



Laborers' COMBINED FUNDS OF WESTERN PENNSYLVANIA

*Serving the Laborers' District Council of Western Pennsylvania
Pension Fund, Welfare Fund and other affiliated Funds*



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HOW CAN I GET MY IN-NETWORK DEDUCTIBLE WAIVED?

The Highmark Community Blue plan of the Laborers' District Council of Western Pennsylvania Welfare Fund has a yearly **in-network** individual deductible of \$800 and a family deductible of \$1,600. You have the opportunity to have the **in-network** deductible waived if you and your spouse (if applicable) voluntarily elect to complete the wellness requirements. You deserve the best benefits options, so please read the following information to take the necessary steps to have your in-network deductible waived.

To meet the wellness requirements, you and your spouse (if applicable) must voluntarily elect to complete the Sharecare RealAge[®] and have a routine physical exam with the appropriate diagnostic health screenings every year.

What is the RealAge[®] Test and what are the requirements?

The RealAge[®] Test (RAT) helps you understand your RealAge[®] compared to your calendar age and find out what you can do to improve your health and gain time back on your life. In order to earn credit, you must answer all questions in the RAT online. To sign up, go to mycare.sharecare.com and create an account using the numeric portion of your member ID number on your Highmark insurance card. If you have a spouse, he/she must create his/her own Sharecare account. Remember that separate log on information must be used by you and your spouse. If you use the same log on only one family member will receive credit for the completion of the RAT.

If you have any difficulties accessing the Sharecare website you can call your Highmark Dedicated Customer Service at 1-866-594-1732. **It is strongly recommended that the RAT be completed online.** If you don't have computer access, you may complete a paper RAT. To request a paper RAT, contact your Highmark Dedicated Customer Service at 1-866-594-1732 after your eligibility begins. Please be sure to call and request a paper RAT **NO LATER** than the first week of September as it takes about 15 business days to receive the paper RAT once it is requested. **If you are submitting a paper RAT the completion date will be determined by the date the profile is RECEIVED NOT THE DATE IT IS POSTMARKED.**

What is the annual routine physical exam with appropriate diagnostic health screenings and what are the requirements?

An annual routine physical exam with appropriate diagnostic health screenings for you and your spouse (if applicable) is required in addition to completion of the RealAge[®] Test in order to waive the in-network deductible. A minimum of one of the following diagnostic health screenings is required in conjunction with your physical exam to meet the wellness requirements:

- Lipid Panel
- Fasting Blood Glucose
- Routine Cholesterol Screening

OVER

For Calls Made in Pennsylvania but Outside Metropolitan Pittsburgh, Use Toll Free Number: 1-800-242-2538

FAX NUMBERS: Benefits Dept. – 1-412-263-2813 • Reports Dept. – 1-412-263-2825 • Administrative Dept. – 1-412-263-2084

EMAIL: Welfare Dept - benefits@lcfowpa.com • Pension Dept - pension@lcfowpa.com • Reports Dept – reports@lcfowpa.com

Remember to ask if there are any special instructions for your exam or health screenings when making your appointment.

If the member and spouse voluntarily complete the Wellness Requirements the IN-NETWORK DEDUCTIBLE will be waived.

If your spouse's preventive exam and diagnostic screenings are covered by another insurance company, you must submit a copy of the explanation of benefits for the preventive exam and appropriate diagnostic health screenings to the Fund Office, so they can be considered to satisfy your spouse's requirements to have the **in-network** deductible waived.

You and your spouse can obtain routine physical exams from your primary care physicians or other professional providers. You may also find a doctor by going to www.highmarkbcbs.com, or you can call your Highmark Dedicated Customer Service for assistance at 1-866-594-1732.

If you are eligible, or become eligible, for Welfare Fund benefits in the period from January 1st through June 30th, you and your spouse (if applicable) must both meet the wellness requirements by September 30th of that year in order to have the **in-network** deductible waived for the following year. If the wellness requirements are not met you will be responsible for the **in-network** deductible effective January 1st of the following year. **The Fund requires the completion of the wellness requirements EVERY calendar year.**

If you become eligible for Welfare Fund benefits between July 1st and December 31st of any year the **in-network** deductible will be initially waived and you and your spouse (if applicable) must both meet the wellness requirements by September 30th of the following year. If the wellness requirements are not met you will be responsible for the **in-network** deductible effective January 1st of the following year.

Once you are responsible for the **in-network** deductible, you can have it waived by completing the wellness requirements. Once the wellness requirements have been met the **in-network** deductible will be waived for you and your eligible dependents the first day of the following month.

If you fail to meet the September 30th deadline, the earliest the in-network deductible could be waived would be February 1st of the following year.