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NWPP Benefits Survey Results

Thanks for sharing your feedback

Recently we offered participants, eligible spouses and retirees the opportunity to give NWPP feedback on plan benefits, and be entered to win one of five \$100 Visa gift cards. The survey was short, anonymous and open for three months.

The results are in! Here are a few things we learned:

- ✓ Most people said they preferred being contacted by mail and email. Noted! We will start using email more in the future.
- ✓ 83% said they currently have a primary care provider — that's great!
- ✓ Nearly half mentioned having musculoskeletal and/or weight concerns — something we will keep in mind in choosing future wellness offerings.
- ✓ Most said they call the number on their health card or visit the NWPP website (www.nwplumberstrust.com) with questions.

 Thanks to everyone who took the time to complete the recent NWPP benefits survey! The five lucky winners were notified by mail.

Survey Fun Fact

More than 50% of survey respondents said they hadn't heard of Uprise Health — NWPP's no cost Member Assistance Program (MAP) that offers mental health services and financial, legal, childcare, elder care resources, and more.

Learn more about
 **uprisehealth**



Some Top Survey Comments

Great benefits with comprehensive coverage

Dental coverage could use some improvements

Easy to use and access — especially the website

Affordable and offers a sense of security

Confusion around benefits coverage & costs

Confusion around steps to take at retirement



Risks and Benefits When Asking Dr. Chatbot

Can AI answer your medical questions?

If you've ever asked an Artificial Intelligence (AI) chatbot such as ChatGPT, Claude, or Gemini a medical question, you know how fast it can come up with a detailed answer. These responses may seem like sound medical advice, but be careful of the limitations when turning to Dr. Chatbot.

AI as a resource and tool

AI chatbots can feel like a reliable source, much like Dr. Google. But with both, it's important to remember that chatbots are language tools designed to generate responses based on patterns in information and the prompts you provide.

AI can help you define terms, better understand your doctor's notes, learn about tests, and interpret general information about lab results. It can also explain medications and potential drug interactions, but it can't tell you the best course of treatment or provide personalized medical advice you can rely on.

AI and medical questions

AI chatbots are only as good as the information they have to draw from and the prompts they're given. AI is great for some medical queries, but not others. So how do you know what to ask—and when to turn to your healthcare provider instead?

To help you make good use of this tool, see the next page for three tiers to guide you when asking medical questions.

The Risks and Limitations of AI



MISTAKES — AI can generate inaccurate information, invent facts, contradict itself, or get important details wrong.



PRIVACY — AI chatbots are not regulated by medical confidentiality laws like HIPAA, and the information you upload to a chatbot can remain in their database.



NO EMERGENCIES — AI should **never** be used if you or someone nearby is experiencing a medical emergency. Seek immediate medical care instead.

Tips for Using AI

- Before asking an AI chatbot about health conditions, remove personal names, ID numbers, specific locations and any other identifying information.
- Whenever possible, force AI chatbots to use and cite reputable medical sources, or copy and paste information from a reliable source into a chatbot for AI to translate into simplified language.

When to ask AI medical questions

TIER 1



Ask for basic information

AI is a great tool to help you better understand a condition, medical term, or other general medical information. Examples of tier one prompts include:

- + Explain diabetes
- + I'm trying to lower my sodium intake. Help me build a one-week meal plan.
- + What is hypertension?
- + What are some at-home ways to treat minor lower back pain?
- + What is the best way to prepare for a visit about (...)?

TIER 2



Ask, but defer to a medical professional

When medical questions become more complicated, AI can still help you better understand the possibilities, but its answers shouldn't replace a doctor's judgment. Chatbots often mirror the way you interact with them and tell you what they think you want to hear. This can lead to misinformation or serve to increase your anxiety.

While it may be tempting to enter a list of symptoms and ask a chatbot to diagnose you, it is better to use prompts like:

- + I have a new, persistent cough, help me explore possible causes.

This helps the chatbot build context and encourages a more thoughtful response without steering it toward a specific diagnosis. Never jump to conclusions based on what you learn, and always talk with your provider about your health concerns.

TIER 3



Don't ask AI

You shouldn't rely on AI to tell you how to treat or manage a health condition. Many factors influence your provider's treatment recommendations, including your medical history, test results, and professional clinical judgment.

Because of complexity, it is best to avoid asking AI things like:

- + What treatment plan is right for me?
- + Should I take this medication or have this test?
- + Is this the right surgical option for me?

These are all important questions to ask your healthcare provider—or to seek a second opinion of a professional on—not to entrust a to a chatbot.

Delaying Care Can Cost You

It can impact your health and your wallet

One of the top reasons NWPP participants say they delay care is concern about the cost of care. In addition to the office visit co-pay, you may also need to meet a deductible and/or pay a small percentage (coinsurance) if tests, procedures, or medications are needed. If you see an out-of-network provider your costs could be higher. These cost concerns can cause some people to put off seeing a doctor altogether, hoping the problem will resolve on its own.

However, putting off care can allow preventable conditions and symptoms to worsen, increasing the likelihood of future visits to urgent care or the emergency room, as well as more extensive and costly treatment. Ignoring symptoms can cost you more time and money over time and limit your treatment options if your condition becomes more serious.

Ways to manage the cost of care

NWPP negotiates annually to keep participant co-pays, deductibles, and other healthcare costs as low as possible. There are also a few actions you can take to manage your healthcare costs:

- **Visit the NWPP website at nwplumberstrust.com** to view and download the *Summary of Benefits & Coverage* in the Forms & Documents section.
 1. **Your deductible** — The amount you must pay before the plan begins covering eligible costs. For the PPO plan, the deductible is \$300 for an individual or \$900 for a family.
 2. **Your coinsurance** — The percentage of eligible costs you pay after meeting your deductible. For most services, this is 20%.
 3. **Your out-of-pocket limit** — The most you will pay for covered services in a plan year before the plan begins paying 100% of eligible costs.
- **Verify that your providers are in-network.** Staying in-network will help keep your healthcare costs as low as possible. Whether you're seeing your primary care provider or a specialist, visiting a pharmacy, or having lab work done, check first to see if the provider or facility is in-network. Search the BlueCard® PPO network online at www.premiera.com/shared-admin or call **(800) 810-BLUE (2583)** and reference the prefix FIT.
- **Visit a Kinwell Clinic.** As part of your NWPP benefits you have access to Kinwell Clinic locations across the state at no added cost to you. Find a Kinwell clinic near you at kinwellhealth.com/clinics.
- **Save the ER for emergencies.** Visits to the ER not only take more time but also come with higher out-of-pocket costs. If your issue isn't life threatening or urgent, schedule an in person or virtual visit with your primary care provider, or visit a Kinwell clinic.



Healthcare will always involve some costs, but there are steps you can take to manage those costs while staying on top of your health. If you need help finding a provider or understanding your benefits, visit nwplumberstrust.com or call NWPP at **(866) 417-4240**.



Flu and Cold Season

With cooler temps come fall sniffles

Fall is nearly here, and with it an increased chance of catching the flu or a cold. The flu can range from irritating to life threatening, and can take you away from work and time with family and friends. One of the best ways to protect yourself is to get your annual flu shot when it becomes available this fall. You can also stay healthy by:



Washing your hands

Wash your hands frequently with soap and water, or use hand sanitizer if soap and water aren't available.



Keeping things clean

Disinfect commonly touched surfaces like shopping carts, countertops, handles, and doorknobs.



Practicing healthy habits

Eating a healthy diet, getting enough sleep, staying hydrated, and fitting in a little daily movement can all help keep your immune system strong.

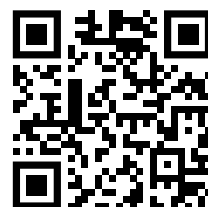


Your annual flu shot

The annual vaccine is safe for most people and is your best defense against catching the flu. The shot can take up to two weeks to be effective, and you may experience mild, temporary side effects as your body produces protective antibodies. Side effects should fade after a few days.

Do you have to get it every year? Yes. The flu virus changes from year to year, which means last year's shot won't protect you from this year's flu strains. The flu shot is recommended annually for everyone age 6 months or older, especially children age 12 months and younger, pregnant people, adults age 65 and older, and people with certain medical conditions.

As an NWPP participant you can get your annual flu shot for free at any in-network pharmacy or provider. To learn more about your benefits and find an in-network provider, visit nwplumberstrust.com/your-benefits.



Did You Know? Beneficiary Facts

If you have a pension, life insurance plan, retirement account, or other financial account, you likely designated a beneficiary — the person or entity that will receive your assets or benefits upon your death. Many people designate a beneficiary when they open an account and never think about it again. That can potentially result in your assets going to someone you no longer want to receive them.

Here are a few facts about beneficiary designations:

- Your beneficiary designation generally takes precedence over what's written in your will.
- Every effort will be made to locate your beneficiary after your death. However, if their name or contact information has changed, it may be difficult to find them.
- If you name a minor as your beneficiary, benefits may not be payable directly to them, or the court may appoint a guardian (possibly an ex-spouse) to manage the funds until they reach adulthood.
- Leaving your beneficiary designation blank could result in delays and a lengthy legal process before benefits can be distributed.

✓ **Take time to regularly check and update your beneficiaries on all of your accounts.**