



SHEET METAL | AIR | RAIL | TRANSPORTATION  
**SMART**



**Spring 2021  
Newsletter**

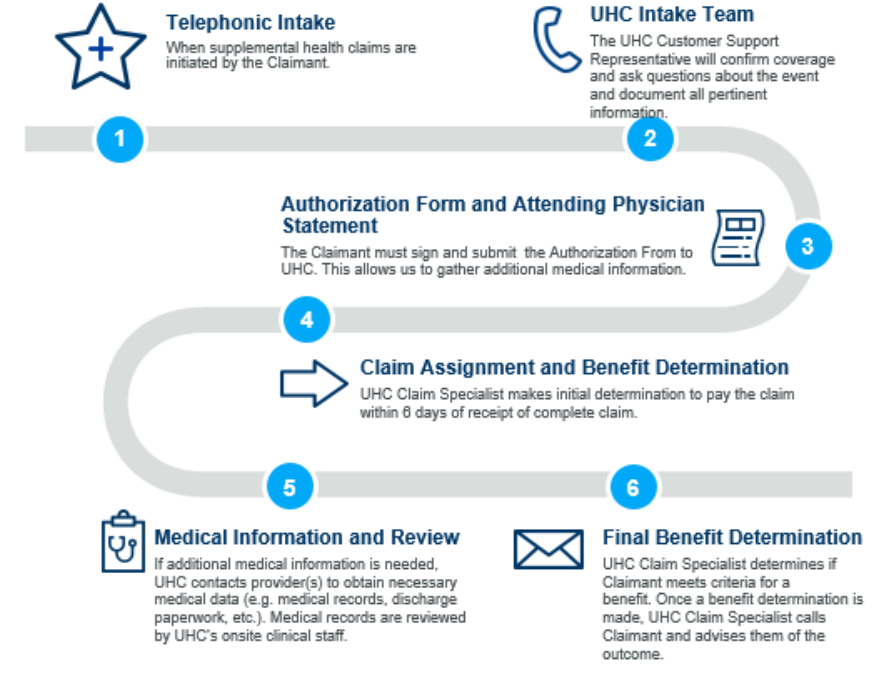
**Hospital Indemnity Protection Plan ("HIPP")!**  
**This benefit is available for both UHC and Kaiser members!**

*How does it work?*

If you get admitted/confined to the ICU or hospital, remember to utilize the Hospital Indemnity Protection Plan (HIPP)!

It is a benefit for your financial well-being that pays cash directly to you to help with the costs from a hospital stay, your health plan deductible, or other out-of-pocket costs. All active members and their families are already enrolled in this benefit! You may be eligible to receive money even if your hospital stay was in 2019\*!  
*(\*UnitedHealthcare members. The HIPP benefit began in 2021 for Kaiser members.)*

**Simple and straight-forward** | Call 866-556-8298  
Fax 888-505-8550  
Monday through Friday, 8:00 a.m. – 6:00 p.m. ET



**Benefits for your financial well-being!**

*Use it to help pay:*

- The costs from a hospital stay
- Your health plan deductible
- Other out-of-pocket costs

<b>EXAMPLE:</b>	<b>Plan Pays You</b>
ICU Admission	\$1,000
Hospital Admission	\$1,000
ICU Confinement (2 days)	\$300
Hospital Confinement (4 days)	\$600
<b>Total Hospital Indemnity Benefits:</b>	<b>\$2,900</b>

Contact the Trust Fund Administrator at:  
619.278.0021, option #4

Prepared by Gallagher Benefit Services on behalf of SMW206.

The intent of this letter is to provide you with general information about your employee benefit plans. It does not necessarily address all the specific issues which may be applicable to you. It should not be construed as, nor is it intended to provide, legal advice. Questions regarding specific issues should be directed to your Human Resources/Benefits Department.



SHEET METAL | AIR | RAIL | TRANSPORTATION  
**SMART**



Spring 2021  
Newsletter

## YOUR EAP PROGRAM!

*Remember to utilize these free benefits!*

An employee assistance program is an employee benefit program that assists employees with personal problems and/or work-related problems that may impact their job performance, health, mental and emotional well-being. The best part is that these benefits are fully paid for already. Active employees and their families are already enrolled. That means there's nothing to do but pick up the phone!

At [liveandworkwell.com](http://liveandworkwell.com), you can find the tools you need to face everything life may hand you. It's available around the clock, from the convenience of your desk or the comfort of your home. You'll find confidential access to professional care, self-help programs and information.

Explore how you can:

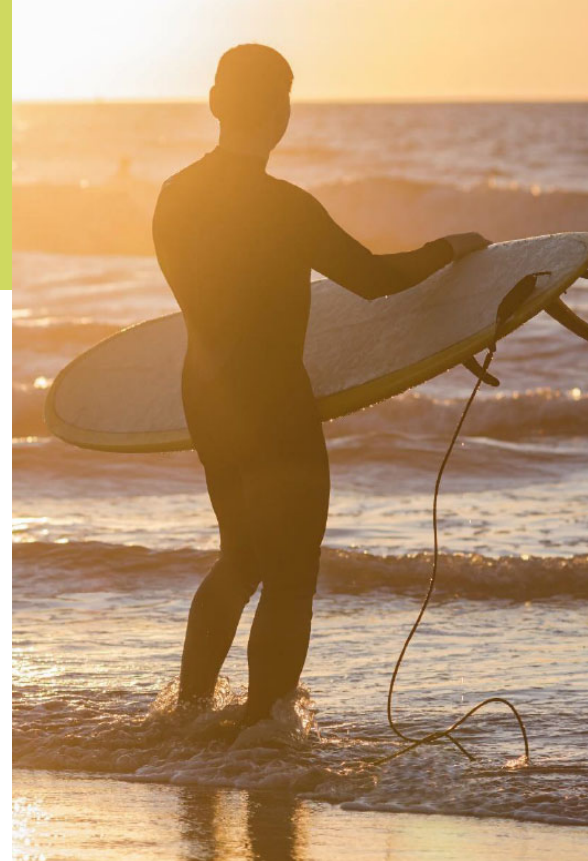
- Get personalized assistance for the big events in your life.
- Request information, resources and referrals to help streamline your day to-day challenges.
- Get answers to questions about stress, depression, anxiety and other conditions.
- Find childcare and eldercare resources, financial and legal services, or let our team do the legwork for you.

If you have a Smartphone download the new myLiveandworkwell app today! Search for a clinician or connect to a real person dedicated to making your life easier.

### Apps to download:

**Sanvello** app is available to you at no extra cost as part of your Employee Assistance Program benefits.

**Talkspace** It's private, secure, confidential and convenient. And it's covered under your Employee Assistance Program benefits as a participating provider.



**Real people.  
Real life. Real  
solutions.**  
*Your WorkLife  
Services Benefit*

(866)248-4096

Or log on to

[liveandworkwell.com](http://liveandworkwell.com)

Access code: smw206

Live and work well:

- Balancing work and life issues
- Child and eldercare referrals
- Counseling services
- Financial and legal advice
- And more

Contact the Trust Fund  
Administrator at:  
619.278.0021, option #4