

## Medicare Part B Reimbursement

• Who is entitled to this reimbursement?  
Medicare eligible retirees (and their spouses) who are paying for Part B and who are still eligible for coverage under the Local 22 Health Plan

• What do I need to give the Health Plan to get this reimbursement?

We need verification of what your monthly premium is. Generally, either a copy of your Medicare premium bill or, if your premium is deducted directly from a Social Security check, a statement from Social Security showing that premium amount.

• Do I need to send a statement every year?

Once you provide verification of what you're paying for Part B, you only need to re-send your information if there is a change in the amount you pay.

• How often will I be reimbursed?

Checks are mailed quarterly: in April, July, October, and January.

## MEDICARE PART B

Maximize your benefits

We're currently working with Temple University Hospital to offer another free cancer screening to our members. Stay tuned for more information in the next few weeks!

Firefighters & Paramedics  
Local 22 Health Plan  
415 N 5th Street  
Philadelphia, PA 19123



FALL 2018

# WELCOME TO THE HEALTH PLAN'S NEWSLETTER

We hope you find the Newsletter interesting and informative. We've tried to include answers to some of the most commonly asked questions we receive, as well as provide information on some benefits - new and not so new - that we want to be sure you're aware of.

We will be sending these newsletters throughout the year so, if there's a topic you'd like us to address, just let us know.

And check out the Health Plan's new website at [www.local22healthplan.org](http://www.local22healthplan.org) for information on all the benefits available to you and your family.

## Every 30 Seconds an American has a Heart Attack Every 45 Seconds an American has a Stroke

**AngioScreen®**  
No Pain  
No Needles!  
No Radiation!

**Stroke/Carotid Artery Screening**  
Plaque buildup (also known as atherosclerosis) is an abnormal collection of calcium and cholesterol in the artery walls. Plaque builds up along the walls of a diseased artery. This buildup can restrict blood flow to the brain or break off and become lodged in a blood vessel — causing a stroke. Through ultrasound technology, we can visualize the inside of your carotid arteries. Early detection allows your personal physician to advise you on an appropriate course of action that could be life saving.

**AAA Screening for Abdominal Aneurysm**  
An Abdominal Aortic Aneurysm (AAA) is a "ballooning" of the wall of the abdominal aorta. Like strokes, AAAs are most often caused by atherosclerosis (plaque buildup). The majority of people with AAAs have no symptoms. If an AAA ruptures, the mortality rate is as high as 80%. The good news is that AAAs can be identified in minutes via a painless non-invasive ultrasound screening.

**Peripheral Arterial Disease (PAD) Screening**  
Ultrasound technology is used to screen for plaque buildup in the arteries of the legs.

*It is estimated that as much as 30% of the population may unknowingly have significant vascular disease. Individuals with cardiovascular risk factors such as family history of stroke or heart attack, diabetes, high cholesterol, smoking, sedentary lifestyle, overweight or obesity, or high blood pressure are at greater risk for heart attack and stroke.*

Visit [www.AngioScreen.com](http://www.AngioScreen.com) for more information

Fri. November 2nd from 8am-6pm and Sat. November 3rd from 8am-4pm

Local 22's Health Plan is offering free AngioScreens in conjunction with our Fall Health Fair!

The AngioScreen qualifies as 1 of your FY 19 Incentives.

Screening held at 415 N 5th Street and is available by Appointment only.

To schedule a screening click <http://local22healthplanangioscreen.simplybook.me>

or use the link for AngioScreen on [www.local22healthplan.org](http://www.local22healthplan.org).

Instant Results and Consultations!

## Health Plan Calendar of Events

Friday, November 2nd, 8:00 a.m. – 6:00 p.m.  
Health Plan Office  
Free AngioScreening

**What is AngioScreen?** It's a 10-minute on-site screening that requires no preparation or blood work. This screening provides the best known tests for detecting vascular disease, the leading cause of heart attacks and stroke and instantly provides a highly engaging written and digital report. For the first time, participants can see what the lining of their arteries look like in an instant, 1-page report. Since the number of screenings that can be done are limited, these screenings are **BY APPOINTMENT ONLY**. Please go to [www.local22healthplan.org](http://www.local22healthplan.org). Under the well ness header – go to the Health fair article and scroll down to the link below the first poster to register for your screening. And, if these dates don't work for you don't worry because we plan to offer the AngioScreening again in the Spring!

### AngioScreen includes the following studies:

- Quick carotid ultrasound scan(QCS)
- Peak systolic velocity (PSV)
- Ankle Brachial Index (ABI)
- Blood Pressure in both arms
- Body Mass Index (BMI)
- Heart Rhythm & Pulse
- Abdominal Aortic Aneurysm scan (AAA)

## Every 30 Seconds an American has a Heart Attack Every 45 Seconds an American has a Stroke

**Saturday, November 3rd, 8:00 a.m. – 4:00 p.m.  
Health Plan Office**

- AngioScreening continues at the Health Plan (don't forget that you MUST make an appointment to get a screening)
- Free Oral Cancer screenings and Jaw/Teeth evaluations offered by Jefferson Oral Medicine (you DO NOT need to make an appointment for this screening)
- Guardian Nurses on hand to discuss the resources available to our members through the Guardian Nurses program
- Health Plan representatives available to discuss any questions you have

**November 1st – November 30th  
Annual Open Enrollment**

You can expect to receive your package of open enrollment materials in late October. There are three (3) actions you take during open enrollment and the changes you make during the month of November will be effective January 1, 2019:

- (1) You can change your medical plan from the PPO to the HMO or from the HMO to the PPPO
- (2) You can change your dental plan from the PPO to the DMO or from the DMO to the PPO
- (3) You can add an eligible dependent

**September 1, 2018 – June 30, 2019  
FY19 Wellness Incentive Program**

Don't forget that there's \$200 for you and \$100 for your spouse if you complete certain wellness activities between now and June 30th. Details and updates on our Wellness program can always be found on the Health Plan's website at [www.local-22healthplan.org](http://www.local-22healthplan.org) but we're including some of the qualifying activities here for your convenience:

- Biometric screening (height, weight, blood pressure, cholesterol, triglycerides, blood sugar level)
- Complete a smoking cessation program
- Complete at least 6 visits with a personal trainer or other certified fitness trainer (including the Health Plan's Philly Fire Motivated Fitness "boot camp")
- Complete the IBC Diabetes or Asthma Programs, each of which require at least 4 phone calls with an IBC health coach
- Complete a 5K walk or run
- Complete a 25-mile bike-a-thon
- Have a Heart Scan through Temple University Hospital (call **215-707-8800**)
- Have any cancer screening (including the AngioScreening and Oral Cancer Screening offered by the Health Plan on November 2nd and November 3rd)
- If you're diabetic, have your annual dilated eye exam
- If you're diabetic, have your annual podiatric exam
- Participate in the Sleep Apnea Study through Temple University Hospital, Jeanes Hospital campus – (call **215-728-2148**)

Make sure you get your documentation to us no later than **June 30, 2019**. We need a document from the physician/trainer/provider/facility providing the treatment or service so we can verify the activity.

You can drop off or mail your documentation to the **Health Plan at 415 N. 5th Street, Philadelphia, PA 19123** or you can fax it to us at **215-440-4417**. If it's easier, you can also email us at [jkots@iaff22.org](mailto:jkots@iaff22.org). If you have any questions about what you need to provide, or what kind of activity qualifies for the incentive, call Jerry Kots at **215-440-4426** or **267-549-6326**.

## SOME OF OUR MOST FREQUENTLY ASKED QUESTIONS



In each of our newsletters, we want to be sure we address some of the questions we hear most often from our members. Here are a few we've heard since our Spring issue:

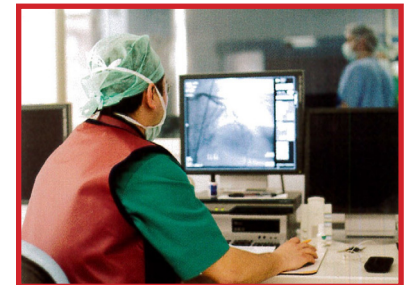
### When can I add a dependent to the Health Plan?

- If you get married, you need to add your spouse within 30 days of the date of your marriage
- If you have a new baby, you need to add the baby within 30 days of the date of birth
- If you adopt a child, you need to add the child within 30 days of when the child was placed in your home for adoption

If you don't add a new dependent within 30 days of the event, you will have to wait until the Health Plan's annual Open Enrollment. The exception is if your dependent is covered under another health plan and loses that coverage. In that case, with proof of the date the coverage ended, you can add that dependent any time throughout the year – as long as you do it within 30 days of when they lost their other health coverage.

### Is it too late to get a Heart Scan?

**NO**, it's not too late. The Heart Scan we offer through Temple University Hospital is a continuing benefit. The only issue would be if you had one in the last year, as Temple does have clinical restrictions on how often you can be scanned. Call Temple at **215-707-8800** to make an appointment. And remember that the Heart Scan counts as a Wellness Incentive activity.



### Can we get some more information on the Sleep Apnea program?

**Sure.** The Health Plan has also partnered with Temple University Hospital on this program, which is run through Temple's Sleep Disorder Center at the Jeanes Hospital campus.

It is estimated that 52 million people in the U.S. have obstructive sleep apnea, but the majority go undiagnosed. Symptoms include loud snoring, daytime sleepiness, difficulty concentrating, getting up to urinate during the night, and nighttime sweating. Often the bed partner

will notice periods where the patient stops breathing in their sleep. Members and spouses with symptoms that suggest they might have sleep apnea can undergo a simple home sleep test for diagnosis. If necessary, appropriate treatment can be initiated including CPAP therapy or positional therapy.

- Call the Sleep Disorder Center at 215-728-2148 for an appointment. There's no copayment for this treatment and it counts as a Wellness incentive activity!

*(continued on back page)*

