

# IDAHO PIPE TRADES TRUST

Administrative Office



Idaho Pipe Trades  
Health & Welfare Trust  
LU 296 & LU 648

Plumbers & Pipefitters  
Pension Trust  
LU 296 LU 648 LU 41

**November 2024**

## SUMMARY OF MATERIAL MODIFICATIONS

**This notice describes important changes to the Idaho Pipe Trades Health & Welfare Plan (“Plan”) and Summary Plan Description dated January 1, 2024 (“SPD”). Please keep this notice with your SPD booklet and other Plan records.**

### **Changes for Active Participants**

#### **Short-Term Disability**

If you’re unable to work due to an Injury, Illness or your pregnancy, you might be eligible for the Plan’s Short-term Disability benefit. Beginning January 1, 2025, the weekly benefit increases from \$300 to \$500.

#### **COBRA Rates**

Effective January 1, 2025, the self-pay rate for COBRA coverage will increase to \$1,087 per month.

### **Changes for Active Participants, Non-Medicare Retirees, and Non-Medicare Dependents of Retirees**

#### **BPA Health--Employee Assistance Program**

Beginning January 1, 2025, the Plan includes an “Employee Assistance Plan” offered by BPA Health (“EAP”). The EAP provides access to mental health counseling and is free. The Plan’s EAP provides up to 6 visits per issue per year. See the attached flyer for more information.

#### **Wondr—Weight Management**

Beginning January 1, 2025, the Plan includes a free weight management program offered by Wondr. Wondr offers a year of online lessons, group support and a health coach. Lessons offer information on mindful eating, nutrition, physical activity, and sleep and stress management. See the attached flyer for more information.

#### **Hinge Health—At-Home Exercise and Exercise Therapy**

Beginning January 1, 2025, the Plan includes a free program to address musculoskeletal (back, muscle and joint) issues, offered by Hinge Health. Hinge Health will provide a personalized care plan, an app with guided exercises therapy, and a kit with a tablet and tools. See the attached flyer for more information.

## Solera Health—Diabetes Prevention Program

The Plan includes a free 16-week pre-diabetes prevention program called Solera Health. Solera Health may include a health coach, lessons, small group support and tools like a wireless scale or activity tracker. See the attached flyer for more information and to see if you qualify.

## **Rates for Lifetime Self-Pay Retirees and Their Dependents**

Effective January 1, 2025, Lifetime Self-Pay rates for Retirees and their Dependents are as follows (no change from 2024):

<b>2025 Lifetime Self-Pay Monthly Rates</b>	<b>10-19 Years of Participation</b>	<b>20-29 Years of Participation</b>	<b>30+ Years of Participation</b>
Non-Medicare Retiree	\$848	\$678	\$509
Covered Spouse, who is not enrolled in Medicare Parts A and B and has no other health coverage	\$848	\$678	\$509

Medicare Retiree	\$303
Covered Spouse, who is enrolled in Medicare Parts A and B or has other health coverage	\$158
Covered Dependent Child	\$295 per child

The out-of-pocket maximums applicable to Non-Medicare Eligible Retirees and Dependents remains unchanged from 2024. A separate out-of-pocket maximum applies to enrollees in the Plan's Medicare Retiree coverage (i.e., the Humana MAPD PPO Plan, discussed below). The Plan's out-of-pocket maximum for Non-Medicare Eligible Retirees and Dependents may be limited or reduced to the extent necessary to satisfy applicable law. Amounts paid out of pocket for enrollees in the Plan's Medicare Retiree coverage do not accumulate toward the Plan's family out-of-pocket maximums for non-Medicare Retirees and non-Medicare Dependents of Retirees, and vice-versa.

## **Changes for Medicare-Eligible Retirees and Medicare-Eligible Dependents of Retirees**

On December 31, 2024, the Plan's Medicare Retiree medical, prescription drug, and hearing exams and hearing aid benefits will end. Effective January 1, 2025, Medicare-eligible Retirees and Medicare-eligible Dependents of Retirees will be automatically enrolled into the Humana Medicare Advantage with Prescription Drug (MAPD) PPO Plan.

If you are covered by the Plan's Lifetime Self-Pay Coverage and are Medicare eligible before January 1, 2025 but do nothing, your information (and/or that of your enrolled Medicare-eligible Dependents) will be sent to RetireeFirst so that you can be automatically enrolled in the Humana MAPD PPO Plan. If you opt out, you may not, at a later date, enroll in the Plan's Medicare Retiree coverage. To opt out, you must do so through RetireeFirst at (208) 268-1125 (TTY 711) or toll free (855) 255-9928 (TTY 711), Monday-Friday 9:00 a.m. – 6:00 p.m. MST.

For those not Medicare eligible before January 1, 2025, to enroll in the Plan's Retiree Medicare coverage you must be covered by the Plan's Lifetime Self-Pay Coverage, and then take steps to enroll through RetireeFirst when you (and/or any enrolled Medicare-eligible Dependents) become

Medicare eligible. If you do not enroll, you may not, at a later date, enroll in the Plan's Medicare Retiree coverage.

Medicare-eligible Retirees and Medicare-eligible Dependents of Retirees will not be eligible for the Plan's non-Medicare Lifetime Self-Pay coverage. The January 1, 2025 Summary of Benefits and Coverage (SBC) sent with enrollment materials in mid-October does not apply to Medicare-eligible Retirees and Medicare-eligible Dependents of Retirees.

To assist with this transition, the Trust has retained RetireeFirst, a retiree benefits management solutions and advocacy service provider. If you are covered by the Plan's Lifetime Self-Pay Coverage and are Medicare eligible, you will receive a welcome letter as well as FAQs that include a description of the benefits offered by the Humana MAPD PPO Plan as well as other important information regarding enrollment. Contact RetireeFirst at the number above if you did not receive the letter and FAQ.

If you are enrolled in the Humana MAPD PPO Plan, you will continue to receive the Plan's vision and dental coverage through Blue Cross of Idaho.

As before, you must satisfy the Plan's eligibility rules and enrollment timing to elect Lifetime Self-Pay, and you must enroll in Medicare Parts A and B and pay the Medicare Part B premium. If you do not enroll in the Plan's Lifetime Self-Pay/Medicare Retiree coverage when you are first eligible, you may not, at a later date, enroll in Plan coverage for Retirees. In addition, the Plan will not allow you to enroll your Medicare-eligible Dependent in the Plan if they are not enrolled when you are first eligible or they are enrolled and later drop coverage, except as explained in the HIPAA special enrollment section of the Plan document.

If you or a Medicare-eligible Dependent are unenrolled from the Plan's Medicare Retiree coverage due to failure to timely submit a premium or paperwork required by the Plan Administrative Office or by RetireeFirst or Humana, you (or your Dependent, as applicable) cannot be retroactively reinstated in coverage even if the paperwork is later submitted.

*The Trustees reserve the right to change eligibility rules, reduce or eliminate benefits or hour bank accruals, or change the Plan entirely, including benefits and coverage provided to retirees and their families. Rights under the Plan do not accrue and do not vest.*

*The terms of the Plan govern over oral or other written communications (including electronic communications) concerning the Plan. The Plan is not bound by any oral or written communication that conflicts with Plan documents.*



# Employee Assistance Program

Your Employee Assistance Program (EAP) is a well-being benefit that provides:

- Free & Confidential Counseling
- Personal Growth Support
- Stress Management Assistance
- Legal Assistance & Will Maker Programs
- Financial Consultations & Calculators
- Wide Range of Member Resources: Mental Health, Parenting, Eldercare Support, & more.

Accessing your benefits is easy, confidential, and no cost to you.

You can start your counseling sessions in three easy ways: **Call, Text, or Go Online.**



**Call 1-800-726-0003**



**Text 208-336-4275**



**Go Online at:**  
**[www.bpahealth.com/portal-login/](http://www.bpahealth.com/portal-login/)**

Next, you can browse Member Resources, locate a preferred Provider, and access Virtual Counseling through the BetterHelp Login.

Get started today at [www.bpahealth.com](http://www.bpahealth.com)



Username: **Idaho Pipe Trade Trust**  
Password: **8007260003**  
Number of sessions: **6**



**Crisis Counselors  
Available by Phone  
24/7**



**Service Providers  
in Your Area**



**Confidential  
and Secure**



Are you ready to get healthy?

Are you ready to change the way you think about food and weight loss?

Are you ready to see results? Then you're ready for Wondr.

Wondr is not a diet – it's a clinically proven weight management and lifestyle change program.

Reimagine how you eat, not what you eat, so you can improve your physical and mental health while still enjoying the foods you love.

You'll create new habits that can lead to less stress, better sleep and great overall health.

#### **How Wondr works**

Take part in weekly online lessons and videos. Complete the weekly lessons at your own pace, when it's convenient for you, in the comfort of your own home.

Along the way you'll get support from health coaches and encouragement from an online community of participants.

Best of all, Wondr is available at no cost to you as part of your Blue Cross of Idaho health benefits.

### **READY TO SIGN UP?**

Visit [wondrhealth.com/bcidaho](https://wondrhealth.com/bcidaho) to learn more and enroll. Space is limited.



# What is Hinge Health?

## How does the program work?

Hinge Health provides personalized care plans to help people accomplish their health goals related to musculoskeletal (back, muscle, and joint) health.

## How does Hinge Health help?

They assess your condition and match you to a care team to help personalize your treatment to you.

## Who is in my care team?

Depending on your treatment plan, your care team could include a physical therapist and a health coach. You will keep the same care team throughout your experience.

## What could be included in my treatment plan?

1. **Access to the Hinge Health app** with guided exercise therapy
2. **Virtual visits** with members of your care team
3. **Kit with a tablet and tools** to assist in guiding exercise therapy

## How much does the program cost?

It's free for eligible participants. This includes access to your care team, the Hinge Health app, and any materials that we send to assist in your care.

## Who is eligible?

Participants must be 18+ and enrolled in a Blue Cross of Idaho medical plan. Hinge Health® is an independent company that has contracted with Blue Cross of Idaho to provide digital musculoskeletal (MSK) services to eligible members. Hinge Health is solely responsible for the products or services offered by them.

## How do I apply?

Take a short online questionnaire following the link below, telling us about your pain. No referral or diagnosis needed from a doctor.



### Exercise therapy made easy

Follow along in the app for simple, 10-minute exercise therapy sessions.



### Treatment from your care team

Get help overcoming pain, recovering from an injury, preparing for surgery, and more!



Scan the QR code to learn more or apply at  
[hinge.health/bcidahoem](https://hinge.health/bcidahoem)  
or call (855) 902-2777



# CHANGE YOUR LIFE IN 16 WEEKS

Take control of your risk for  
developing Type 2 diabetes.



Blue Cross of Idaho has partnered with Solera Health to offer a new benefit to help you take better control of your health. The Diabetes Prevention Program can help those with prediabetes take steps to prevent them from developing Type 2 diabetes, at no out-of-pocket cost.

The free 16-week program can help you lose weight, adopt healthy habits and significantly reduce your risk of developing diabetes. You'll be able to choose from an array of national and local programs, like Weight Watchers®, Retrofit and HealthSlate. You can also choose between online or in-person programs.

While programs differ, most include the following elements:



Access to  
a personal  
health coach



Weekly  
lessons



A small group  
for support



Tools like a wireless  
scale or an activity  
tracker

Log in to your online member account at  
**[members.bcidaho.com](https://members.bcidaho.com)** to see if you qualify.