Automatic Sprinkler Local 281, U.A. Welfare Fund
ZERO Out-of-Pocket Cost (FREE) Programs for Plan Participants

1. **Absolute Solutions.** This is a National Imaging Network you may utilize to schedule free MRIs, CT or PET Scans. You may contact Absolute Solutions at **www.absolutedx.com** or (800) 321-5040. This program is available to the active participant and early (pre-Medicare) retiree population and their eligible dependents. It is not available to anyone covered under the Humana Medicare Advantage and Prescription Drug (MAPD) program.
2. **ATI Physical Therapy.** This is an expansive network of clinics that offer physical therapy services for shoulder, neck, back, knee and other pain and injuries. You may contact ATI at **www.ptfirst.com/local-281** or (833) 284-0001. This program is available to the active participant and early (pre-Medicare) retiree population and their eligible dependents. It is not available to anyone covered by the Fund's MAPD program.
3. **Employee Resource Systems.** This is a Member Assistance Program (MAP) you may utilize for a limited number of free and confidential counseling sessions for mental health and substance use disorder issues. You may contact the MAP at **www.ers-eap.com** or (800) 292-2780. This program is available to the active participant and early (pre-Medicare) retiree population and their eligible dependents. It is not available to anyone covered by the Fund's MAPD program.
4. **Empower Health Services.** This is a provider you may utilize to schedule free health assessments and evaluations at **https://empower.health/sprinkler281EHS**. You may contact this provider at (866) 367-6974 or via email at **individualprogram@empowerhealthservices.com**. This program is available to all participants.
5. **Hinge Health.** This provider offers digital/virtual musculoskeletal physical therapy services. Through their all-in-one virtual application, eligible individuals will have access to various remote musculoskeletal programs under the supervision and care of a licensed Doctor of Physical Therapy. Based on your information, Hinge Health slots you into one of these programs (e.g., Preventative Program, Acute Program, and Chronic Program, Surgery Program, Women's Pelvic Health Program, Fall Prevention Program) and connects you with a designated physician. Visit **hinge.health/sprinklerfitters281** to enroll. Hinge Health is available to the active participant and early (pre-Medicare) retiree population and their eligible dependents. It is not available to anyone covered by the Fund's MAPD program.
6. **Included Health.** Included Health is a concierge service that endeavors to help you find quality healthcare providers and navigate the healthcare system. Visit **www.includedhealth.com/local281fund** or call (833) 201-1234 for more details. This program is available to the active participant and early (pre-Medicare) retiree population and their eligible dependents. It is not available to anyone covered by the Fund's MAPD program.
7. **Included Health.** Included Health also offers a Telemedicine / Virtual Visit Tool for free access to remote care for pre-emergent medical issues and behavioral/mental health services. You may contact Included Health at **www.includedhealth.com/local281fund** or call (833) 201-1234. This program is available to the active participant and early (pre-Medicare) retiree population and their eligible dependents. It is not available to any Medicare Participants.
8. **Teladoc.** This program provides diabetes management through a free, cellularly connected meter that automatically uploads your blood glucose readings. It also provides free strips and lancets as needed at zero cost, shipped right to your home. Finally, Teladoc offers nutritional guidance and lifestyle support free of cost at any time via phone, text, or mobile app. Text "GO281WELFAREFUND" to 85240 to learn more and join. You may also join by visiting www.teladochealth.com/smile/281Welfare or call (800) 835-2362 and use registration code: 281WELFAREFUND. This program is available to the active participant and early (pre-Medicare) retiree population and their eligible dependents. It is not available to anyone covered by the Fund's MAPD program.
9. **Pivot Smoking Cessation.** This is the Fund's virtual smoking cessation program that provides you with an FDA cleared device to help you quit. Upon enrollment, you will receive 12 months of unlimited access to personal coaching, the Pivot app, and free supplies of nicotine replacement therapy (NRT). If you chew tobacco, smoke tobacco, or vape, this program will help you kick the habit. For more information or to register visit **www.pivot.co/ASF281** and be sure to use access code ASF281. This program is available to the active participant and early (pre-Medicare) retiree population and their eligible dependents who are at least 18 years of age. It is not available to anyone covered by the Fund's MAPD program.
10. **SSDC Services Corp.** This organization provides Social Security Disability advocacy to active members, pre-Medicare retirees and their pre-Medicare spouses and dependents at **ZERO** cost. SSDC Services will identify whether you and/or your dependent(s) are eligible for SSDI benefits and assist with filing for and obtaining these benefits at no cost to you. SSDC Services has won over 100,000 SSDI awards and has a 97% case success rate. Contact SSDC's call center at (800) 374-9950 x390, Monday through Friday, 8:00 am – 5:00 pm CST or visit SSDC's web site at **www.ssdcservices.com**.

If there is any discrepancy between this summary of zero out-of-pocket cost programs and the Welfare Fund's official Plan documents, the official Plan documents shall prevail and apply. The Trustees reserve the right to amend the official Plan documents at any time.

The Importance of Using In-Network Providers / Risk of Balance Billing Out-of-Network

The Fund has contracted with a Preferred Provider Organization (PPO) to help manage certain health care expenses for you and the Fund. PPO Providers, such as hospitals and physicians within the PPO network, have agreed to charge discounted rates for services. When you choose to use a PPO Provider, both you and the Fund will save money.

The Fund typically covers 85% of the charges associated with treatment rendered by a PPO Provider. However, the Fund will cover only 60% of the Usual and Customary Charges associated with treatment rendered by a non-PPO Provider, unless otherwise required by Federal law, and the Usual and Customary Charge will typically be no greater than what a PPO Provider would have charged for the same treatment.

Additionally, unlike PPO Providers, providers outside the PPO Network have not agreed to charge discounted rates for their services. Therefore, if you use a Non-PPO Provider you may be responsible for significant medical fees pursuant to a practice known as *balance billing*, unless otherwise required by Federal law. Under this practice, the Non-PPO Provider charges the patient the difference between the amount billed and the amount paid by the Fund. Consequently, the Trustees strongly encourage all participants to remain *in-network* when seeking medical care.

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