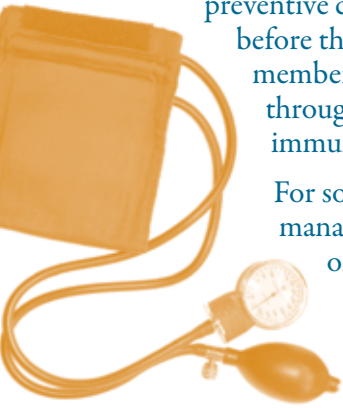


Healthy Foundations:

Building a Healthier Future For You and Your Family

When we first introduced Healthy Foundations last year, we focused on preventive care designed to detect underlying health issues earlier, before they become potentially debilitating. Since then, many members have taken advantage of the enhanced benefits offered through Healthy Foundations by having annual physicals, immunizations, gender-specific screenings and more.

For some, this uncovered a chronic condition requiring medical management. For others, it led to a better care plan for an ongoing health challenge; and for still others, lifestyle changes necessary to stay healthy into the future. By finding out more about their physical condition today, these members have already taken the first step toward a healthier tomorrow.



A study commissioned by the Trustees last year found that among the most common health risks for Iron Workers Tri-State members are diabetes, cardiovascular diagnoses, and asthma/respiratory issues. We are pleased to introduce Mayo Clinic Embody-Health and Optimal Health to Healthy Foundations, as these new programs address our top medical issues and more.

Now it's time for the next step—taking *action* to maintain or regain your good health. How? With the latest additions to the Healthy Foundations family of benefits, including:

- **Mayo Clinic Embody-Health portal**, offering personalized tools and resources from the experts at Mayo Clinic for ongoing motivation and support in attaining your wellness goals;
- **Optimal Health**, providing one-on-one medical coaching to help you better manage chronic conditions such as diabetes, asthma, coronary heart disease, Congestive Heart Failure (CHF), Chronic Obstructive Pulmonary Disease (COPD), high cholesterol, high blood pressure, and stroke and cerebral vascular disease; and the
- **Healthy Foundations Account (HFA)**, allowing you and your spouse each to accumulate up to \$200 a year to pay for out-of-pocket medical expenses not covered by the Plan for your family. All you have to do to start building a balance in your account is to take an online health assessment and then try out the services available through Embody-Health and/or Optimal Health.

These new programs come at no cost to you. So don't miss this opportunity to improve your health and wellness—get with the program today. Simply go online to www.mcmhealthsolutions.com, register with the site, take the Mayo Clinic Health Assessment, and you'll soon be on your way to a healthier (and richer) tomorrow!

FOR YOU & YOUR SPOUSE: \$400 A YEAR



Healthy Foundations Account (HFA): Payback for Participating!

As an incentive to promote better health and wellness, a Healthy Foundations Account (HFA) will be established for every member who participates in the Embody-Health and/or Optimal Health programs. You and your spouse each receive \$100 for registering on Mayo Clinic Embody-Health and taking the Mayo Clinic Health Assessment. In addition, you may receive up to an extra \$100 each by actively participating in the recommended Optimal Health disease management program or Embody-Health online wellness programs. That's up to \$400 a year to use toward eligible out-of-pocket health care costs for your family!



How the HFA Works

The HFA is a type of account known as a health reimbursement arrangement. Under the HFA, you receive annual contributions from the Fund to pay for certain medical expenses that your health care plan does not cover. In general, you can use the money in your account to pay for costs the IRS considers eligible medical expenses, such as:

- Out-of-pocket plan costs, including deductibles, copayments, and coinsurance;
- Payments for coverage, including self-payment, retiree self-payment and COBRA contributions;
- Healthcare and expenses not covered, or only partially covered, under the Active and Retiree Plan or any other healthcare plan, and expenses that exceed benefits maximums; and
- Premiums paid for other healthcare coverage or insurance, Medicare, and long-term care insurance.

Although you and your spouse are the only family members who can earn money for the HFA, you can use your account to pay for expenses for yourself, your spouse, and your eligible dependents.

How Your HFA Grows

You earn money for your account by participating in eligible Healthy Foundations programs, such as Mayo Clinic Embody-Health and Optimal Health. If a balance remains in your HFA at the end of the year, it rolls over

into the next year, allowing you to use it for reimbursement of future expenses. There is no limit to the amount that can be carried forward from year to year.

As long as you are eligible to participate in the HFA, the balance in your account is available for you to use as you see fit. You can:

- Save the balance in your account for future healthcare needs;
- File claims against the balance to pay for current healthcare expenses; or
- Make any necessary self-payments for either COBRA continuation coverage or coverage under the Active or Retiree Plan, if you are eligible for and elect coverage.

Getting Reimbursed

You must first pay for uncovered medical services upfront before being reimbursed from your HFA. To file claims for reimbursement, go online to www.tristatewelfarefund.com and click the link to *Forms*. Select the *Healthy Foundations Account (HFA) Reimbursement Form*. Print and complete the form, attach all pertinent documentation such as receipts, bills, and/or Explanation of Benefits (EOBs), and mail it to the address listed on the form.

Links to the HFA Reimbursement Form are also located on the main Welfare Fund page, both within the left-hand sidebar under *Important Forms* and the *Healthy Foundations Account (HFA)* section found at the bottom of the page. If you do not have access to the Internet or need help filling out the form, call the Fund Office at 630-960-3322.

Open Your Account Today!

Don't let your free money slip away. Take the Mayo Clinic Health Assessment today; then, begin participating in the appropriate Embody-Health wellness program or Optimal Health disease management program and you'll be on your way to being richer by the end of the year!



↑ GET READY

Register

In order to participate in the new programs, you (and your spouse, if married) first need to go online to register. You and your spouse must register separately. Just follow these quick and easy steps:

1. Log on to www.mcmhealthsolutions.com
2. Click *Register now*
3. Enter a valid email address and create a password
4. Input a few basic facts about yourself (such as gender, location, and age) to enable initial personalization of your homepage. Enter your SSN if you are the primary policyholder. If you are the spouse, use the primary policyholder's SSN followed by an "S" (i.e. 123456789S)
5. Agree to the terms of service and check whether you'd like to receive the free weekly newsletter
6. Click *Confirm* when you receive the email confirmation of your registration

That's all there is to it. You're now ready to take the next step.



If you are married, you and your spouse should register separately on Mayo Clinic Embody-Health and each take the Health Assessment. If both you and your spouse complete the assessment, you'll receive \$200 in your Healthy Foundations Account (HFA) to be used for out-of-pocket medical expenses such as those outlined on page 2.

↗ GET SET

Take the Health Assessment



When you and your spouse take the Mayo Clinic Health Assessment on the Embody-Health website, you and your spouse can each earn \$100 for deposit in your Healthy Foundations Account (HFA). The assessment takes about 12 minutes and consists of a simple fill-in-the-blank and multiple-choice questionnaire.

You can access the health assessment from your personalized page on Embody-Health by:

1. Logging onto www.mcmhealthsolutions.com
2. Entering your email address and user password
3. Selecting *I'm ready to take the Health Assessment now* on the Welcome to the Mayo Clinic Health Assessment screen
4. Answering the questions as accurately and honestly as you can

After you have finished the health assessment, you will instantly receive a results summary showing your health strengths and risks, as well as an overall risk level. When you are directed back to your personalized homepage, an individual Action Plan for healthier living will appear. Follow the links for more information about available programs. From there, it's up to you to decide how to best utilize the site's suggestions for enhancing your health and wellness.



→ GO!

Start Taking Advantage of the New Programs

Now that you've registered on *Mayo Clinic Embody-Health* and taken the Health Assessment, it's time to start taking control of your health—and earning money for it.

BUT WAIT—THERE'S MORE

You've registered on Mayo Clinic Embody-Health and completed the Health Assessment. You've taken a good look at the results summary and personalized recommendations and been credited with \$100 per person (you and your spouse) in your HFA. You're done, right?

Not so fast! There's so much more to learn—and earn. By participating in a disease management or wellness program, whichever is applicable, you'll be on your way to better health, along with up to another \$100 per covered person (you and your spouse) for your HFA.

Here's how. If you and/or your spouse:

- **Have been diagnosed with a chronic illness or identified as being high risk for developing one,** you can earn an additional \$25 per quarter when you enroll and actively participate in the Optimal Health one-on-one disease management coaching.
- **Are currently in good health and have not been identified as being at high risk for a chronic illness,** you can earn an extra \$100 per person by enrolling and participating in one of the Embody-Health wellness programs or by getting an annual physical from the physician of your choice. To enroll in an online program, go to www.mcmhealthsolutions.com and select the Improve Lifestyle Habits tab.

Chronic Disease Management with Optimal Health

Chronic diseases affect one in 10 people nationwide, and account for more than 70% of health care dollars spent each year. What's more, half of all people with chronic illness are not receiving the required care to stay healthy.

Whether you've been previously diagnosed with a chronic medical condition or are at high risk for developing one due to family history or other factors, the Optimal Health disease management program is designed to help you stay well or to get better. All it takes is one simple call to Optimal Health at 1-800-367-9938 to get started.

Coaching You to Better Health...

When you participate in the Optimal Health program, a Registered Nurse (RN) Health Coach is assigned to you to assist you in taking charge of your health and lifestyle through regular telephone counseling sessions. He or she will work with you to identify any gaps in your current care, offer suggestions, and educational materials to help close those gaps, and consult with your physician to coordinate care. Together, you and your coach will set mutually agreed upon goals and determine appropriate timeframes for follow-up calls.

Your coach will also assist you in:

- Learning how to monitor your symptoms and make better decisions about your health;
- Answering any questions or concerns about your medical condition;

- Helping you prevent emergency room visits or hospital stays; and
- Supporting you in making lifestyle changes that can improve your quality of life.

Optimal Health Coaches are available from 7:30 am to 5:30 pm Central Time, Monday through Friday. If night or weekend telephone appointments meet your needs better, these can be arranged as well.

...And a Bigger HFA Balance

The Optimal Health program is confidential and available at no cost to you. In fact, you can even earn money for participating. For every calendar quarter you maintain contact with your RN Health Coach, you earn an extra \$25 for deposit in your HFA.

Optimal Health understands having a chronic condition can be difficult, and that medical information can be confusing. They also understand that changing habits can be hard. That's why they are always on call with sound information, advice, and support—so you can lead the healthiest and most productive life possible.



Healthier Living Through Mayo Clinic Embody-Health

Mayo Clinic Embody-Health is an interactive web site that promotes wellness by offering a vast array of articles, tools, videos, and healthy recipes from the experts at Mayo Clinic. It also provides help if you or a family member are ill, featuring a symptom checker, information on medical conditions, treatment and treatment alternatives, and 24/7 access to the HealthInfoLine, which is staffed by a nurse to answer all your health-related questions no matter what time of day or night.

Your Embody-Health Homepage

When you register on Mayo Clinic Embody-Health, your home page will be personalized with information specific to your gender, age, and interests. After you take the assessment, it will be further tailored to your needs with specific suggestions based on your current health status.

If the Mayo Clinic Health Assessment shows you are generally healthy and do not have a chronic condition or risk of developing one, Embody-Health will recommend exploring one or more of the five lifestyle centers to enhance your wellness. The available programs are:

- Fitness for EveryBody;
- My Weight Solution;
- Healthy Pregnancy;
- My Smoke-Free Future; and
- My Stress Solution.


You may enroll in one or more of these, depending on your situation. All are multi-week programs encouraging lifestyle and behavior change, and include goal-setting and tracking tools, articles, videos, and supportive emails to help you along the way.

Once you complete one or more of these modules, as evidenced by tracking your progress throughout the duration of the program, an additional \$100 will be deposited in your HFA.



If you are in good health, you can also earn an additional \$100 in your HFA by submitting a claim for having an annual physical with the physician of your choice. Most often, your physician will submit the claim for you.

A CLOSER LOOK AT EMBODY-HEALTH WELLNESS PROGRAMS

Wellness Program	Highlights
 <p>Fitness for EveryBody</p>	<ul style="list-style-type: none">• Interactive fitness log tracks minutes of activity• Journaling feature tracks details of fitness efforts, including intensity and type of activity
 <p>My Weight Solution</p>	<ul style="list-style-type: none">• Track weight and activity progress• Daily food and activity records you can download• Features weight loss success strategies and incorporates healthy recipe collection
 <p>Healthy Pregnancy</p>	<ul style="list-style-type: none">• Healthy weight gain recommendations based on pre-pregnancy BMI reinforces appropriate weight goals• Online reminders help ensure visits to health care provider at regular intervals• Interactive tools help manage health and reduce risks
 <p>My Smoke-Free Future</p>	<ul style="list-style-type: none">• Personal journal, coping plan, and goodbye letter tracks personal journey to a smoke-free life• Structured quitting process provides framework for success• Self-guided timeframe allows participants to go at their own pace• Stage-based information and interactive tools offer support and guidance along the way• Smoke-free savings tracker and reward planning tool provide ongoing motivation
 <p>My Stress Solution</p>	<ul style="list-style-type: none">• Interactive tools help identify individual stressors• Stress management techniques via video clip reinforce stress reduction options• Motivational email messages around stress management provide ongoing support• Online personal journal, coping plan, and stress management contract track progress along the way

OPTIMAL HEALTH OR EMBODY-HEALTH: WHICH IS RIGHT FOR YOU?

If you...	The right program for you is...
Have been previously diagnosed with a chronic health condition such as asthma, coronary heart disease, CHF, COPD, high cholesterol, high blood pressure, or stroke and cerebral vascular disease	<input checked="" type="checkbox"/> Optimal Health
Are currently taking medication to control a chronic health condition	<input checked="" type="checkbox"/> Optimal Health
Take the health assessment and are identified as being at high risk for developing a chronic health condition	<input checked="" type="checkbox"/> Optimal Health
Take the health assessment and are generally healthy and not at risk for developing a chronic health condition	<input checked="" type="checkbox"/> Embody-Health

If you have been previously diagnosed with a chronic condition, are currently taking medications for one, or have been identified as being at high risk for developing one in your lifetime, Optimal Health will give you a courtesy call to set up an initial phone appointment with a health coach if they do not hear from you. Participation is voluntary, but highly recommended.



➔ FOR MORE INFORMATION

Program	Contact
Mayo Clinic Embody-Health	www.mcmhealthsolutions.com
Optimal Health	1-800-367-9938
Healthy Foundations Account	1-630-960-3322

This brochure contains only highlights of certain features of the Plan and serves as a Summary of Material Modifications. Full details are contained in the documents that establish the Plan provisions. If there is a discrepancy between the wording here and the documents that establish the Plan, the document language will govern. The Trustees reserve the right to amend, modify, or terminate the Plan at anytime.

← LOOK INSIDE FOR DETAILS.

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