



## Carpenters Rewards Program Launched June 11

Wellness and condition management have been a part of the Carpenters Health and Security Plan since January 2007. These two programs were developed and made available to you and your family so you would have meaningful tools to help you live healthier lives.

Sure, healthy living means lower claims costs for the plan. More importantly, healthier lives mean a better quality of life for you. A healthy lifestyle – a sensible, sustainable diet, moderate exercise most days of the year, and a few safety precautions as you move about your day – can make a tremendous difference in your overall health and the quality of your life. If you are in good health now – as many of you are – these programs can help you develop and sustain healthy habits that will serve you as you slow down and begin to age. If your present health is less than perfect, even small steps in the right direction can improve the quality of

### In this issue:

Carpenters Rewards Program Launched June 11  
Know Your Numbers  
Health Plan Enrollment Update  
Medco and Express Scripts  
Prescription Issue  
Dollar Bank Deduction Increase

your life. Wellness and condition management are the plan's way of providing you with some of the tools that keep you moving in the right direction. Carpenters Rewards is the plan's way of rewarding you for staying involved, or nudging you in that direction if you're not quite there.

This year, Carpenters Rewards focuses on three important activities. Two of the activities provide 75 points each and the other activities provide 25 points each. This year you need 200 points to qualify and, if you qualify, you receive a \$200 gift card from one of 350 popular merchants in the area. The \$200 gift card is the largest incentive ever offered by Carpenters Rewards. The three activities are described in detail below:



### Biometric Screening or "Know Your Numbers"

June 11, 2012 through September 30, 2012  
– 75 Points (Required)

The first requirement of Carpenters Rewards is to provide biometric screening information to Mayo Clinic. A biometric screening – getting baseline numbers, knowing what those numbers mean, and taking action to improve them – may be the single most important thing you can do to monitor your health and well being. When these numbers are faxed to Mayo Clinic and preloaded into your confidential Mayo Clinic Health Assessment, the informational content fed to your personal EmbodyHealth website is dramatically improved. For example, if your triglyceride (common blood fat used for energy or stored as fat) level is high, EmbodyHealth will provide you with specific information to explain this condition and help with the risk.

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## Biometric Screening continued from page 1

Here's how the biometric screening works:

### 1. Schedule your annual physical exam with your family doctor.

- If you don't have a family doctor, you can find one in your area through the First Choice Health Network website: [www.fchn.com](http://www.fchn.com). If you need help finding a family doctor, please contact Customer Service at the Trust Office in Seattle: (800) 552-0635.
- Your doctor may ask you to fast before your appointment so schedule your appointment accordingly.
- Bring your *Biometric Screening Form* with you to your appointment. A copy of the form was mailed to you in early June. If you can't find your form, copies are available at [www.CarpentersHealth.org](http://www.CarpentersHealth.org).
- If you are a participant, spouse or domestic partner covered under the Employee Health Plan, there is no annual deductible, copayment or coinsurance expense for annual physical exams. If the screening tests performed during your physical exam are listed on the "Preventive Health Benefit Schedule," there is no annual deductible, copayment or coinsurance expense for these services. Please see [www.ctww.org](http://www.ctww.org) for the complete "Preventive Health Benefit Schedule." Children covered under the Employee Health Plan are subject to some of these expenses. Retirees and dependents covered under the Retiree Health Plan are also subject to some of these expenses.
- **Important:** If you had a biometric screening on or after June 1, 2011 (last year), you do not need to make another appointment. Request a copy of your biometric data (if you don't already have one) and fax it – or ask your doctor to fax it for you – with your completed *Biometric Screening Form* to Vivacity. Instructions and the fax number are on the form (please see two below).

### 2. Ask your doctor to fax your completed *Biometric Screening Form* to Vivacity.

- Your biometric information is usually available a few days after your exam. Ask your doctor to complete the form and fax it to Vivacity.
- Vivacity is an independent company that processes biometric data and forwards it to Mayo Clinic on your behalf. Vivacity operates under the same federal HIPAA privacy protection rules that all plan professional do. This assures the confidentiality and privacy of your personal health information.

- Remember to include your Rewards Number on the form. This is the 11-digit number in the upper right corner of the June 11, 2012 letter.
- You may want to confirm with your doctor that the completed form was faxed.
- Please see "Know Your Numbers" on page 4 for additional information about these important measurements.

### 3. Earn 75 of 200 points toward your \$200 gift card.

- This is a required activity if you intend to earn 200 points.
- Track your points in My Rewards on the EmbodyHealth website.
- Follow your progress year after year. These numbers are a very good indicator of your overall health.

If you submit your *Biometric Screening Form* before August 31, 2012, it will be uploaded to your Mayo Clinic Health Assessment by September 10, 2012. If you submit your *Biometric Screening Form* after August 31, 2012 through September 30, 2012, it will be uploaded to your Mayo Clinic Health Assessment by October 9, 2012. You may also manually enter the data when taking your health assessment. Either way, the EmbodyHealth website is much more informative when the actual biometric data is provided.

You must have your completed *Biometric Screening Form* faxed to Vivacity by September 30, 2012 to earn 75 points. You must have these 75 points to qualify for a \$200 gift card.

## Mayo Clinic Health Assessment

*September 1, 2012 through October 31, 2012*  
– 75 Points (Required)

The second requirement of Carpenters Rewards is the Mayo Clinic Health Assessment. This is the sixth consecutive year the health assessment has been offered through Carpenters Rewards. This year, your biometric data will be pre-loaded into your health assessment if you submit your *Biometric Screening Form* in advance. Once you take the health assessment, the information provided on your personal EmbodyHealth website is more specific to your health risks.

Here's how the health assessment works:

1. Log onto the EmbodyHealth website: [www.CarpentersHealth.org](http://www.CarpentersHealth.org)
- You'll need your email address and password.

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continued on page 3

## Mayo Health Assessment continued from page 2

- If you're new to this website, complete instructions are available on the Homepage.
2. From the Homepage, click on My Rewards and then 2012 Carpenters Rewards. Click on Health Risk Assessment Completion to start the assessment.
    - The health assessment takes about 15 minutes to complete.
    - You can take your health assessment now but we strongly recommend you take it when your biometric data is available, as described above.
  3. Earn 75 of 200 points toward your \$200 gift card.
    - This is a required activity if you intend to earn 200 points.
    - Track your points in My Rewards on the EmbodyHealth website.

You must complete the Mayo Clinic Health Assessment by October 31, 2012 to earn 75 points. You must have these 75 points to qualify for a \$200 gift card.

## Mayo Clinic Coaching or Online Program

June 11, 2012 through December 31, 2012  
– 25 Points (Options)

The third requirement of Carpenters Rewards is participation in two of several Mayo Clinic programs. There are several six-week online programs that help you better manage your diet, exercise and stress. There are also several coaching programs available based on the results of your health assessment. Mayo Clinic will call you if you qualify for online coaching. To access these programs, log onto your EmbodyHealth Homepage. From your Homepage, Click on My Health. From My Health, click on Programs. Each program is described in detail.

Here's how the third activity works:

### 1. Mayo Clinic Health Coaching.

- Health Coaching is available based on the results of your Mayo Clinic Health Assessment.
- Mayo Clinic will call you if you qualify.
- These coaching programs can be very helpful so please take the time to participate.



### 2. My Fitness Solution.

- Many health conditions can make exercise unsafe so review “Should you check with your doctor first” before getting started.
- Take the base-line survey to get started.
- My Fitness Solution is an interactive tool to help you establish your fitness goals and track your progress. My Fitness Solution helps you stay motivated and focused on your fitness goals.
- You can get started on this program now!

### 3. My Stress Solution.

- Stress is all around us and can have a profound impact on our health.
- My Stress Solution is a four-week course that helps you understand stress, identify your personal “stressors,” identify coping styles and strategies, and then help you reduce or better cope with the stress in your life. Some of these strategies really work.
- You can get started on this program now!



### 4. My Weight Solution.

- We generally know what it takes to lose weight but to actually lose it and keep it off is the problem.
- My Weight Solution is packed with information and helpful tools to make weight loss easier and more sustainable.
- Track your weight and physical activity week after week; access healthy recipes that will help you attain your goal; and discover secrets that will get you through the difficult times.
- You can get started on this program now!

When you participate in Carpenters Rewards, you can earn a \$200 gift card that can be used at 350 stores, restaurants, online merchants, travel destinations, entertainment venues and more. The Board of Trustees doubled last year's reward

continued on page 4

to emphasize their belief that staying healthy is more important than ever to your personal and financial well-being.

After all, taking steps to protect and preserve your health *is an investment in your future...*

## STAYING HEALTHY:

- Protects your ability to work and earn a living.
- Protects your ability to earn fringe benefits.
- Minimizes out-of-pocket medical expenses.
- Lowers health plan costs.

## Know Your Numbers

An important part of maintaining good health is an ongoing awareness of certain key measurements and what these measurements indicate about your health. We recommend you document these measurements and keep track of them over the months and over the years. Some measurements, like blood pressure, you can measure every day. Effective blood pressure devices are available at most drugstores. Other measurements can be monitored monthly or yearly. Discuss with your doctor what works best for you. Additional information about each of these measurements is provided below.

The guidelines listed below are for the general population. Your ideal numbers may be higher or lower, depending on your health history and other risk factors. To determine the best target numbers for you, talk with your doctor.

*The information you submit to Mayo Clinic is:*

### 1. Height

- This number doesn't change much from year to year but serves as a reference point for some of the other measurements.

### 2. Weight

- Most of us know what an ideal weight is and what a realistic weight is.
- Work with your doctor to determine a good weight goal for you and your situation.

### 3. Glucose

- An ideal level is less than 100 mg/dl. This measurement should be taken after fasting.

### 4. Blood pressure

- Healthy blood pressure is considered less than 120 millimeters of mercury (mm/Hg) systolic (the upper number) and less than 80 mm/Hg diastolic (the lower number).



- If you have high blood pressure, work with your doctor to bring your blood pressure within an acceptable range.

### 5. Cholesterol including high density lipoprotein (HDL), low density lipoprotein (LDL), triglycerides, and a total

- Healthy total cholesterol is considered less than 200 milligrams per deciliter (mg/dl).
- Within that number, your HDL or "good" cholesterol should be above 40 mg/dl for men and above 50 mg/dl for women.
- Your LDL or "bad" cholesterol should be below 130 mg/dl, or lower if you have other risk factors.
- Your triglycerides should be less than 150 mg/dl to be considered a healthy level.
- This measurement should be taken after fasting.

Other numbers you should follow are:

### 6. Body Mass Index or BMI

- Healthy is considered between 18.5 and 24.9.

### 7. Waist Size

- Women – Less than 35 inches. Men – Less than 40 inches.

Tracking these numbers is a very good gauge of your overall health. Your doctor, of course, will have specific advice on what steps to take if one or more of these numbers is outside a healthy range. EmbodyHealth will also provide you with valuable information and tools you can use in conjunction with your doctor's recommendations.

## Health Plan Enrollment Update

When you enroll a spouse, domestic partner or eligible child in the plan, specific documents are required to determine:

1. If your dependent qualifies for the plan; and
2. The eligibility effective date of coverage for that dependent if they do qualify for the plan.

You will be notified, in writing, of the documents that are required if you are enrolling a new dependent. Those documents must be provided as soon as possible but no later than 60 days from the event itself (marriage, the birth or adoption of a child, etc.). If the required documentation is received within 60 days of the event, your dependent is eligible retroactive to the event. If the required documentation is received after that 60-day period, your dependent is eligible the first of the month following receipt of the documentation. Submission of the appropriate documentation within the 60-day period is particularly important in certain circumstances. For example, in the case of the birth of a child and any coverage of medical claims associated with the birth. Contact Participant Services at the Trust Office in Seattle if you have questions or need assistance.

## Medco and Express Scripts

Effective January 1, 2013, Medco and Express Scripts will become a single company known as Express Scripts. This merger of companies will not change the way you purchase prescription drugs, where you purchase prescription drugs, and which drugs are prescribed to you. During the company transition, you will begin seeing the Express Scripts name and logo on some of the material you receive, including medication containers received through the mail-order program. For those of you on Medicare Part D, your new enrollment package will mostly be using the new Express Scripts name and logo. Please continue to use your prescription identification card when you purchase prescriptions at the pharmacy, the Medco telephone numbers and the Medco website. You will be notified directly by Medco and Express Scripts of any changes as the transition unfolds.



## Prescription Issue

Effective January 1, 2010, the prescription drug benefit made a change in how long-term maintenance drugs are paid for. If you purchase long-term drugs (such as those used to treat high blood pressure or high cholesterol) you will continue to pay a single copayment for each prescription or refill if those prescriptions are purchased through the mail-order pharmacy, Medco By Mail. If you purchase long-term drugs at a retail pharmacy you will pay 50 percent of the total cost of the drug on the third fill. This is usually significantly higher than the mail-order copayment. If you are currently on a long-term drug but purchase it at a retail pharmacy, please follow these steps:

- Ask your doctor for a new prescription for up to a 90-day supply, plus refills for up to one year (if appropriate). Mail the new prescription to Medco. Or, call Member Services toll-free at 1 800 251-7706 and a representative will take care of the rest. With your approval, Medco will contact your doctor to make arrangements to get your new 90-day prescription through mail order.
- Before you send your first mail-order prescription, please make sure you have a two-week supply of medication on hand while waiting for your new medication to arrive. If necessary, ask your doctor for a 14-day prescription that you can fill at a participating retail pharmacy.
- Your medication will usually arrive within eight days after Medco receives your order. If Medco speaks to your doctor and asks him or her to fax the prescription, you will be billed later.
- Your medications will be delivered right to you, and standard shipping is free. Once you get started, you can request refills easily by mail, online, or over the phone.
- Through Medco By Mail, you'll receive the full support of specialist pharmacists, who raise the level of personal care. If you have a chronic condition, you can consult a Medco By Mail pharmacist who specializes in the medications used to treat your condition and has the time to speak with you about them. These specially trained pharmacists also work with your doctor to help ensure that your medications work safely for you.

continued on page 6



# CARPENTERS TRUSTS

of Western Washington

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## *Prescription Issue* continued from page 5

- The medications affected by this plan limitation may change. Visit [www.medco.com](http://www.medco.com) to find out whether a medication's price at a retail pharmacy is affected by plan limitations.
- For short-term medications: You should continue to get all your short-term drugs, such as antibiotics, at a participating retail pharmacy. You'll pay your retail pharmacy copayment for these medications.

For more information, visit Medco online at [www.medco.com](http://www.medco.com). If you are a first-time visitor to this website, take a moment to register and have your member ID number and a recent prescription number handy. As a registered member, you can order refills, check the status of your order, and use Medco's exclusive online tool My Rx Choices® to find other cost-saving options to share with your doctor. You can also call Member Services toll-free at 1 800 251-7706.

## Dollar Bank Deduction Increase

As a reminder, the Board of Trustees amended the Carpenters Health and Security Plan of Western Washington to increase the dollar bank deduction from \$725 per month to \$800 per month for Western and Central Washington and from \$675 to \$750 per month for Eastern Washington, Idaho, Montana and Wyoming. This change was effective June 1, 2012 for July 2012 eligibility. This change was necessary because the cost of providing medical, prescription, dental, and vision coverage for carpenters and carpenter families continues to increase while industry hours and contributions to the plan remain low. As part of this change, the maximum dollar amount you can have in your dollar bank account increases from \$5,800 to \$6,400 for Western and Central Washington. For Eastern Washington, Idaho, Montana and Wyoming, the maximum you can have in our dollar bank increases from \$4,050 to \$4,500. Some participants may lose one month of future eligibility because of this change. The Trustees will continue to monitor the appropriateness of the dollar bank deduction amount.