



# How To Use Your Benefits Wisely, Effectively, **AND** Keep Costs Under Control

The Trustees of the **Operating Engineers Health and Welfare Trust Fund** and the **Pensioned Operating Engineers Health and Welfare Trust Fund** are always looking for ways to serve our members by providing them with quality health care benefits. We are also committed to doing whatever is necessary to make our members more health-conscious and proactive in seeking proper medical and wellness advice.

## OE3 Trust Funds

Health. Security. Service.



We're in this together. We are self-funded, which means we all, employers and participants, contribute to paying for our benefits. Therefore we all should be conscious of the choices we make—how we eat, exercise, seek medical, dental or vision treatment—and we need to make smart cost-effective decisions.

This brochure is designed to provide you with an easy-to-read, easy-to-understand resource for making smart decisions. From choosing your primary care provider (in-network!) to seeking the best care when it comes to having surgeries or procedures, we have options. Some options are better than others in terms of both cost and outcomes.

Read this over. Consider the options you have. Make smart choices.

### **The Trustees**

## What Does It Mean to Be Self-funded and Why It is Important to You!

**Our Comprehensive Medical Benefits Plans (Anthem Blue Cross) are "self-funded"**. Self-funding benefits means the Fund assumes financial responsibility for the cost of the benefits it offers our participants and their eligible dependents.

Employer contributions are invested in an account that pays all claims that are submitted for covered medical, dental, vision and life insurance benefits. The Fund pays for claims as they occur. Some months claims are less than the interest the Fund accrues; sometimes the Fund pays out more than it earns.

Improving the health of our participants and having them make smart decisions about their benefits **can only add to the soundness and stability of our Fund** by reducing the number and amount of claims.

We're in this together; let's all do our part by staying healthy and making wise decisions about benefits.



## Anthem Medical Assist Line— Know What You Don't Know!

The Anthem Medical Assist Line (formerly known as Watch Dog) is a one-of-a-kind medical referral service that may help make your health care decisions easier, while saving you significant out-of-pocket costs. The best thing? It is available to OE3 Trust Fund members at no extra cost!

**Anthem Medical Assist Line** can help you locate the best doctors and facilities in your area, and track the precise costs they charge. **Anthem Medical Assist Line** can then share this information with you to help you make a better informed decision about your health care.

Representatives will provide you with the quality measures and cost of any of over 400 different medical and surgical procedures that **Anthem Medical Assist Line** tracks. They will also help determine your basic benefits and estimate any out-of-pocket costs you may face. And you'll have all of this important information before you decide which steps to take next.

To get started, visit [www.anthem.com/ca](http://www.anthem.com/ca) and click "Register Now." Follow the instructions. Then, all you have to do is call.

- Operating Engineers Health and Welfare Trust Fund **855-279-2128**
- Pensioned Operating Engineers Trust Fund (Non-Medicare members only) **855-229-7822**

Use your **Anthem Medical Assist Line** to keep you safe and healthy!

## LiveHealth Online<sup>®</sup>. Remember When Doctors Made House Calls?

**Sometimes you just need a doctor.** And thanks to the Internet, you can connect to one anytime, anywhere – whether it's the middle of the night or the middle of a road trip.

Sign up for LiveHealth Online and have a face-to-face conversation on your computer or mobile device. Download the app or sign up today at [www.livehealthonline.com](http://www.livehealthonline.com).

Select a doctor, and he or she can answer questions, assess your condition and even provide a prescription if needed. Log in and you'll see a list of doctors available and ready to talk 24 hours a day, 7 days a week just in case something happens.

Life doesn't wait. So it's good to know that if you can't get in to see a doctor in person, you can still get a doctor's care at the speed of your life. On your terms. Without scheduled appointments. Without a long wait. It's the immediate service you need – and the honest, useful answers only a real doctor can offer.

## Register With [www.anthem.com/ca](http://www.anthem.com/ca) to Get Online Access to Your Benefits

**Want easy access to your benefits from any device, anywhere?** NOTE: If you are 18 years of age or older, you must register your own account.

Type [www.anthem.com/ca](http://www.anthem.com/ca) in the Web browser address field and click Register Now.

This can be found on the top right-hand side of your screen in the Member Log In area.

### STEP 1: Personal information

Enter your personal information, including member identification number, first and last name, date of birth (mm/dd/yyyy). For security, you'll also be asked to put in the security code that's shown. Click **Save & Continue**.

### STEP 2: Username and password

Create your username and password. Then select a security question from the drop-down menu and give the answer. You'll be asked to answer your security question if you ever forget your password. Please keep this information secure. Once you're done with your username, password and security question, check the box to agree to the terms and conditions of Anthem and click **Save & Continue**.

### STEP 3: Email setup

You'll be able to choose how you'd like to get future legal notifications, special offers and other health plan notifications. Enter your email address to set up your online profile. You can also choose to receive information about new products and services, benefit updates, and required notices. Click **Save & Continue**.

### STEP 4: Confirm registration

Here you'll make sure all your personal information, username and password and your notification choices are right. Click **Confirm**.

It's that easy. So get connected today and always have your benefits at your fingertips! If you have problems signing up, call the **eBusiness Help Desk** at **866-755-2680**.

# The Ins and Outs of Surgery, Specialists and Everything in Between

**Having surgery? Being referred to a specialist?** Need lab work? The following tips will make these experiences successful and affordable.

To all California active and retired members in the Comprehensive Plan: You should *always* confirm that any providers you are referred to are in the Anthem Preferred Provider Organization (PPO) network, so you don't have to pay more for non-network providers.

If you're having surgery, ask if the surgeon participates in the Anthem PPO network. Also, find out if an assistant surgeon, anesthesiologist or nurse anesthetist will be involved. If so, call the Trust Fund Office at **800-251-5013** or **510-433-4422**. They can determine if the assistant surgeon's involvement is necessary, because sometimes this results in additional out-of-pocket expenses. The Trust Fund Office can also confirm if a provider (including specialists) is in the network.

We also highly recommend that you visit Anthem's website at [www.anthem.com/ca](http://www.anthem.com/ca) for more information. Click on the "Find a Doctor" link and then select the type of provider and location you're looking for. If you register at the site with a username and password, when you log-in, you can use the Anthem Care Comparison tool to research the cost and quality of procedures performed by facilities near you. For example, a colonoscopy can cost anywhere from \$450 to \$3,000, and one provider may have more experience performing that procedure than another.

## Maximum Allowable Charges

Maximum allowable charges are in place for certain procedures.

If you have any of the following performed in an outpatient hospital setting instead of an Ambulatory Surgical Center (ASC):

- Colonoscopy \$1,500
- Arthroscopy \$6,000
- Cataract Surgery \$2,000

You will be responsible for any amount above these payment limits. If your surgeon believes that it is medically necessary to have one of these procedures done in an outpatient hospital setting, an exception would be granted and the payment limits stated above will not apply.

For hip and knee replacement surgeries, payment will be limited to a \$34,000 maximum for a single hip joint replacement or a single knee joint replacement surgery.



This includes all inpatient facility costs, but does not include the professional fees such as anesthesia or surgeon fees. There are 52 Anthem Blue Cross facilities in California where these surgeries can be performed with little to no out-of-pocket costs beyond the plan's deductible and coinsurance. You won't have any additional cost beyond the deductible and coinsurance payment if your surgery does not exceed the \$34,000 maximum for a single hip joint replacement or single knee joint replacement.

## Need Lab Work?

When you need laboratory or pathology tests performed, ask your doctor if you can use a Quest Diagnostics, Inc. or Laboratory Corporation of America (LabCorp) facility. These are two of the nation's largest laboratories, and they participate in the Anthem PPO network. Services at these labs can cost 70% to 75% **less** than the same services provided by hospital-based facilities and non-network labs. We all benefit from these savings! For help finding the nearest facility, visit [www.anthem.com/ca](http://www.anthem.com/ca), or contact Quest or LabCorp directly:

Quest: **800-377-7220**, [www.questdiagnostics.com](http://www.questdiagnostics.com)

LabCorp: **888-522-2677**, [www.labcorp.com](http://www.labcorp.com)

## When you are scheduled for surgery:

- Make a complete list of all of your current prescribed medications (including dosages) and allergies to share with your doctor and nurses.
- Make a list of questions to ask the surgeon, anesthesiologist or nurses before the procedure: What kind of anesthesia will be used? What are the after-effects? When will it wear off? How long before you can get up on your own?
- Have someone you trust with you in the hospital at all times. You need an advocate who is aware of your health issues, your current condition and the type of procedure you are having. He or she should also have the list of your current medications and allergies in case you are still sedated.
- Make sure the doctor is aware of any changes in your health prior to surgery. Got a cold? Have the flu? The medical staff needs to know if your overall health status could influence the decision to have surgery or not.



# Health Dynamics' Preventive Care Programs — 2 Great Options With A Healthy Reward!

If you are a non-Medicare participant who is enrolled in the Comprehensive Medical Plan, you and your spouse may participate in either of these free programs designed to assess your health each year.

## HD Comprehensive

Perhaps the most thorough health evaluation you'll ever have, this FREE 84-point exam provides a comprehensive health profile that identifies potential health concerns, fitness level, and helps keep you on the track toward maintaining optimal health.

This exam typically takes about two hours to complete. It begins with a questionnaire and includes a physician-directed physical, an extensive lab panel and tests that evaluate your heart, lungs and potential cancer risks. Nutritional intake, cardiovascular fitness, strength, flexibility, body composition and stress inventory are also evaluated.

After completing your exam, you may participate in a personal health coaching session with a health educator to review your exam results. Your educator will provide guidance specific to your unique health, fitness and nutritional goals. Knowing where you stand, what improvements to make and how to do it most efficiently are essential to improving or maintaining your health.

Simply call one of the participating providers in your area (see attached list) or you can call Health Dynamics at 866-443-0164, option 1 for more info.

These two options are easy - and a great way to get a handle on your health.

Plus, you and your spouse can each earn a \$250 medical debit card.

**Don't wait another day!**

## HD Primary MD

If you would rather use your personal physician or prefer a program that requires less of a time commitment, you can still identify your health risks, speak with a professional health coach and earn your incentive through HD Primary MD.

Here's How:

- 1 Schedule an Annual Preventive Care Exam appointment with your doctor (preferably, a couple weeks ahead).
- 2 Call Health Dynamics at 866-443-0164, Option 1 and request a Unify Packet.
- 3 Fill out the enclosed Questionnaire/Data Form prior to your exam appointment.
- 4 Have your Annual Exam and ask your doctor to complete the last page of the Questionnaire/Data Form and mail it when completed.
- 5 Schedule a telephonic coaching session with Health Dynamics to review your results.



Visit the Trust Fund's website, [www.o3trustfunds.org](http://www.o3trustfunds.org) for information about your health benefits.

You can also call the Trust Fund Office at **800-251-5014** or **510-433-4422**.

The Trust Fund Office (Zenith American Solutions) is located at:

1600 Harbor Bay Parkway

Suite 200

Alameda, CA 94502