

Pipe Industry Administration Company, LLC
1391 Speer Boulevard, Suite 450
Denver, CO 80204

The Pipeline To Your Benefits Plan

Important Contact Information	
Administration Office	720-923-7791 or 800-257-2168 www.copipeindustryfunds.com
Eligibility	800-257-2168, option 4 www.copipeindustryfunds.com
24/7 Customer Service, Claims and Benefits, and Medical Review	800-244-6224 www.mycigna.com
HearPO® Program	888-669-2168 www.mycigna.com
Healthy Rewards Program	800-870-3470 www.mycigna.com
24-Hour Health Information Line	800-564-9286
Telehealth Services	855-667-9722 AmwellforCigna.com 888-726-3171 MDLIVEforCigna.com
Behavioral Health Program/Member Assistance Program	888-325-3978 www.cignabehavioral.com Employer ID: pipeindustrycolorado.com
Your Health First for Chronic Conditions (Disease Management)	855-246-1873 www.mycigna.com
Dental Program (HMO and DPPO)	800-244-6224 mycigna.com
Prescription Drug Program	800-244-6224 www.mycigna.com
Death/Accidental Death and Dismemberment Benefits and Weekly Accident and Sickness Benefits	720-923-7791 or 800-257-2168 www.copipeindustryfunds.com
Vision Program	800-877-7195 www.vsp.com



PIPE INDUSTRY HEALTH AND WELFARE FUND OF COLORADO

Benefits Pipeline

WINTER 2020

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

News Briefs

- PIAC is replacing WPAS. If you have any questions about the Plan and/or the benefits available to you, call the Administration Office at **720-923-7791** or at **800-257-2168**.

Note that:

- Your medical and prescription drug coverage will continue through Cigna. Vision coverage will continue through VSP.
- PIAC will use WEX Health for administration of the HRA. You should have received a new debit card(s) in the mail. We strongly recommend that you check your Cigna HRA balance prior to using the new debit card. Visit **copipeindustryfunds.com** for a link to the WEX Health participant portal and/or download the Pipe Industry H&W of CO HRA app on your mobile device to create your account, access your account balance/activity, and review information about your benefits.
- Refer to the article on page 2 to learn about the improved dental benefits being offered to you through Cigna, beginning March 1, 2020. Please continue to send claims you incurred through February 29, 2020 to WPAS for processing and reimbursement, and submit your claims no later than May 31, 2020.



IMPORTANT NOTICE!

Effective March 1, 2020, Pipe Industry Administration Company, LLC (PIAC) will replace Welfare & Pension Administration Service, Inc. (WPAS) as the Plan Administrator. Beginning March 1, you can contact the PIAC Administration Office at:

Pipe Industry Administration Company, LLC
1391 Speer Boulevard, Suite 450
Denver, CO 80204
Phone: (720) 923-7791
Toll-Free: (800) 257-2168
Fax: (833) 263-8956

PIAC is making every effort to minimize disruption to Plan Participants. We appreciate your patience and will continue to communicate with you through this transition. If you are currently making COBRA self-payments to the Pipe Industry Health and Welfare Fund of Colorado, PIAC will mail you payment coupons in March.

Your Preventive Benefits

In 2020, the Plan will continue to cover preventive/wellness benefits like physical exams, immunizations, mammograms, pap smears, and colonoscopies at 100%—**NO COPAY OR DEDUCTIBLE**—when the services are performed by a Cigna OAP network provider.

New Dental Coverage for Participants in the Active Plan— Effective March 1, 2020

We've taken measures to enhance the dental care coverage the Fund currently provides for you and your eligible family members. Effective March 1, 2020, the majority of members participating in the Active Plan will be enrolled in Cigna's "Dental Care Access Plus" dental HMO program. Active participants who do not reside in the dental HMO program's service area will be enrolled in Cigna's Total Dental PPO ("DPPO") plan.

The Dental Care Access Plus HMO plan is a **copayment plan**. When you receive a dental service, Cigna's network dentist charges a certain amount, then you pay a fixed charge for that cost. The Plan pays the rest. In addition, **there are no deductibles or waiting periods**. You don't have to reach an out-of-pocket cost before your insurance starts. And there are **no dollar maximums or age limits on sealants**. Your coverage isn't limited by a dollar amount:

You can save money on a wide range of services, including:

- **Preventive care**—cleanings, fluoride, sealants, bitewing x-rays, full mouth x-rays and more (some preventive services are covered at 100%)
- **Basic care**—tooth-colored fillings (called resin or composite) and silver-colored fillings (called amalgam)
- **Major services**—crowns, bridges, dentures (including those placed over implants), root canals, oral surgery, extractions, treatment for periodontal (gum) disease, and more
- **Orthodontic care**—braces for children and adults
- **General anesthesia**—when medically necessary
- **Teeth whitening**—using take-home bleaching trays and gel
- **Temporomandibular joint (TMJ)**—diagnosis and treatment, including cone beam x-ray and appliance
- **Athletic mouth guard**—including creation and adjustments

The Dental Care Access Plus HMO plan is easy, convenient and cost-effective:

- You do not need to fill out any paperwork.
- If you have an unexpected, but necessary dental need while you are outside of the HMO area, away from home or are not able to contact your HMO network general dentist, you will be able to get emergency care from any licensed dentist. Note though, that if you receive emergency services outside of the HMO area, you may be required to pay for services out-of-pocket and then request reimbursement from Cigna.

Those enrolled in the DPPO plan (such as participants in Wyoming, Grand Junction, Colorado and South Dakota) will have a \$5,000 calendar year maximum and no deductible. Preventive and diagnostic services are covered at 100%, basic services are covered at 70%, major services are covered at 60%, and orthodontia is covered at 50%, up to a lifetime maximum of \$2,500.

You will receive detailed information from Cigna in the mail soon. Those enrolled in the Dental Care Access Plus HMO plan will receive dental ID cards in the mail along with materials. Those enrolled in the DPPO plan can request a dental PPO ID card through the Administrative Office and locate a DPPO provider by visiting mycigna.com and selecting the "Total Cigna DPPO" network option. If you have questions **before** enrollment, call **800-564-7642**. After enrollment, you will have access to the same 24/7 customer service number that you are currently using. Trained professionals will be able to help answer your questions about dental treatment and clinical symptoms.

Choosing a Dentist. If you are enrolled in the Dental Care Access Plus HMO program, must choose a network general dentist to manage your overall care. You won't be covered if you go to a dentist who's not in Cigna's HMO network. Each family member can choose their own dentist. Referrals are required for specialty care services, except for pediatric dentists for children under age 7 and orthodontics. To find a network dentist, visit mycigna.com or call **800-244-6224** to speak with a customer service representative. Under the dental directory option, select Cigna Dental Access Plus. You can also request that a customized dental directory to be sent to you via email.

IMPORTANT: If you live within the plan's service area, you will automatically be enrolled in the Dental Care Access Plus HMO network. Otherwise, you will be enrolled in Cigna's Total Dental PPO (DPPO) plan. You will be notified of the plan you are enrolled in.



Get a 90-day Supply at Retail

With many prescription drug programs, you can only get up to a 30-day supply of your medication dispensed at a time at the pharmacy. If you are taking a maintenance medication on an ongoing basis—like one used to treat a chronic illness like arthritis, Diabetes, or high blood pressure—if your prescription is for a 90-day supply, you can only get it through mail order. However, **we are now adding the flexibility of getting these prescriptions filled at select retail pharmacies.** The Cigna 90 NowSM program allows you to get a 90-day supply of your maintenance medication filled at a Cigna 90-day Designated retail pharmacy. You pay the same copay that you would if your prescription were filled through Cigna’s Home Delivery mail order pharmacy. The following lists some network 90-day Designated retail pharmacy locations that you can use:

- **CVS** (including Target and Navarro).
- **Kroger** (including King Soopers, City Market, Fred Meyer Pharmacy, Fry’s Food and Drug).
- **Access Health** (including Benzer Pharmacy, Marcs, Big Y Pharmacy, Marsh Drugs, LLC, Snyder Drug Emporium).
- **Good Neighbor Pharmacies** (including Big Y Pharmacy, Super RX Pharmacy, Medical Center Pharmacy, Family Pharmacy, King Kullen Pharmacy).
- **Cardinal Health** (including Freds Pharmacy, Medicine Shoppe Pharmacy, HarriTs Teeter Pharmacy, Medicap Pharmacy).

To locate a Cigna network retail pharmacy near you, visit mycigna.com or call **800-244-6224** for help. If you prefer to have a 90-day supply of your maintenance medication filled through the Cigna Home Delivery mail order pharmacy, visit mycigna.com and click on “Prescriptions” or use the mobile app and select “Manage Prescriptions”.

Avoid the ER, Unless You Have an Emergency

There are options available to you when you need medical care for a minor injury or illness. Of course, your primary care physician (PCP) is the first and obvious choice. But if your PCP is booked, consider these options:

- **Telehealth services** are available through Amwell or MDLIVE. The providers are accessible via phone, tablet or computer. You can video chat or speak directly over the phone with a U.S. board-certified doctor. You can also download the mobile apps, “Amwell for Cigna” or “MDLIVE for Cigna.”
- **Retail clinics**, also known as convenience care clinics—like those found in pharmacies, supermarkets and other retail locations—typically have a nurse practitioner or physician assistant that can provide treatment.
- **Urgent care centers** are another option. Centers may be staffed by a physician assistant, a nurse practitioner or a physician.

Remember, emergency rooms are not meant to be used for non-emergencies, they are very expensive, and wait times may be excessive. So don’t use them recklessly. Exercise reasonable judgment when it comes to where you go for care.

