



**DISTRICT COUNCIL 16**  
**Northern California Health and Welfare Trust Fund**  
4160 Dublin Boulevard, Suite 400  
Dublin, CA 94568-7756  
Toll Free (800) 922-9902 Fax: (925) 833-7301  
Email: [Dc16info@hsba.com](mailto:Dc16info@hsba.com)  
[www.dc16trustfund.org](http://www.dc16trustfund.org)



**DATE: December 2017**

**TO:** All Active Employees and your Spouse or Domestic Partner, including COBRA beneficiaries participating in the Indemnity Medical Plan or the Kaiser HMO Plan offered by District Council 16 Northern California Health & Welfare Trust Fund

**FROM: Board of Trustees**

---

### **IMPORTANT INFORMATION REGARDING CHANGES TO DC16 HEALTH PLANS & SMART CHOICES HEALTHY REWARDS**

In a continuing effort to support healthy decisions and to provide the best benefits possible, the Trustees have been re-reviewing the rules of Smart Choices Rewards program and are pleased to announce some changes to the Smart Choices program that will allow easier access to the benefits you need and want.

#### **IF YOU ARE IN OR WOULD LIKE TO BE IN THE KAISER HMO PLAN:**

There are no changes to how the Kaiser Smart Choices and Healthy Rewards program operates effective January 1, 2018. You will still have two options with Kaiser: a \$1,000 deductible Plan for those who do not take an action step and a \$0 deductible Plan for those who fulfill an action step such as an online course or online Health Assessment questionnaire. The action steps that fulfill the Kaiser Smart Choice plan eligibility also provides you with the Healthy Rewards of additional Cash Bank monies of up to 6 months and an HRA card.

#### **IF YOU ARE IN OR WOULD LIKE TO BE IN THE INDEMNITY OR PPO PLAN:**

**Starting January 1, 2018, you will no longer need to take a Biometric Test or Health Risk Questionnaire in order to enroll in the \$0 deductible Anthem Advantage network plan.** We know that this network may not be the right choice for you and your family as this network excludes certain doctors and hospitals (for example Sutter Network doctors and hospitals). However, if you wish to stay on this network, or are willing to try it, effective January 1, 2018 there will no longer be an action step prerequisite. You may now choose one of the following Anthem/Indemnity PPO Plans without prior action: \$1,000 deductible plan for those who wish to continue to see Sutter Providers or \$0 deductible plan for those who do not. To obtain and maintain your Healthy Rewards, you still need to perform a Smart Choice action step. The Smart Choice action steps for the Indemnity Plan (Anthem) include: (1) electing the Advantage network and either (2a) obtaining a biometric screening test or (2b) taking the online health risk assessment through MedExpert. Fulfilling these steps will still be required to earn and keep your Healthy Rewards of additional Cash Bank monies of up to 6 months and an HRA card. If you

are already enrolled in the Indemnity Smart Choices Healthy Rewards program, you will maintain eligibility through 2018 and have until January 1, 2019 to fulfill your action step for eligibility thereafter.

If you move to the \$0 deductible Anthem Advantage network on or after January 1, 2018, you will not automatically obtain the Healthy Rewards of additional Cash Bank monies or the HRA card until you have performed the smart choice action steps of either obtaining a biometric screening test or taking the online health risk assessment. This part of the Smart Choices Healthy Rewards program has not changed.

The focus of Smart Choices is for our members to stay better educated in their health and health care options. The better informed you are the better decisions you make. Please continue to utilize the biometric screenings to better educate yourself on your health as well as to make sure you do not lose your Healthy Rewards.

The Trustees will continue to review the Smart Choices program and, where possible, will continue to work to make the process as effective and member friendly as possible.