Welcome! The Board of Trustees is pleased to bring you this issue of the Benefits Pipeline.

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News Briefs

• Has anything changed since we spoke last? Remember, it’s important that we have your correct address and family status on file in order to keep you informed of benefits changes or claims issues—or to be of assistance to you if you need to adjust your benefits coverage. You should contact the Administrative Office promptly, and in writing, about any change in your family status, including marriage, legal separation or divorce, the birth and/or change in the status of any of your dependent children (such as a child reaching age 26), Medicare enrollment/disenrollment, or the existence of other coverage. It is important to note, when adding a dependent, you must provide copies of documentation such as a marriage certificate, birth certificate, adoption decree, and/or parenting plan, if applicable. If removing a spouse, provide a copy of your divorce decree or decree of legal separation. Please be sure to include your (the employee's) name, date of birth and the last four digits of your social security number. For more information, call the Administrative Office at 206-441-7574 or 800-257-2168, option 4, or email us at enrollment@wpas-inc.com.

• Have you taken the time to review your new Summary Plan Description (SPD)? Any questions about your Plan benefits? Let us know. Call the Administrative Office at 206-441-7574 or 800-257-2168, or go to www.copipeindustryfunds.com to view the SPD, download forms and find important contact information.

• Are you clear on what an Explanation of Benefits (EOB) is? One thing you should know is that an EOB is not a bill. So don’t be alarmed when you receive one. It is simply a statement that helps you understand how your health benefits are applied to the expenses you’ve incurred. In addition, it will show you how much you’ve paid toward your calendar year deductible and whether you’ve reached your calendar year out-of-pocket maximum (check the statement for the section titled “What I need to know for my next claim”).

Make the Right Choice About Who to See and When

The Fund offers you many options when it comes to your medical care:

• You can see Cigna OAP in-network providers—which include doctors, hospitals and ancillary care providers nationwide—and receive quality, discounted healthcare.

• If you need medical care for a minor illness or injury, you can use the telehealth services provided through Amwell and MDLIVE in the comfort of your own home—all for the same copay as an in-network doctor’s visit.

• You have free access to an Employee Assistance Program (EAP), which offers counselors to help you through any issues that may be affecting your home and/or work life.

With so many choices, you may need help deciding where to go and when. If you do, call the Cigna HealthCare 24-Hour Health Information Line, 800-564-9286. Registered nurses are on the ready to help you 24 hours a day, 7 days a week.
Preventive Care is More Than Just Seeing Your PCP

There’s more to staying healthy than just seeing your PCP once a year. It’s also extremely important that you take charge of your own health. There are things that you can do that are critical to your health and well-being:

- Be physically active
- Eat a healthy diet
- Maintain a healthy weight
- Take preventive medicines as directed by your doctor
- Be tobacco free

See a Doctor When it’s Convenient for You!

Cold? Flu? Sore throat? Fever? Pink eye? Sinus infection? For these and many other non-urgent medical conditions, you can video chat with a board-certified doctor on your phone, tablet or computer, in confidence, at a time that works for you. Just go to AmwellforCigna.com (or call 855-667-9722) or to MDLIVEforCigna.com (or call 888-726-3171). You’ll only have to pay a $35 copay—which is the same amount you’d pay for an in-network doctor’s visit. The big difference is, with Amwell and MDLIVE, you won’t have to get out of bed or leave home to get the care that you need.

Stick With Labs That Deliver Quality, Cost-Effective Care

Request that your doctor use an in-network laboratory (lab), like Quest Diagnostics, Inc. (Quest) or Laboratory Corporation of America (LabCorp) when you need laboratory or pathology tests performed. These labs participate in the Cigna OAP network and their services can cost 70%-75% less than the same services provided by hospital-based facilities and non-network labs. For help finding the nearest network lab or other health care facility, visit www.mycigna.com, or contact Quest or LabCorp directly by phone or visit their website:

- Quest: 800-377-7220 / www.questdiagnostics.com
- LabCorp: 888-522-2677 / www.LabCorp.com

Providing You With Help to Cope, If You Need It

Call the Employee Assistance Program (EAP) if you ever need help coping with a difficult situation. Regardless of the type of life challenges you face—big or small—it can help to talk them out with a professional counselor. EAP counselors are uniquely qualified to assist you and your eligible family members with an array of issues, including stress, marriage, family and work-related problems, mental health and substance abuse matters (alcohol and drug treatment). You and your family members each receive up to eight (8) free visits per type of issue per year with a counselor.

To speak with a counselor, call 888-325-3978. Or, to chat with a counselor online, visit www.cignabehavioral.com (Employer ID: pipeindustrycolorado) and click on “Click to Chat for EAP members.” What you discuss with an EAP counselor will be kept confidential.
Manage Your Health in the Heat

It’s summer. It actually began on the day of the June solstice, which was at 11:54 a.m. Eastern Daylight Time, on June 21—just in case you wanted to know. We hope you are enjoying the warmth and pleasures of summer. However, be cool. Make sure to protect yourself if/when the temperatures soar. Here are some tips to help you manage your health in the heat:

• **Drink plenty of fluids.** When exercising in a hot environment, drink 2-4 glasses (16-32 ounces) of cool fluids each hour. Avoid very cold beverages because they can cause stomach cramps, and avoid drinks containing alcohol because they can cause you to lose fluid.

• **Replace salt and minerals.** Heavy sweating removes necessary salt and minerals from your body. To replace them, drink fruit juice or a sports beverage during exercise or while working in the heat. If you are taking salt tablets or are on a low-salt diet, ask your doctor what you should eat or drink, especially before drinking a sports beverage.

• **Wear the right clothes and use sunscreen.** Choose lightweight, light-colored, loose-fitting clothing to help keep cool. In the hot sun, wear a wide-brimmed hat to provide shade and keep your head cool.

• **Avoid becoming sunburned.** Sunburn affects your body’s ability to cool itself. There are several sunscreens available to reduce the risk of sunburn. Select one with an SPF protection level of 15 or higher to protect yourself adequately. Apply sunscreen 30 minutes before going outdoors and reapply as often as directed.

• **Pace yourself.** If you plan to work or exercise on a hot day, start slowly and pick up the pace gradually. If your heart begins to pound and you begin to gasp for breath, STOP all activity. Move to a cool area or find some shade and rest, especially if you become lightheaded, confused or weak.

• **Use common sense.** Limit your sun exposure during the mid-day hours and in places of potential severe exposure such as beaches.

• **Recognize the warning signs of heat exhaustion.** Heat exhaustion is the body’s response to an excessive loss of water and salt contained in sweat. Warning signs include heavy sweating, paleness, muscle cramps, tiredness, weakness, dizziness, headache, nausea, vomiting, and fainting. Your skin may be cool and moist, your pulse rate may be fast and weak, and breathing may be fast and shallow. If heat exhaustion is untreated, it may progress to heat stroke so if symptoms are severe, seek medical attention immediately.

Drug Dependency and Tolerance: A Dangerous Combination

*Opioids are ultra-powerful painkillers, typically prescribed by doctors after surgery or after an injury.*

The U.S. opioid epidemic is destroying lives and devastating families. The misuse of, and addiction to opioids—including prescription pain relievers, heroin and synthetic opioids like fentanyl—has triggered a serious national crisis. It’s deceptively easy to become dependent on a prescribed opioid drug. You can build up a tolerance to the drug and have withdrawal-like symptoms while you’re still taking it—symptoms like cough, muscle ache, runny or stuffy nose, stomach cramps, diarrhea and trouble sleeping.*

Fortunately, when it comes to battling an addiction—opioids, alcohol, or any other—you don’t have to do it on your own. The Employee Assistance Program (EAP) offers our members and their families the help and support they need to fight an addiction—24/7.

If you or a family member are taking a prescribed opioid and experiencing any of the previously listed symptoms, call the EAP now and get help: **888-325-3978.** If you’d like more information about the assistance the EAP offers, visit [www.cignabehavioral.com](http://www.cignabehavioral.com) (Employer ID: pipeindustrycolorado).

### Important Contact Information

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<th>Service</th>
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<td>Administrative Office</td>
<td>206-441-7574 or 800-257-2168&lt;br&gt;www.copipeindustryfunds.com</td>
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<td>Eligibility</td>
<td>800-257-2168, option 4&lt;br&gt;www.copipeindustryfunds.com</td>
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<td>24/7 Customer Service, Claims and Benefits, and Medical Review</td>
<td>800-244-6224&lt;br&gt;www.mycigna.com</td>
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<td>HearPO® Program</td>
<td>888-669-2168&lt;br&gt;www.mycigna.com</td>
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<td>Healthy Rewards Program</td>
<td>800-870-3470&lt;br&gt;www.mycigna.com</td>
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<td>24-Hour Health Information Line</td>
<td>800-564-9286</td>
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<td>Telehealth Services</td>
<td>855-667-9722&lt;br&gt;AmwellforCigna.com&lt;br&gt;888-726-3171&lt;br&gt;MDLIVEforCigna.com</td>
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<td>Behavioral Health Program/Member Assistance Program</td>
<td>888-325-3978&lt;br&gt;www.cignabehavioral.com&lt;br&gt;Employer ID: pipeindustrycolorado</td>
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<td>Your Health First for Chronic Conditions (Disease Management)</td>
<td>855-246-1873&lt;br&gt;www.mycigna.com</td>
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<td>Dental Program</td>
<td>206-441-7574 or 800-257-2168&lt;br&gt;www.copipeindustryfunds.com</td>
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<tr>
<td>Prescription Drug Program</td>
<td>800-244-6224&lt;br&gt;www.mycigna.com</td>
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<tr>
<td>Death/Accidental Death and Dismemberment Benefits and Weekly Accident and Sickness Benefits</td>
<td>206-441-7574 or 800-257-2168&lt;br&gt;www.copipeindustryfunds.com</td>
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<tr>
<td>Vision Program</td>
<td>800-877-7195&lt;br&gt;www.vsp.com</td>
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