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Want a \$50 gift card?
See inside for details!!

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Wisconsin Pipe
 Trades Health Fund

**WISCONSIN PIPE TRADES
 HEALTH FUND**

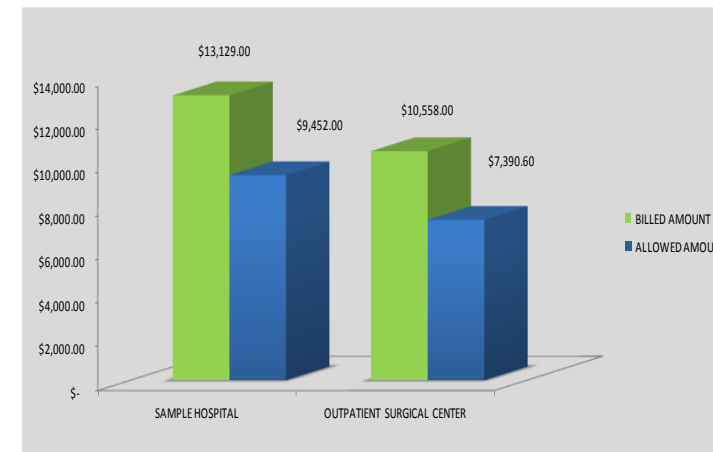
Benefit Bulletin - May 2017



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PARTICIPANT CONSUMERISM SERVICES REMINDER
Save on Your Next Surgery and Receive a \$50 Gift Card



Did you know?

Surgical costs vary significantly between hospitals and surgical centers. Look at the two examples shown!! If the first person had their knee replacement done at a hospital and paid 20% of the allowed amount, they would have paid \$1,890.

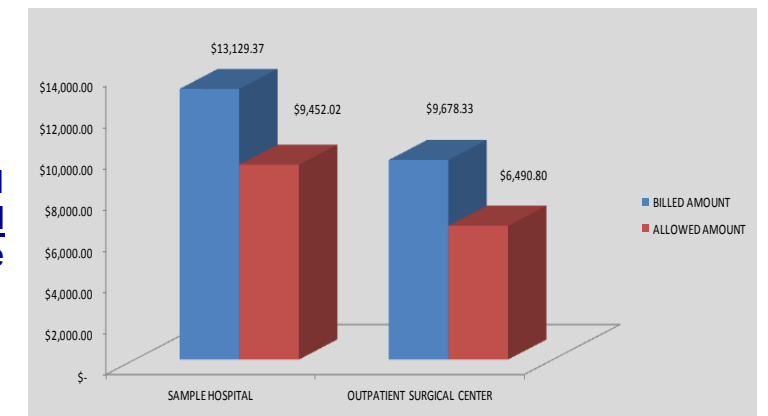
If they had the exact same surgery performed at an *outpatient surgical center*, they would have paid \$1,478, a \$412 savings!!

Person 1:
 Participant Consumerism Report Prepared by BPA:
 Arthroplasty Knee (Replacement) CPT Code: 27447

The next person paying 20% of the allowed amount for a hysterectomy would have saved \$592 by having their procedure done at the surgical center.

Do you want a \$50 gift card??

READ ON!!



Person 2:
 Participant Consumerism Report Prepared by BPA:
 Hysterectomy CPT Code: 58563

THIS BENEFIT BULLETIN CONTAINS IMPORTANT INFORMATION ABOUT YOUR PLAN. KEEP IT WITH YOUR SUMMARY PLAN DESCRIPTION (SPD) FOR FUTURE REFERENCE.

PLEASE NOTE: OUR GOAL IS TO PROVIDE YOU WITH GENERAL HEALTH INFORMATION, NOT MEDICAL GUIDANCE. YOU SHOULD CONTACT YOUR PHYSICIAN IF YOU HAVE SPECIFIC MEDICAL QUESTIONS OR CONCERNS.

Fund's Website

Information readily available to you online includes forms (such as enrollment, beneficiary and dollar bank reimbursement); SPD; and Benefit Bulletins. Go to: www.bpalja.com and click on "Client Access." The login ID is: WPT and the password is: steamwpt.

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Billed Amount

The dollar amount billed by your healthcare provider for their services. This amount is submitted directly to the Health Fund.

Allowed Amount

The maximum amount that you and/or the Health Fund will be responsible for paying for a service. The allowed amount is the billed amount less any contracted discount between your PPO network and healthcare provider.

Are you having surgery and don't know where to turn? What provider should you see? You want the best quality care at the lowest out-of-pocket expense!

Your out-of-pocket costs will vary depending on the healthcare provider and the place of service you choose. Taking advantage of the Participant Consumerism Services can not only give you more healthcare provider options, but also help reduce your medical costs!!

Participant Consumerism Services provides valuable tools to help you compare costs for your elective procedures. We urge you to utilize these services before scheduling your surgical procedure to ensure that you:

- ▶ are educated about your healthcare provider and facility options;
- ▶ understand the potential financial savings depending on which option you choose; and
- ▶ obtain an individualized report that helps you compare cost and quality among providers.

Hospital



You and your dependent(s) will be eligible to receive a \$50 prepaid Visa® card for calling BPA and utilizing the Participant Consumerism Services for one of the following elective surgical procedures:

You will receive the \$50 gift card upon completion of your elected procedure.

- ❶ knee replacement;
- ❷ hip replacement;
- ❸ shoulder replacement;
- ❹ rotator cuff repair; or
- ❺ hysterectomy.



Outpatient Center

To request Participant Consumerism Services, call BPA at: 1-800-253-5713. BPA will need you to fill out an "Authorization for Disclosure of Protected Health Information" form, sign it, and return it to them at the address specified on the form so they can freely discuss your questions or concerns with providers.

DIRECTRX — MAIL SERVICE PHARMACY

In your April 2016 Benefit Bulletin, we told you about a new program that Serve You was implementing August 1, 2016, called DirectRx Mail Service Pharmacy. Utilization of DirectRx Mail Service Pharmacy is required for filling prescriptions of maintenance medications.

If you are encountering any issues filling your maintenance medication prescriptions through DirectRx, please contact the Fund Office at (414) 359-7400 locally, or 1-800-253-5713 toll-free.

UPCOMING PLAN CHANGES

The primary responsibility of the Trustees is to manage the assets of your Health Fund, while providing an array of health benefits that are both comprehensive and affordable. The Fund's financial strength requires a balance between income and expenses, and a sufficient "reserve" to cover the Fund's financial claim liabilities (claims incurred but not yet paid), and provide stability during periods when benefit expenses may exceed the income from your contributions.

In order to keep the Fund stable, the Trustees elected to make some Plan changes which are outlined below. The choices made were not easy, but necessary to protect the Fund's long-term financial stability.

JOURNEYMAN HOURLY CONTRIBUTION RATE CHANGE

The current Journeyman hourly contribution rate is \$9.45 per hour. Effective June 1, 2017, the rate will increase to \$10.00 per hour.

NEW HOURLY REQUIREMENTS FOR CONTINUATION OF ELIGIBILITY

Currently, to remain eligible, you must be credited with employer contributions for at least 140 hours per month for Plan A, 120 hours per month for Plan B, and 90 hours per month for Plan C. Beginning June 1, 2017, the monthly hour requirements will be 145 hours per month for Plan A and 125 hours per month for Plan B. Plan C will remain at 90 hours per month.

MEMBER DOLLAR BANK CREDITING

At the present time, 70% of employer contributions for hours worked in excess of the minimum hour requirements for continuation of eligibility are credited to your Member Dollar Bank, based on the Plan you have elected.

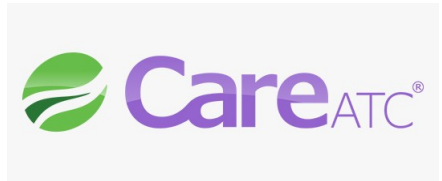
Effective June 1, 2017, 50% of the excess contributions will be credited to your Member Dollar Bank and 50% will be credited to the Fund's reserve-assets.

REVISED SEX CHANGE OPERATION EXCLUSION – EFFECTIVE JULY 1, 2017

The language in the Fund's Summary Plan Description regarding Sex Change Operation Exclusion currently reads, "Sex change operations and non-organic sexual dysfunctions." The exclusion language has been revised and will now read: "Services, supplies, or equipment for sexual transformation surgery or any treatment leading to or connected with sexual transformation, and non-organic sexual dysfunctions."

CareATC CLINIC COMING SOON!!

The Board of Trustees of the Wisconsin Pipe Trades Health Fund is pleased to announce that CareATC®, an on-site clinic, is in the works! This on-site clinic will be available for all Health Fund participants, including Retirees. You, your spouse, and dependents (age 2 and up) will soon have access to some amazing benefits.



See the enclosed flyer for more information!