

The Carpenters Health and Security Plan Provides Resources For Improving Health Care

Blueprint for Better Health

Over the past year, the Carpenters Health and Security Plan has made several new resources available to carpenters and their families facing health care decisions. The Board of Trustees hired Mayo Clinic to deliver information and wellness support services. The objectives behind the Mayo Clinic programs are to provide expert medical information over the internet, telephone, through newsletters, and other printed media. As consumers of health care, our plan members can significantly increase the quality of their health care services by better understanding their medical conditions and treatment alternatives.

In this issue of Carpenters Care, we will review the resources already provided by Mayo Clinic as well as introduce a new set of services provided by Cardium Health. Cardium Health is a nationally recognized disease management company that

focuses its efforts on helping individuals manage chronic medical conditions.

First let's review the array of resources being made available to you by the Carpenters Health and Security Plan.

1. **Mayo Clinic Guide to Self Care.**

Last year you were sent this comprehensive medical reference book. It helps to answer common everyday health questions as well as help identify health issues before they become more serious. It represents the collective knowledge of some 2,000 Mayo Clinic physicians and researchers in dozens of medical specialties.

2. **Ask Mayo Clinic.**

Ask Mayo Clinic is a 24 hour nurse line. Mayo Clinic nurses will answer health questions, help you determine appropriate levels of care, and guide you to available health

resources. The nurse line is staffed by experienced registered nurses that draw on the resources of Mayo Clinic. This is a multi-lingual service. The 24 hour nurse line is at 1-800-903-1836.

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3. [EmbodHealth Newsletter](#).

You receive a monthly news letter discussing current health topics in addition to health and wellness information. Watch for news items specific to the Carpenters Health and Security Plan.

4. [The Mayo Clinic EmbodHealth Website](#).

The Carpenters Health and Security Plan has contracted to provide a customized Mayo Clinic website for your use. Go to www.CarpentersHealth.org and check it out. You can access the health resources available by registering and logging on, or you can just browse the content.

5. [Health Risk Assessment](#).

Many plan members have filled out the health risk assessment questionnaires online or on paper. The health risk assessment is a tool which helps you measure and better understand your overall health risk profile and take positive steps to improve your health status.

6. [Mayo Clinic Lifestyle Coaching](#).

Trained Mayo Clinic counselors work one-on-one with members over the phone to address behavior changes

related to exercise, nutrition, weight, and stress management. Use these resources if you face challenges in any of these lifestyle choices and are looking for change.

7. [Free & Clear Tobacco Cessation Program](#).

1-866-QUIT-4-LIFE (866-784-8454). This program has helped hundreds of members and spouses to quit tobacco. Use this program when you are ready to quit. If you have tried to quit and failed-even with this program-please try it again.

8. [Cardium Health](#).

Beginning October 2007, Cardium Health will provide focused counseling and support for non-medicare members and spouses if they face chronic disease conditions. This will be telephone-based counseling from health care professionals with specific expertise in the following chronic conditions:

- Coronary artery disease
- Congestive heart failure
- Diabetes
- Back pain
- Asthma (children and adults)
- Chronic obstructive pulmonary disease (COPD)

Introducing... Cardium Health

Keep reading to learn more about Cardium Health and the important resources it provides.

The Carpenters Health and Security Plan has partnered with Cardium Health, a national health and disease management company, to provide disease management programs for non-Medicare members and spouses with heart disease, congestive heart failure, diabetes, lower back pain, asthma, and chronic obstructive pulmonary disease (COPD).

Why Cardium Health?

A recent analysis of total medical spending by the Carpenters Health and Security Plan showed that 75% of all health care dollars are spent for the treatment and care of individuals with chronic disease conditions. Making even modest improvements to the health status of our members with these conditions will help to lower overall medical costs. More importantly, these services should be viewed as a resource for plan members to use in managing their conditions and improving the quality of their lives.

What Is Cardium Health?

Cardium Health is a leading provider of health improvement and disease management programs. The company's core focus is on providing medical support and educational interventions to individuals with chronic medical conditions. The Cardium staff includes nurses, dietitians, diabetes educators, exercise physiologists, and other health professionals. They are trained to provide you with information, guidance, and support that is specifically tailored to your needs.

What Are Disease Management Programs?

Disease management programs, also known as condition management programs, are designed to improve lives. These phone-based programs provide individuals with the tools and support they need to improve their health, manage their chronic medical conditions, and live a healthier life. Participation in these programs is free, voluntary, and completely private. The program works in partnership with the individual's primary attending physician to offer the right guidance and level of support.

How Do Disease Management Programs Work?

Cardium Health will work with Carpenters Health and Security Plan members and spouses to offer guidance and support in managing chronic medical conditions. When you enroll with Cardium Health, you are provided with a personal health coach who calls once or twice a month at a time and a place that is both private and convenient. Health coaches take time to talk

with you, answer your questions, and offer support. All disease management programs from Cardium Health are conducted over the telephone and are completely confidential. No personal health information is shared with the Carpenters Health and Security Plan.

Personal health coaches understand that each person is a unique individual and will work with you one-on-one to guide you to better manage your condition and make better informed decisions. In addition, you may contact your health coach toll free at any time.

How Does Cardium Health Know if I am Eligible for a Disease Management Program?

In compliance with the HIPPA personal privacy act, your health plan provides Cardium Health with medical and pharmacy claims data to help identify individuals who could benefit from disease management programs. Any information shared with Cardium Health is held strictly confidential. Cardium Health is required by federal law to protect your personal health and medical information against disclosure to others and to use your personal health information only for counseling or administrative purposes.

What Happens Next?

Cardium Health will analyze claims and pharmacy data to

determine who may be eligible to participate in disease management programs. Members or spouses who are eligible will first receive a written notice followed by an outreach phone call. The purpose of the initial call is to introduce you to the program and evaluate your eligibility to participate. Recall that participation is both free and voluntary. If you decide to enroll, you'll be contacted by a health coach with expertise in your areas of concern. In addition, your primary attending physician will be notified that you are participating in the program.

Use the Program

Program enrollees will reap rewards for participating. Individuals lose weight successfully, stop smoking, lower their cholesterol, and get their blood pressure to a healthy level. They have stronger relationships with their doctors. They take medications appropriately and are better able to manage the stress of every day life.

The Board of Trustees of the Carpenters Health and Security Plan is pleased to offer this broad range of services to you and strongly encourages you to use them to your advantage.

Participating in the program provides meaningful health rewards.

More . . . About Cardium Health

Customized Programs

The disease management programs recognize that everyone's health status is different. Perhaps you just need a little help in lowering your cholesterol or blood pressure. Your health coach will work with you to establish realistic, measurable goals and help you work toward them. You will also get information about the medications you may be taking. If you're fully in control of your condition, you may benefit from additional educational materials. Individuals with higher health risks who enroll in the program will be assigned a health coach with the ability to coordinate a range of Cardium Health resources as they are needed. Here are more details about these programs.

Coronary Artery Disease Program, Congestive Heart Failure

Program objectives for these conditions include reducing total cholesterol, LDL cholesterol and triglycerides, and increasing HDL cholesterol. The program tools used to address these

objectives include disease specific education, help with medication compliance, setting cholesterol and blood pressure goals, modifying diet, and managing stress. The Quit-4-Life program is also available to help eliminate tobacco.

Diabetes Program

Objectives include, lowering hemoglobin levels, blood pressure, and cholesterol. Program tools include education in self-management of blood glucose levels, compliance with physician plans of care, nutrition education, cholesterol, and blood pressure monitoring.

Asthma and Chronic Obstructive Pulmonary Disease (COPD)

Program objectives are to reduce the use of rescue inhalers, reduce both daytime and night-time symptoms and increase compliance with prescribed maintenance medications. Tools include diagnostic testing, education, peak flow meter use, medication management, and the proper use of breathing exercises.

Back Pain

Program objectives include reducing pain medication usage, improving body mechanics and reducing pain episodes. Tools include symptom specific education, stress management, relaxation techniques, proper instruction for core stabilizer muscles, goal setting, and recovery planning.

Common Goals of All Programs

An objective of every program discussed above is to reduce the number of hospitalizations and emergency room visits over time. The Board of Trustees will be monitoring hospital and emergency room activity as one measure of overall program success. Other measurable outcomes include lower cholesterol and blood pressure levels across the plan population and various clinical measures unique to each condition. The Board of Trustees also will be analyzing the changes in hospital utilization and clinical measures over time. It is expected that the benefits of these programs, in terms of lower long-term medical costs, will outweigh the cost of providing these wellness and disease management resources. This is good for you as plan members from a total health care cost standpoint and for the potential of improved health status.

Reasons for Investing in Wellness and Disease Management Programs

Cost of Care

As you know, medical costs have been rising faster than wages and general inflation for many years. The Carpenters Health and Security Plan has pursued multiple cost containment and quality improvement strategies to combat these increases. Discounts with hospitals and physicians, promoting generic drugs, and preadmission reviews of hospitalizations have helped, but our costs continue to rise.

The Board of Trustees, along with advisors and researchers in the health care industry, believes that gradual improvement of the health status of our own plan members is one of the remaining, workable strategies for lowering the rate of increase in the cost of health care. The Mayo Clinic resources increase our health care literacy, making us smarter health care consumers. Cardium Health resources enable members with chronic medical conditions to manage them better, with fewer catastrophic episodes.

It is important to maintain a comprehensive health benefit program for carpenter families. While these initiatives may not reverse health care cost trends entirely, they certainly hold the potential to “bend the trend” downward, to slow the rate of cost increase. This helps in preserving current health benefit levels.

Quality of Care

The Mayo Clinic and Cardium Health programs are designed around evidence-based medicine. This means that treatment strategies and information passed on to plan members are developed from studied medical experiences shown to provide the best outcomes.

Another way to say quality in health care is getting the right treatment or medication at the right time. These programs help to assure that plan members can access quality care. It is widely understood that high quality care is more efficient, and carries lower long-term costs, both for you and for the plan.

Quality of Life

It is a major challenge for individuals and families to navigate the complexities of the health care system, let alone find assurances that they are receiving appropriate care along the way. These programs, by providing specific information about disease, illness, and medication, help members ask the right the questions of their physicians which, in turn, help their physicians make better treatment decisions. The Mayo Clinic and Cardium Health programs are both designed to help you make healthy behavior changes.

Coming Soon: A New Health Web Portal

On September 24, 2007, exciting changes will appear on the Mayo Clinic Website. It will transform from your Mayo Clinic Website into the new Mayo Clinic [EmbodHealth](#) personal health management portal. In addition to the programs and tools you've appreciated and enjoyed in the

past, you'll have access to even more personalized information based on your age, gender, health interests, and health goals, plus some powerful new features. Transitioning to the portal is easy. As always, you can sign on at www.CarpentersHealth.org. Enter your e-mail address and

USE THE
[EmbodHealth](#)
WEBSITE
TO CUSTOMIZE YOUR
HEALTH MANAGEMENT
PROGRESS AND ENHANCE
YOUR LIFE.



password you used when you originally registered. All your previously entered information will carry over.

Log on to find:

- More personalization based on your age, gender, health interests, and health status.
- A new My Tools sidebar for tracking health goals.
- A new Connect With Others area, with access to Mayo experts and personal stories from people like you.
- Practical information, such as healthy recipes and ideas for balancing work and family.
- Healthy lifestyle programs for stress, exercise, smoking cessation, and weight control.
- An interactive Symptom Checker.
- A Health Monitor for managing conditions such as asthma, high blood pressure, and diabetes.
- Hundreds of articles, quizzes, self-assessments, videos, and slide shows.

**If you haven't
been using**

www.CarpentersHealth.org

**this is a great time
to start.**

Other Benefit News

Domestic Partner Coverage

Effective October 1, 2007 the Carpenters Health and Security Plan will offer benefit coverage to qualified domestic partners of both working and retired carpenters. An information letter will be distributed to unmarried plan participants in September. Enrollment kits will be available upon request.

Carpenters Individual Account Pension Plan

A new vesting schedule became effective January 1, 2007. The vesting requirements for this plan were changed from five years of service to three years of service.

Have You Moved? New Phone Number?

Please help us keep your records up to date. Your current address is required for us to process medical and dental claims, print Quarterly Benefit Statements and provide other materials and information necessary to administer your fringe benefits. When you contact the Trust Office, we will provide you with a Change of Address Notice. This form must be completed and signed by the participant and returned to the Trust Office.

The Carpenters Trusts Website

www.ctww.org

This site contains all kinds of interesting information about your benefit plans. From the home page you can launch into the Health & Security Plan, the two Retirement Plans, or the Vacation and Apprenticeship & Training programs.

Just click on the benefit tabs button for a particular plan to browse through an index of plan features. Once you're inside a particular benefit tab, you can click on any of the subheadings in the left-hand margin to take you further into detailed

information on that topic. This is a great way to research specific benefit questions and learn more about your plan.

Each plan also includes a complete plan document or "Summary Plan Description." For additional information, frequently asked questions (FAQ) are listed for each benefit plan as well.

You can also download and print forms used for plan enrollment and benefit requests.

At the bottom of the home page is a heading called "life events." When you click on it, you get specific links to carpenters benefit plan provisions regarding marriage or divorce, birth of a child, employment events, and the like. It's a great shortcut if you're looking for event-specific information across all of the plans. The home page also contains interesting links organized by plan type to other websites that may be of interest. Check it out.

**Carpenters
Care **

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