





# Plumbers Union Local No. 1 Welfare Fund Benefits Overview

## Explore your new mental health benefits, now provided by Optum.

Supporting your mental health and substance use care to help you live your best life.

Optum is pleased to be Plumbers Union Local No. 1 Welfare Funds **new** Employee Assistance Program (EAP) and Mental Health benefits Company. Along with handling your claims, we offer a host of valuable resources designed to address a variety of mental health and substance use concerns. Our nationwide network includes thousands of licensed EAP and behavioral health professionals, clinics and care facilities to serve you. Members enrolled in Medicare are eligible for the EAP but are not eligible for services under the Mental Health benefits provided by Optum. Please note that these services were previously provided by Empire BCBS and DJ. O'Grady. Also, you will not need an Optum ID card to access the EAP or Mental Health services.

### Your EAP and Mental Health benefits are designed to help you live your best life. Resources include\*:

**Employee Assistance Program:** If you're looking to achieve a better work-life balance, your EAP offers confidential support, for free, regardless of whether you're enrolled in a Plumbers Local Union medical plan or Medicare Wrap Around plan. Your Employee Assistance Program (EAP) is designed to provide confidential support for those everyday challenges or more serious problems, and it's available around the clock — anytime you need it. Any eligible employee, spouses/dependents and household members are eligible for up to 3 free sessions for EAP services. Your EAP offers short-term counseling services and referrals to more extended care; your EAP offers just what you need. Counselors, clinicians and other specialists are ready to help you and your family members with the following:

- Relationship troubles
- Parenting and family issues
- Workplace problems or conflicts
- Stress and anxiety
- Child and eldercare support
- Living with chronic conditions
- Legal, financial and mediation services

Accessing your Employee Assistance Program is easy and available 24 hours a day. When you call, a specialist will listen to your needs and connect you to the appropriate resources. A specialist will ask you a few questions to help identify the nature of your problem and the appropriate resources to address it. If you need financial or legal services, we will refer you to an expert in that field.

In addition, we provide members with a no-cost 30-60 minute financial consultation per issue; as well as a no-cost 30 minute attorney consultation and a 25% discount on continuing services.

If you want to see a clinician, we'll match you with one in our network who has the appropriate experience to help. We will work to satisfy your preferences with respect to gender and language/ cultural requirements.

As stated above, Members enrolled in Medicare are eligible for the EAP but are not eligible for services under the Mental Health benefits provided by Optum. Please note you will not need an Optum ID card to access the EAP or Mental Health services. Should you or your provider have questions, please contact Optum at 1-844-884-1852 for any questions representatives are available 24 hours a day / 7 days a week. For easy reference, Optum's contact number will be listed on the back of your new Empire BCBS ID Card.

#### Your mental health and substance use benefits are designed to help you find your way

- An extensive network of high-quality mental health providers around the country.
  - Providers include Licensed Clinical Social Workers, Psychologists, Psychiatrists, Licensed Marriage and Family Therapists, Addiction specialists, etc.
- Suicide helpline\*\*
- Substance Use Helpline\*\*
- Help with mental health and substance abuse bills and claims
- Medication-assisted treatment

- Liveandworkwell.com This website is your mental health benefits hub. Explore informative articles and videos on a wide range of mental health and substance use topics, along with assessment tools and self-help programs, available 24/7. You'll also find an easy-to-use claims center, information about your coverage, and a provider search tool that helps you find in-network care to meet your needs and preferences—by location, specialty, gender and more. Use access code plumbers to enter the site.
- Virtual visits Talk to a licensed therapist or psychiatrist via confidential online video appointments. Our clinicians can treat common conditions such as depression and anxiety; psychiatrists can write prescriptions when necessary. Find virtual visits providers in your state using the provider search tool under "Find a Resource" on liveandworkwell.com. Or you can call 1-844-884-1852.

If you or a family member is receiving covered services from an Empire network provider prior to January 1, 2020, call OPTUM at 844-884-1852 between January 1, 2020 and January 31, 2020 to determine if your provider is in the OPTUM Mental Health network.

#### For Mental Health Outpatient Care:

- If your Empire network provider is not in the OPTUM network, you may request a transition benefit providing network-level benefits for up to three (3) months from January 1, 2020 to March 31, 2020. Certification for the transition benefit must be requested by calling OPTUM before January 31, 2020. After the three-month transition benefit period, if you or a covered dependent is still in treatment with a non-participating OPTUM provider, services will be covered under the out-of-network benefit level.
- If your provider is interested in joining the OPTUM network, your provider can obtain preliminary application information at www.providerexpress.com or call OPTUM directly at 877-614-0484. Please have your provider mention Plumbers Local Union No. 1 Welfare Fund when speaking with OPTUM.

#### For Mental Health Inpatient Care:

• If you or a family member is hospitalized prior to January 1, 2020, and are still in treatment after January 1, 2020, coverage will continue under the current Empire program until transition to a different level of care. You or your provider must call OPTUM as soon as possible so that OPTUM can be involved in the transition planning to a different level of care.

Optum is committed to giving our members access to the very best mental health and substance use care available, with your unique needs in mind. Be sure to take advantage of all the resources available to you.

If you have any questions about services, coverage, claims and more, be sure to visit <a href="https://liveandworkwell.com">liveandworkwell.com</a> or call 1-844-884-1852.

\*Benefits described above are administered for your health plan by Optum Inc., subsidiaries, United Behavioral Health and, in California, U.S. Behavioral health Plan, California. **This program should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room.** This is not a substitute for a doctor's or professional's care. Due to the potential for conflict of interest, legal consultation will not be provided on issues that may involve legal action against Optum.

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Optum does not recommend or endorse any treatment, medication, suggested approach, specific or otherwise. The information provided herein is for educational purposes only. For advice about specific treatments or medications, please consult your physician and/or mental health care provider. Certain conditions and restrictions may apply. Also, certain treatments may not be covered in some benefit plans. Check your health plan regarding your coverage of services.

\*\*If you are experiencing thoughts of suicide or if this is urgent and an emergency, call 911 or 1-800-suicide (784-2433) or 1-800-273-TALK (8255). Substance Use Disorder Helpline 1-855-780-5955