



## Save money by coordinating benefits

When you drive up to an intersection and the traffic lights aren't working, do you wonder which vehicle has the right-of-way?

The Trust Office encounters a similar dilemma when a member is covered by more than one insurance plan. Fortunately, there is an industry standard that health plans follow to determine which plan pays first.

The process is called "coordination of benefits." One plan is considered the primary carrier and the other is considered secondary. The primary carrier covers the major portion of the bill according to plan allowances. The unpaid balance is usually paid by the secondary plan to the limit of its responsibility. Benefits are thus "coordinated" among both health plans, and payments do not exceed 100% of allowable charges for the covered services.

### Primary + Secondary ≤ 100%

Members do not necessarily need to know the specific rules for determining primary and secondary payers, even though everything is spelled out in the summary plan description (SPD) of your applicable plan.

What's most important for members to know is that all benefits of the Carpenters Health and Security Plan are subject to coordination of benefits (except time loss benefits, life insurance, and accidental death and dismemberment benefits). As such, covered members are required to inform the Trust Office if they have other medical coverage.

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### Let us know if you have other coverage

If you, your spouse, domestic partner, or any covered dependents are covered by another medical plan, browse the Forms section of our website ([ctww.org/forms](http://ctww.org/forms)) and find the **Other Insurance Information** form under Claims. Then complete the form and return it to the Trust Office. We'll see to it that your claims are processed quickly and that you receive the benefits you're entitled to, while avoiding overpayment by either plan.

### Don't forget to inform your providers

Healthcare providers need to know you have other coverage. They will bill the primary carrier first and bill the secondary carrier for the remaining balance. If there's no secondary carrier on file, providers will immediately bill the patient for the unpaid charges.

### Upcoming Trust Office Holiday Closures

If you have business that you need to attend to at the Trust Office, please be aware that the office will be closed on:

Thanksgiving	Thursday and Friday	Nov. 27 and Nov. 28, 2014
Christmas Eve and Christmas	Wednesday and Thursday	Dec. 24 and Dec. 25, 2014
New Year's Day	Thursday	Jan. 1, 2015

# Prevention: Room for improvement

Compared to other states, Washington's healthcare system is ranked in the lower half of the nation when it comes to effective prevention and treatment.

According to the 2014 *Scorecard on State Health System Performance* released by the Commonwealth Fund, which evaluates health systems on measures of quality, cost and outcomes, Washington ranks in the bottom quartile for vaccinating children ages 19–35 months.

If you haven't done so in 2014, schedule a physical exam for your dependent children, whether they're infants, twenty-somethings, or something in-between. For dependent children of active carpenters, these exams are paid at 90% and not subject to the annual deductible; however, they are subject to office visit copayments and the annual coinsurance. While you're at it, schedule a dental check-up with a **Delta Dental** provider ([deltadentalwa.com](http://deltadentalwa.com)).

The Commonwealth Fund scorecard also ranked Washington in the bottom quartile for the number of at-risk adults without a routine doctor visit in the past two years.

Parents and grandparents need preventive care, too. Annual physical exams are paid at 100% for active carpenters, spouses and domestic partners. That means no annual deductible, no office visit copayment, and no annual coinsurance. Flu shots and other immunizations are reimbursed the same as annual physical exams. A dental check-up can positively impact your general health, too.

Children and adults alike should use a primary care doctor for preventive services. Visit the **Carpenters Trusts website** ([ctww.org/providers](http://ctww.org/providers)) for resources to help you locate preferred providers in your area.

# Paperless documents coming soon

Tired of paper clutter? Carpenters Trusts will be introducing paperless communications to members in the next two to three months.

Distributing plan booklets, explanations of benefits (EOBs), benefit statements, newsletters, and other documents via secure email is a legally acceptable alternative to printing and mailing them to members. This will be "opt in" program, which means the member must elect to receive paperless communications but can change preferences and "opt out" at any time. Watch your mail for more information.

# Mayo Clinic programs to change on Nov. 1

Mayo Clinic's **EmbodyHealth website** ([carpentershealth.org](http://carpentershealth.org)) will be discontinued effective Nov. 1, 2014. Registered users will no longer be able to log on to EmbodyHealth for general health information and health management programs. Registered users also will lose access to personal information related to their participation in EmbodyHealth activities such as health assessments, health coaching, health management programs and incentive programs. All user accounts will be deleted by Mayo Clinic as part of this change. If you're interested in preserving any information on the site, log on before Oct. 31, 2014 so you can print or save the information for your records. Registered users will not be able to log on or access this information after Oct. 31, 2014.

Effective Nov. 1, 2014, **Mayo Clinic Health Coaching** also will be discontinued. Eligible carpenters, spouses and dependents currently enrolled in a coaching program for nutrition, weight loss, stress or exercise will be allowed to complete any remaining coaching calls and finish the program. However, new enrollees will not be accepted after Oct. 31, 2014.

# Mayo Clinic nurse line still accepting calls

The **Mayo Clinic 24-hour nurse line** (800-903-1836) is still available to eligible carpenters, spouses and dependents any time they have questions or concerns about a symptom, illness or injury. If it's a life-threatening emergency, skip the nurse line and call 911. Otherwise, talking to an experienced nurse can help you make the right decision. Mayo Clinic nurses have an average of 24 years of clinical experience.

If you'd rather not speak to a nurse, use the **Mayo Clinic online symptom assessment** ([carpentersnurseline.org](http://carpentersnurseline.org)). It's free, of course, and completely anonymous. When prompted for an access code, enter *carpenters*. You'll be guided through a series of questions and receive immediate feedback about what might be going on and what to do about it.



# Make every day an Eating Healthy Day

Holiday celebrations put a great deal of emphasis on food for a good reason. Eating and drinking make us feel good—in the moment, anyway. But ah, beware of the hangover.

The hangover we're talking about isn't the temporary episode of flu-like symptoms that result from consuming too many alcoholic beverages. No, it's the prevalence of chronic illnesses caused by food many of us eat on a daily basis.

In his book, *Fat Chance: Beating the Odds Against Sugar, Processed Food, Obesity, and Disease*, Dr. Robert H. Lustig, M.D., makes a compelling case that obesity, diabetes, heart disease, stroke and cancer are “diseases of bad food.”

Nearly 75% of the 85,000 processed and packaged foods in the supermarket are spiked with added sugar.

Source: *Journal of the Academy of Nutrition and Dietetics*, 2012.

By bad food, Dr. Lustig means heavily processed foods, most with added sweeteners, that are now staples in the standard American diet, such as:

- Jarred pasta sauce, salad dressing, yogurt and cake mixes, which contain ingredients added for flavor and texture
- Ready-to-eat food like crackers, granola and deli meat
- Frozen or pre-made meals like frozen pizza and microwaveable dinners
- Soda, energy drinks, and fruit juices

What makes them bad? Too little fiber, according to Dr. Lustig. Not enough vitamins, minerals and antioxidants that prevent cell damage. Too many seed oils and meats from corn-fed animals. Too many trans-fats. And *waaaaay* too much sugar.

Take the first step to making healthier food choices by taking part in **National Eating Healthy Day** (Nov. 5, 2014). Visit the American Heart Association website (heart.org) and click on Getting Healthy to learn more about healthy eating, smart shopping, cooking advice, and tips for dining out.

## 4 rules of a healthy plate

- 1. Low sugar.** Avoid sweeteners containing fructose. It's too dense for the liver to easily metabolize, so most of it gets stored as fat. It makes the liver insulin resistant, which shifts insulin production into high gear and adds even more fat to the lining around the organs. Fructose also disrupts the brain's ability to distinguish between hungry and full, causing you to consume more calories. Don't just avoid high fructose corn syrup. Table sugar is 50% fructose, and there's fructose in molasses, brown sugar, cane sugar, honey and at least 30 other sweeteners. Surprisingly, fruit juice contains more fructose than soda. To learn more, watch the video, “Sugar: Hiding in Plain Sight,” on the **Trust Office home page** (ctww.org).
- 2. High fiber.** Fiber does more than just keep you regular. It creates a lining in the intestine that slows down the rate of glucose transfer to the bloodstream. This gives the liver more time to metabolize what's coming in, so insulin levels don't spike and fewer calories are stored as fat. There are two types of fiber—soluble (which absorbs water) and insoluble (which doesn't)—and you need both. This is yet another reason why whole grains and fresh produce are important to a healthy diet.
- 3. Fewer omega-6 fats, more omega-3 fats.** Omega-6 fatty acids are found in processed vegetable oils, seed oils and corn-fed animals (meat, poultry, farmed fish). In small doses, omega-6s are good for us; in large doses, they cause harmful inflammation that promotes diabetes, heart disease, stroke, Alzheimer's disease and some types of cancer. Omega-3 fats, on the other hand, reduce inflammation. They are plentiful in foods like wild salmon, seafood, walnuts, cauliflower and winter squash, to name a few.
- 4. Low trans fats.** Processed foods typically contain trans fats, which are synthetic fats designed to lengthen shelf life. Trans fats are impervious to the bacteria that make natural fats go rancid. The bacteria in our bodies can't digest them either, so they end up lining our livers and arteries. If the words “partially hydrogenated” appear on the label, the food contains trans fats.

Source: *Fat Chance: Beating the Odds Against Sugar, Processed Food, Obesity, and Disease* by Robert H. Lustig, M.D., 2013.

“Let food be thy medicine and medicine be thy food.”

— Hippocrates (460 BC - 377 BC)

Greek physician and father of medicine



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## Free yourself from tobacco... for life

**The Great American Smokeout** (Nov. 19) could be the official start of your tobacco-free life. Enroll in **Quit For Life** (866-784-8454 or [quitnow.net/ctww](http://quitnow.net/ctww)) so you can connect with a Quit Coach and make a game plan to beat tobacco once and for all. Quit For Life is free for active and retired carpenters, spouses and children (age 18 and older) with medical eligibility. You'll get...

- 1. Free coaching calls** – Five telephone sessions with a trained Quit Coach will help you create a step-by-step plan and teach you techniques to cope with situations that trigger your desire to smoke.
- 2. Free nicotine replacement** – Nicotine gum and patches are free. Medication is available without a copay if prescribed by your doctor. Your Quit Coach will help you decide which is best.



## Quit For Life<sup>®</sup> Program

- 3. Free text messaging** – Text2Quit sends tailored messages to your supported phone and can be a lifeline to your Quit Coach. Just remember that text messages are not a replacement for phone sessions.
- 4. Free Web Coach<sup>®</sup>** – Web Coach is a private online space where you can complete activities, watch videos, track your progress, engage in dialogue with other participants, and even share your progress on Facebook.

Not quite ready to enroll? Check out the **Quit For Life mobile app** ([quitforlifeapp.com](http://quitforlifeapp.com)). It's free to anyone and can help you identify reasons to quit, calculate the cost savings of quitting, and help you plan a quit date. **The Carpenters Trusts website** ([ctww.org/tobacco](http://ctww.org/tobacco)) offers links to videos, articles and other resources to help you quit, whether it's for one day or once and for all.