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# The NWPP Pipeline

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## Support Your Mental Health

### Get the resources you need to manage life's stressors

From finances, to relationships, to work/life balance, to physical health and more — there are a lot of factors that contribute to your mental health, and your ability to manage stress. It is not always easy to manage life's stressors. That's where **Uprise Health** comes in.

NWPP partners with Uprise Health to bring you a variety of confidential services that can help you better manage your stress or anxiety. All services are free of charge to you and part of your NWPP benefits. With Uprise Health you can get:

#### **Financial Advice**

Talk to a personal money coach who will work with you on achieving financial wellness.

#### **Counseling or Coaching**

Receive up to 5 face-to-face, video, or telephonic sessions for stress, anxiety, depression, and other common challenges.

#### **Child & Parenting Services**

Get information and support on parenting, school issues, adoption, daycare, more.

#### **Legal Services**

Receive a 30-minute consultation at no cost access to online legal forms and a discount on ongoing services.

#### **Adult & Eldercare Services**

Get assistance finding quality information and services including transportation, meals, daytime care, housing, and more.

#### **24-hour Crisis Help**

Get toll-free access for you or your family members experiencing a crisis.

Visit [members.uprisehealth.com](https://members.uprisehealth.com) and register with access code: **NWPPMAP** or call Uprise Health MAP toll-free at **(855) 697-7940** to access the resources below.





## Understanding Eligibility

### The basics on enrolling for benefits

This quick overview can help you better understand eligibility for NWPP health benefits. This overview does not cover every scenario, so please contact your local union or the Administration Office toll-free at **(866) 417-4240** if you have a specific situation or any questions.

#### Becoming eligible for benefits

##### If you are a new employee



And you work at least 140 hours within the initial 4-months of your employment



You will be eligible to enroll yourself and your eligible dependents in NWPP benefits



After a lag month (the month following your enrollment), your coverage will begin

#### Maintaining coverage

**Once enrolled, coverage is maintained if you work at least 140 hours per month.**

- ✓ If you work less than 140 hours and no hours are added for 12 months (unless due to active military service), you could forfeit your coverage
- ✓ If you work for an employer who contributes at a different amount than required under the Master Labor Agreement, your hours are prorated
- ✓ If you work in other jurisdictions outside of the covered Plan areas, under the UA Reciprocity Program contributions made will be sent back to NWPP to allow your coverage to be maintained. Please note there may be a delay in processing these contributions

## Adding to your hour bank

If you work more than 140 hours in a month, those hours are saved in an hour bank to count toward your eligibility for coverage in future months. You can save up to a maximum of 700 hours. Having hours saved in your hour bank **helps maintain coverage**:



During slow work periods when it may be hard to get to the required 140 per month



If you traveled for work and there is a delay in your hours being processed




If you are suddenly unable to work due to family leave, illness or other reasons



When you retire, or after your last day worked, for up to 1–5 months depending on your hours saved

After initial eligibility has been established, if you do not meet the hour requirements or you do not have sufficient hours banked, you may self-pay for coverage. COBRA is also available if needed.

 To enroll, visit [nwplumbertrust.com](https://nwplumbertrust.com) to download an enrollment form or contact your local union or the Administration Office at **(866) 417-4240**.

## Stay informed

### Where to find plan updates

There are many ways to stay up to date with plan changes and news:



**Online:** The best place to check for the latest changes is the Forms & Documents section at [nwplumbertrust.com](https://nwplumbertrust.com). Here, you'll find important documents, including Summary Material Modifications (SMM) and other plan-related forms.

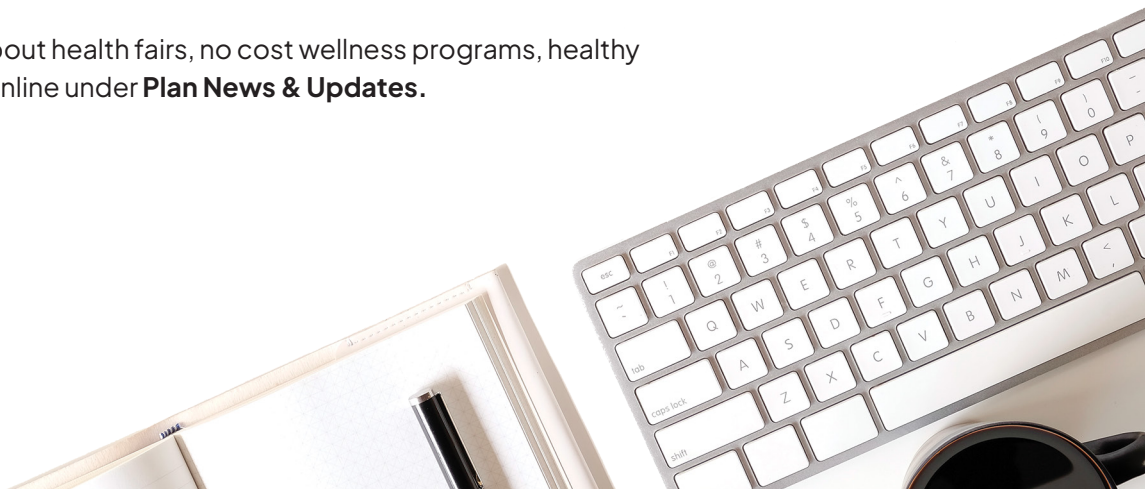


**By mail:** Whenever there is a plan change you will be notified by mail. Keep a look out for anything coming from our plan administrator WPAS.



**In person:** NWPP is available for questions big and small, and can help you better understand your benefits, answer your questions about eligibility, claims issues and more. Call us anytime at **(206) 441-7574**. Or visit [nwplumbertrust.com](https://nwplumbertrust.com) to schedule an in-person meeting.

Also don't miss out on news about health fairs, no cost wellness programs, healthy living tips and more available online under **Plan News & Updates**.





# Healthy Habits for a Strong Heart

## Support your heart health with small lifestyle changes

Your heart is working hard for you every day — but serious issues with your heart can often go undetected, potentially leading to heart attacks and strokes.

Here are a few common signs and symptoms that could mean hidden heart issues:

- Unusual fatigue that doesn't lift, even with rest
- Shortness of breath
- Swelling of the hands and feet
- Palpitations

If you are having any of these symptoms it is important to let your doctor know right away — especially accompanied by chest or upper body pain. But beyond seeing your provider, there are many heart-friendly habits you can adopt today that may help reduce your risk of cardiovascular disease, high blood pressure, and other health potentially dangerous conditions.



### Eat Smart

Diet plays a direct role in managing cholesterol, blood pressure, and inflammation.

- Choose whole foods, such as fruits, vegetables, and whole grains over processed foods like pasta, bread and white rice
- Eat healthy fats such as avocados, nuts, seed oils (like olive oil) and fish
- Reduce salt and added sugars which not only contribute to hypertension but also weight gain
- Use portion control, especially limiting processed foods, fried food, and alcohol



### Manage Stress

Chronic stress triggers an increase in cortisol and adrenaline, which can elevate blood pressure and lead to increased strain on your heart. Practicing mindfulness techniques such as deep breathing, yoga, or meditation reduces cortisol levels and regulate your heart health.



### Stay Physically Active

Regular physical activity is one of the most effective ways to strengthen your heart. Exercise improves circulation, lowers blood pressure, and helps manage cholesterol levels. Activities such as walking, cycling, and swimming can boost heart function and lower your blood pressure.



### Prioritize Quality Sleep

Consistently poor sleep patterns have been linked to hypertension, obesity, and increased inflammation. A lack of sleep affects stress hormones and blood sugar levels which can place stress on your heart.

These habits are small things you can do to keep your hard working heart healthy!

Sources: [cdc.gov](https://www.cdc.gov) and [cuimc.columbia.edu](https://cuimc.columbia.edu)



# Retirement Health Coverage

## Steps you can take to make sure you're covered

NWPP is committed to providing participants with medical coverage throughout their careers and into retirement. The Trust offers participants a self-pay retiree benefit plan, access to Medicare plans at a negotiated rate, and a subsidy to help pay for coverage if certain requirements are met. Please see your Summary Plan Description for full details and any exceptions.

To maintain your coverage when eligible for retirement, here are a few things you can do now:

- ✓ Add to your hour bank by working over 140 hours a month. If you have sufficient hours saved you will have 1–5 months of coverage after your last day worked.
- ✓ Research your options and know how you will want to be insured once you are retired.
- ✓ Let the Fund office know your plans and complete any necessary forms before your last working day.

### Medical Coverage for Retiree Participants Age 65+

Eligible NWPP participants who are over the age of 65 and eligible for Medicare have two options:

1. NWPP has partnered with Via Benefits to offer you an Individual Medicare Plan. You may enroll with Via in an individual Medicare plan the first month you become eligible, or during Medicare's annual open enrollment period.
2. Plan participants may also enroll in the NWPP Self-Pay Plan, as supplemental medical coverage. This helps pay for treatment and care that may exceed any Medicare limits. Once eligible for retiree benefits, you will receive an election form with a retirement packet from NWPP. This one-time enrollment form must be completed at the time of retirement to receive coverage and is paid monthly in full by you, unless you qualify for a subsidy.

### Medical Coverage for Retiree Participants Under Age 65

For those who are under 65 or otherwise not eligible to enroll in Medicare may elect to enroll in the NWPP PPO Plan through Premiera Blue Cross. Once eligible for retiree benefits, you will receive an election form with a retirement packet from NWPP. This one-time enrollment form must be completed at the time of retirement to receive coverage and is paid monthly in full by you, unless you qualify for a subsidy.

Prescription drug and vision is also available to retired NWPP members.

Plan ahead for your retirement and visit [nwplumberstrust.com/your-benefits/retiree-benefits/](https://nwplumberstrust.com/your-benefits/retiree-benefits/) or click the QR code to learn more.



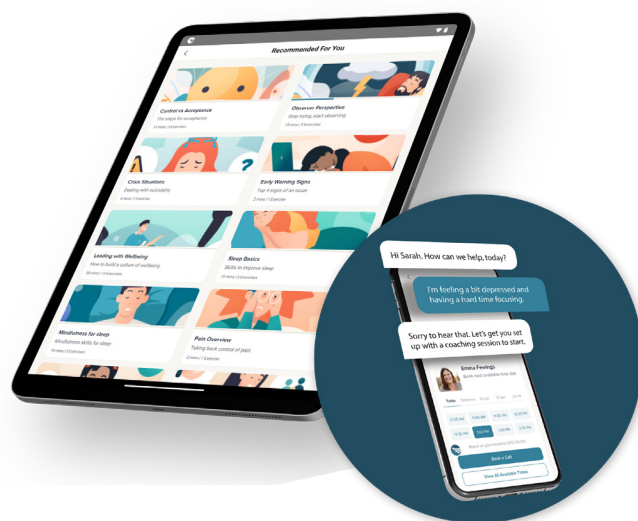
## Mental Health Support

### There's an app for that

Uprise Health is your mental health resource from NWPP and is included in your benefits. Uprise offers Trust participants access to an extensive online platform and app, designed to help you reduce stress and get support. On the app you will find bite-sized learning modules that help boost your skills, develop resiliency, and better manage your stress.

The Uprise app is confidential and offered at no cost to you. On it you can take a quick wellness assessment to check your well-being score and get connected to services and resources right for you. You can also:

- Confidentially video or text chat with a care professional or coach
- Book counseling sessions
- Get personalized recommendations for Cognitive Behavioral Therapy (CBT)-based courses, and more



Visit [app.uprisehealth.com](https://app.uprisehealth.com) or download the Uprise Health app on **Google Play** or **Apple App Store**. Create an account with your email and the assigned employer code **NWPPMAP**.