other lives by way of coronary heart disease, COPD, diabetes, rheumatoid arthritis, erectile dysfunction, infertility, birth defects, and more.

The biggest health hazard of all might be the simple fact that smoking impairs the immune system, the body's ability to fight off harmful bacteria, viruses, parasites and, yes, cancer.

Smoking also erodes personal wealth. "The estimated economic costs attributable to smoking and exposure to tobacco smoke now approach \$300 billion annually," according to the Surgeon General.



## Quit For Life<sup>®</sup> Program

Quitting is the best thing any tobacco user can do for his or her health. That's why the Carpenters Health and Security Plan offers **Quit For Life**. It's a free program that offers telephone counseling, web tools, text message support, videos and more to help you quit.

Working with a **Quit Coach**, you'll create a step-by-step plan and learn coping strategies for situations that trigger the urge to use tobacco. You'll receive free nicotine patches or gum for as long as you're in the program.

When you're ready to try, call **Quit For Life (866-784-8454)** or sign up online at [www.quitnow.org/ctww](http://www.quitnow.org/ctww). Active carpenters and dependents with medical eligibility can enroll as often as they need to quit for good. In other words, you cannot fail.