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Data-Driven Health

How tech can empower your wellbeing

Technology has become an integral part of our everyday lives — and plays an increasingly important role in how we manage our health and wellbeing. Whether it's improving fitness, managing stress, or staying on top of medical needs, data-driven health solutions can make it easier than ever to put your wellbeing first.

Putting tech tools to work for you



Telemedicine: Many people prefer digital-first care, using telehealth to conveniently and securely connect to quality care. Virtual visits can help eliminate logistical barriers by minimizing the need to travel, sit in waiting rooms, or take time off work. In-network virtual visits are included in your NWPP benefits.



Wearables: Smartwatches, biosensor rings and prescribed health care devices like glucose monitors, are examples of tech that is worn or attached to the body to gather health data. Wearables can give medical providers vital information and empower you to better understand and manage your health.



Mental health apps and online therapy:

Technology has made mental health support more accessible than ever. With mental health apps and online therapy platforms, you can access secure and confidential therapy sessions, mindfulness exercises and guided meditation from the comfort of home, at times that work for you.



Wellbeing apps: There are many apps that offer a variety of tools to help plan meals, track nutrition, customize workouts, track and improve sleep, manage stress and more. Apps with AI-driven platforms are increasingly able to provide tailored plans, and actionable recommendations.

THE UPRISE HEALTH APP

Uprise Health Member Assistance Program gives you access to a variety of stress and life support services and resources.

Visit app.uprisehealth.com to download the app. Enter access code NWPPMAP to get no-cost access.



Avoiding Unnecessary Medical Debt

Actions you can take to keep costs down

NWPP negotiates annually to keep participant co-pays, deductibles and other medical costs low, but sometimes necessary care can come with unexpected financial burdens. For chronic or serious conditions, or if a medical emergency occurs — costs can quickly add up, and even a relatively small amount of unexpected medical debt can lead to financial strain and stress.

While no one can predict the future, there are steps you can take today to help keep your costs down and be ready for the unexpected.



Get Preventive Care

Your NWPP plan benefits cover annual checkups, vaccinations, and many needed screenings and tests in full. Taking advantage of these visits and tests not only helps you stay on top of your health, but an early diagnosis and proactive management of health conditions can help keep costs predictable and manageable.

Know Your Benefits

Knowledge is power and having a better understanding of what your plan covers, how many visits you may have, or the percentage of costs you are responsible for can help you prepare. There are many ways you can learn more about your benefits:



The definitive source is your **Summary Plan Description**. This was sent to you when you first enrolled but is also available online at nwplumberstrust.com. The booklet contains all plan details, and handy definitions of what medical terms and phrases mean.



Want the high points? An overview of your benefits can also be found online at nwplumberstrust.com/your-benefits.



Have a specific question? The Trust admin office can offer useful information when you have general questions or inquiries about claims. Call toll free **(866) 417-4240**.





Stay In-Network

A common costly pitfall is seeking care outside of the plan network. NWPP contracts with Premera Blue Cross to provide care to NWPP plan participants and their eligible family members at a discounted rate. Participants have access to the BlueCard® PPO network, one of the largest national networks available. To see if your provider, lab or hospital is in network, call **(800) 810-BLUE (2583)** and reference the prefix FIT or visit the Premera website.

Use Generics and Mail Order

Generic drugs offer the same active ingredients as brand-name drugs, but often at a significantly lower cost. To make sure that you are getting the best cost for your medication, talk to your doctor or pharmacist to see if a generic option is available, or check the CVS/Caremark formulary online at **caremark.com** for your medication.

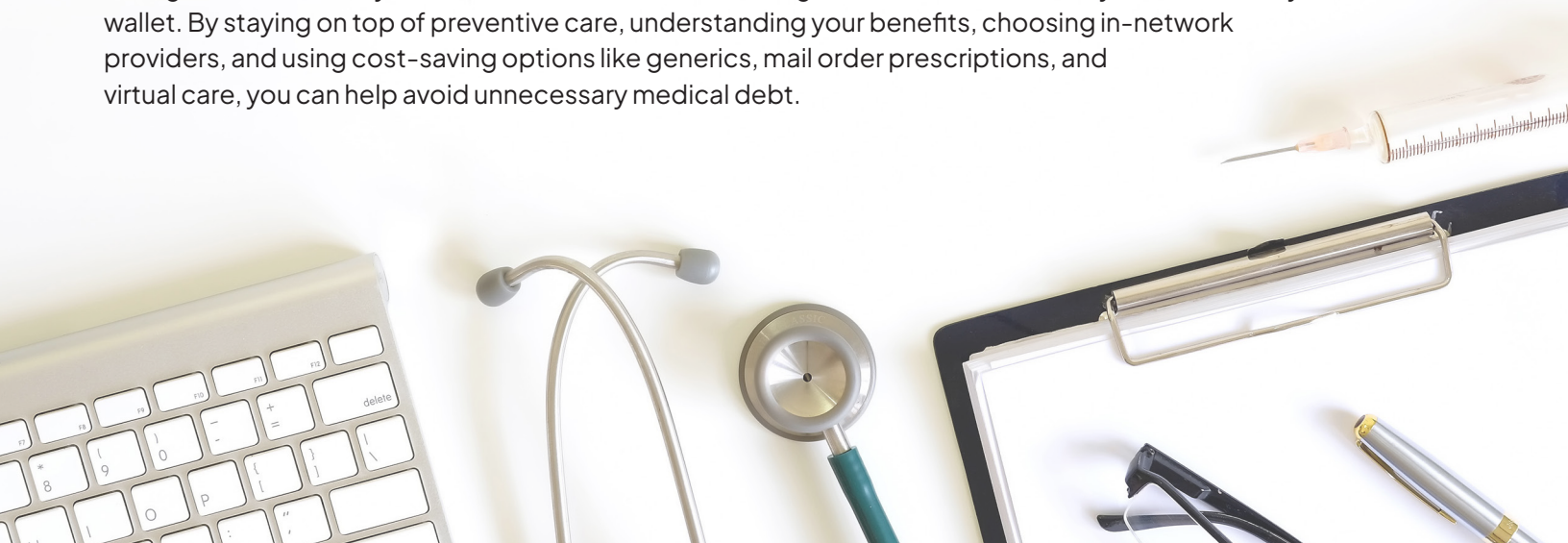
Another great way to save on prescriptions is to get your medications via the CVS/Caremark mail order pharmacy. With mail order you can often get a larger quantity at once for some medications, at a lower cost.



Use Virtual Care

Telehealth visits can have a lower co-pay, allow you to be seen sooner, and help you avoid a more costly visit to Urgent Care or the Emergency Room when you aren't able to get in to see your doctor. Consider virtual care for visits such as check-ins, medication reviews, mental health, some dermatology issues, or common health concerns to name a few.

Taking an active role in your healthcare can make a meaningful difference—for both your health and your wallet. By staying on top of preventive care, understanding your benefits, choosing in-network providers, and using cost-saving options like generics, mail order prescriptions, and virtual care, you can help avoid unnecessary medical debt.





Coalition Health Center

Operated by



Marathon Health™

Now Open: New Eastern WA Health Clinics

Offering Tri-Cities and Spokane participants more care options

NWPP partners with the Pacific Health Coalition (PHC) to provide expanded access to medical care. In addition to hosting several Health Fairs for NWPP participants, the PHC has opened two new Coalition Health Centers (CHC) in the Tri-Cities area and Spokane!

The two new CHC clinics are exclusively for union members and their families. Many same-day appointments are available with minimal wait times and after-hours care. The clinics offer:

- Affordable primary care services, including adult and pediatric care
- Vaccinations
- Acute or urgent care
- Preventive health visits, including annual visits and screenings
- Onsite labs and pharmacy services

The new clinics, operated by Marathon Health, provide more care options for NWPP participants in the Tri-Cities and Spokane areas, where there has been an ongoing shortage of primary care providers. Marathon Health operates more than 700 health centers nationwide.

Both new clinics are open Monday through Friday, 8:30 a.m. to 4:30 p.m., with early morning and evening appointments available to accommodate busy schedules. You can register online to schedule an appointment at my.marathon-health.com/login, walk-in, or call to schedule.

Tri-Cities/Kennewick CHC

6816 W. Rio Grande Avenue
Suite A
Kennewick, WA 99336
(509) 236-0649

Spokane CHC

201 W. North River Drive
Suite 520
Spokane, WA 99201
(509) 236-0557

Kinwell Clinics

Not in the Tri-Cities or Spokane but still looking for timely, quality care?

As part of your NWPP benefits you have access to Kinwell Clinic locations across the state, at no added cost to you. Kinwell offers you quality care with low wait times, longer appointments with providers, and options like virtual care or telephone visits. Find a Kinwell clinic near you: kinwellhealth.com/clinics.





Tips for Working Outside the Jurisdiction

Understanding the impacts to your health benefit coverage

If you are working outside of Local 26 and Local 44 jurisdictions, your health and welfare contributions are sent back to NWPP. This means that even though you are working outside of NWPP's areas, if you are working for another United Association Trust that is a signatory on the UA Reciprocity Agreement, you still earn benefit coverage and time in your hour bank.

While contributions are made under the reciprocity program, there can be a delay from the time you worked to the hours being reported back to NWPP, and this can impact your health plan benefits eligibility if your hour bank has less than 140 hours.



What is an hour bank?

As you accrue hours these are added to your hour bank. Every month 140 hours are deducted from your bank to qualify you for health benefits. Any time over 140 is "banked" and saved. You can save up to a maximum of 700 hours in your hour bank.



How your hour bank helps you maintain coverage.

When you work outside the union's jurisdictions, there can be a delay in your hours being processed. This means that if you have less than 140 hours in your bank at the time of the monthly deduction, you could have a lapse in your benefit coverage.



What do I do if I don't have enough hours in my bank?

The best thing you can do to make sure you maintain your coverage is to continue to bank hours over the required 140 a month. If you have time saved in your hour bank, the out of jurisdiction delay shouldn't impact you. But if you find your hours short and your out of jurisdiction contributions delayed, it doesn't mean you will automatically lose coverage.

You always have the option to self-pay the difference between your hour bank and the required 140 to maintain your coverage — which will count as your first COBRA payment.

The Administration Office can help you determine the best path if this occurs and make sure that you and your family stay covered. Speak to your Business Manager or call the Administration Office at **(866) 417-4240** with questions.

Benefits Survey: We Want to Hear from You!

NWPP is committed to making sure you and your family have the tools and resources you need to feel your best and manage your health — and we'd love to hear from you!

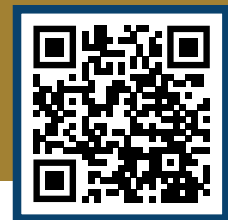


Make your voice heard by taking a short participant survey.

This short questionnaire will help NWPP better understand:

- How you access and use your health benefits,
- How familiar you are with available benefits and programs, and
- What additional programs might be valuable to you in the future.

The survey is open
until May 31.



Enter to win one of five \$100 Visa gift cards! If you complete all questions on the survey and provide your full name and email you will be entered to win one of five \$100 Visa gift cards! One entry per eligible active member or covered spouse or legal domestic partner.

All responses are confidential and will be used only to help guide improvements to our plan communications, benefits and wellness offerings. The survey should take just a few minutes to complete. Thank you for your time and feedback!