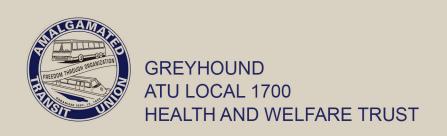


HEALTHY HOUND

A Guide to the Program for 2014

Inside: Act now to avoid paying a medical premium surcharge in 2015.





Be a Healthy Hound. Here's how.

The Healthy Hound Program continues for 2014 to promote healthier lifestyles for Greyhound workers to overcome the elevated rates of obesity, heart disease, high blood pressure and stroke that afflict us.

The program encourages preventive care, early detection, a healthy lifestyle, and using the health and wellness benefits provided for in the Union contract to save lives.

Just by engaging in just one healthy activity covered in this brochure, you'll be eligible for the lowest medical premium rates for 2015.

Am I Eligible to Be a Healthy Hound?

You're considered a "Hound" and are eligible to participate in the Healthy Hound program if you are an employee who is enrolled in one of the medical plans offered by the ATU Health and Welfare Trust. Everyone qualifies for "A Day Off to Get Checked Out" even if they are not enrolled in a medical plan offered through the Trust. See page 5.



Watch the Healthy Hound video! Scan this code with your smartphone or go to the ATU Local 1700 website (www.ATU1700.org) and click on the Healthy Hound button.





HERE'S HOW THE PROGRAM WORKS

> Complete one of the healthy activities by **September 30, 2014** to be eligible for the lowest premium rates for medical coverage in 2015.

> If you do not complete at least one of the activities by the deadline, an **annual surcharge of \$240** will be applied to your medical plan premiums in 2015.



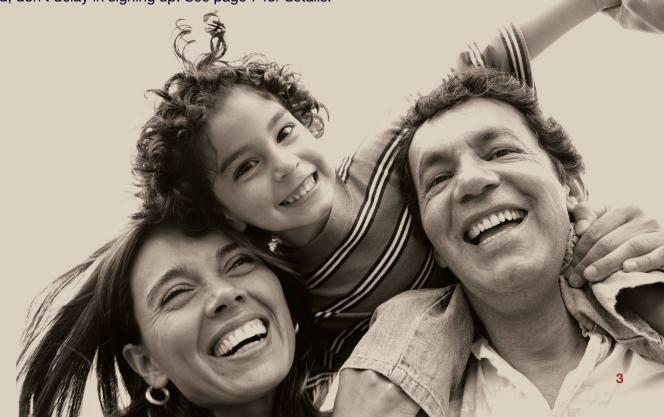
What are the "Healthy Activities"?

There are four healthy activity options available between October 1, 2013 through September 30, 2014.

- **1.** If you have a chronic condition (asthma, diabetes, heart disease, COPD, etc.) you can actively participate in our **chronic health support program** between October 1, 2013 and September 30, 2014.
- 2. Visit your doctor for a wellness exam, annual physical or preventive care test or screening between October 1, 2013 and September 30, 2014.

 Complete the online Health Risk Assessment with your current biometric screening results (blood pressure, total cholesterol, blood glucose, BMI) between October 1, 2013 and September 30, 2014.

4. NEW! Enroll in **Quit For Life®** for help in quitting tobacco, and complete at least four coaching sessions by September 30, 2014. The program is limited to the first 100 enrollees—so if you are interested, don't delay in signing up. See page 7 for details.



Healthy Activity #1: Managing Chronic Conditions

We offer a free, confidential and voluntary program for Hounds with "chronic conditions"— health conditions like asthma, diabetes, heart disease, COPD, and low-back pain. Many chronic conditions are known to improve with proper, regular treatment. The purpose of the program is to help people to improve their conditions by identifying goals and educating them in self-management of their chronic condition.

If you have a chronic condition, you'll work with a Personal Health Team that includes a Health Advocate. Health Advocates are registered nurses, behavioral specialists, health educators, exercise specialists or nutritionists. After an initial discussion, the Health Advocate may recommend additional "coaching" calls to help establish goals and to develop a treatment plan. Chronic condition management programs have been shown to improve the health of employees who actively participate in them.

What You Need To Do

You must have a chronic condition to be eligible to participate in the chronic health support program. To participate in the program, complete the the number of phone calls recommended by your Health Advocate by September 30, 2014 to qualify for the lower medical premium rates in 2015. You can reach a Health Advocate directly by calling **855-246-1873**.



Most people tend to be suspicious when the phone rings and the number looks unfamiliar.

But, if you have a chronic condition, you may be contacted by a Health Advocate. If you are, you owe it to yourself to take the call. The phone calls are designed to be helpful and supportive. You'll just talk to the Health Advocate about your current level of care. It's always up to you to participate. There is no cost to you, and participation is voluntary.

The conversations you have with your Health Advocate are completely confidential. The Trustees, the Union, and the Company will not know who is being contacted by the program, nor will they have any knowledge of anything related to your health conditions or discussions with Your Personal Health Team.

Healthy Activity #2 Wellness Exams/Preventive Care

The best way to beat an illness or chronic condition is to prevent it before it happens. Since a typical wellness exam focuses on prevention, it allows you and your doctor to discuss your health concerns and potential risks before serious issues arise. Plus, it's a good time to evaluate what health screenings you

should schedule for the future, and review any medication you are taking.

To qualify for the lower premium rates in 2015, you will need to visit your doctor for a wellness exam or preventive care screening. For example:

- > An annual routine physical
- > A well-woman exam
- > A preventive care screening (mammogram, pap test, PSA test)
- > A colonoscopy for participants age 50 and older

Did You Know?

When you visit a Cigna provider, preventive care is covered in full under the Preferred Plan; under the Value Plan, it is covered in full up to \$500, then subject to deductible and coinsurance. See your plan materials for details and eligibility requirements.

What You Need To Do

If you use a Cigna provider, no paperwork is necessary. Be sure that your provider uses a diagnosis code for the office visit or service that indicates a wellness/preventive service.

Tip: If you visit the doctor because you are sick, you can't also add on a wellness exam. Wellness visits are scheduled in advance—ranging from a few weeks to a few months, depending on your provider and the type of service. So don't delay if you want to meet the deadline! Be sure to call to make your appointment now to allow time to meet the September 30 deadline!

If you use a non-PPO provider, such as a Veterans Affairs (VA) provider, you must submit a PB1 form signed by your doctor to the Trust Office to have your exam count toward your Healthy Hound participation. PB1 forms are available through the Trust Office or on the ATU website (www.ATU1700.org). Fax the completed form to 214-849-8719, or scan and email it to: greyhound.gliatubenefits@greyhound.com.

Wellness exams that were conducted from October 1, 2013 through September 30, 2014 will qualify for the lower premiums in 2015. Please also note that Department of Transportation (DOT) physicals do not count toward meeting Healthy Activity #2 under the program.

A Day Off to Get Checked Out

You're eligible (even if you are not enrolled in the medical plan) to take a full day off, with pay, just to get a wellness exam and biometric screening. You won't even need to satisfy a waiting period to do it—but you will need to get your full biometric screening AND a physical exam to qualify for that additional incentive.

Plus, if you obtain an annual physical and biometric screening in 2014 and provide a PB1 form signed by your medical provider to the Company during the year, you will have your sick-leave waiting period reduced by one day in 2015. Details are in your ATU Collective Bargaining Agreement.

To qualify, have your provider complete a PB1 form, then submit it to your local supervisor/manager.

Healthy Activity #3 Complete/Submit a Health Risk Assessment

Health behavior research shows that people improve their health when they know what to change. Any Hound is eligible to avoid the medical premium surcharge in 2015 by completing and submitting a confidential Health Risk Assessment. To qualify, you must input all of the information, including your current biometric screening information (blood pressure, blood glucose, BMI and total cholesterol). Note: You will need the results of your biometric screening to complete the HRA, so schedule your wellness exam today.

A Health Risk Assessment is a confidential, online health questionnaire that asks you about:

- > Job satisfaction
- > Safety habits
- > Stress
- > Family history
- > Your biometric screening information

You'll generally need about 15 to 30 minutes to complete your assessment. When you're done, you'll have a personalized health report to help you focus on what you can do to improve or maintain your health. You may also be invited to join one of CIGNA's online healthy coaching programs (focusing on improving stress, fitness, sleep and nutrition) at no cost to you.

What You Need To Do

Log in at www.mycigna.com and click on "Take My Health Assessment." You'll need to input your biometric screening results and submit the form online to qualify for the lower medical premiums in 2015.







Healthy Activity #4 Quit for Life® Program (Tobacco Cessation Program)

New for 2014! If you're serious about quitting tobacco, we are pleased to be able to offer the Quit For Life Program at no cost to you. If you use tobacco, quitting it is an important step to improving your health. The Trust pays the full cost of the program. Participation is limited to the first 100 to enroll.



Quit For Life is brought to you by the American Cancer Society® and Alere Wellbeing. Together they have 35 years of combined experience in tobacco cessation coaching and have helped more than two million tobacco users.

The program is completely confidential (as required under federal law) and tailored to your individual needs. Whatever tobacco type you use—cigarettes, cigars, pipes, smokeless tobacco—a Quit Coach® has the expertise to help you. Quit Coaches speak English and Spanish and translation services for many languages are available.

What You Need To Do

To qualify for the lower premium rates in 2015, you must:

- > Enroll by phone or online anytime; (see contact information below); and
- > Participate in at least four coaching calls by September 30, 2014. Coaching calls are also available 24/7, to suit your schedule.

Enrollment is easy. Just call 1-866-QUIT-4-LIFE (1-866-784-8454) or TTY: 1-877-777-6534 to get started. A registration specialist will verify eligibility to enroll and transfer you to a Quit Coach®. You can also go online for answers to questions or to enroll: www.QuitNow.net.

The Program includes:

- > Personalized, one-on-one coaching support
- > Five outbound coaching calls with a Quit Coach®
- Unlimited access to Quit Coaches through the toll-free number
 1-866-QUIT-4-LIFE (1-866-784-8454)
- Recommendations on type, dose and duration of nicotine replacement or prescription medication if appropriate
- Free 8-week supply of nicotine replacement therapy (patch or gum) if appropriate, mailed directly to your home

Enrollment is limited to the first 100 members; if you are ready to quit, enroll today.



Healthy Hound Questions and Answers

What if I have a chronic condition but don't want to participate in Healthy Activity #1?

Participation in any of the activities is voluntary. If you don't wish to participate in #1, you may choose to participate in one of the other activities to avoid the annual medical premium surcharge.



Does the DOT physical I'm required to get as a driver count toward Healthy Activity #2?

No. The goal of the activity is to establish a relationship with your physician who can guide you on wellness and preventive care; the DOT physical does not address wellness/preventive care.

What should I do to make sure my doctor's visit is accepted for Healthy Activity #2?

Make sure your provider uses a diagnosis code for wellness or preventive care on the Cigna claim form. If your provider is with the VA, he or she should fill out a PB1 form and sign it (or give you a signed statement saying the visit was for wellness or preventive care), and you must submit it to the Trust Office by fax at 214-849-8719 or scan and email it to: greyhound.gliatubenefits@greyhound.com.

How do I get the day off with pay for a wellness exam and biometric screening?

To get the day off with pay and the reduced waiting period for sick leave next year, have your provider complete a PB1 form. Then you must submit it to your local supervisor/manager.

What if I enroll in Quit For Life but do not guit by September 30?

As long as you participate in at least four coaching sessions by September 30, you will meet the requirement to avoid the \$240 medical premium surcharge for 2015.

Additional Benefit for Receiving Preventive Care Screenings

If you have voluntary accident insurance or voluntary critical illness insurance through Lincoln Financial Group, you are eligible to receive a reimbursement for receiving certain preventive care screenings.

Refer to your Lincoln Financial Group policy for more details and qualifying preventive care screenings.

IMPORTANT!

If you do not complete at least one of the four healthy activities listed on page 3 by September 30, 2014, you will see an increase of \$240 added to your medical premiums in 2015.

Reach out to your Good Health Stewards or call the Trust Office with questions

If you have any question about the program, don't hesitate to contact one of our Good Health Stewards, who are committed to helping our employees reach their wellness goals. You may also call the Trust Office at 214-849-8710 or 800-288-7766.