

# THE WIRE



4th District IBEW Health Fund  
**KEEPING YOU WIRED TO BENEFITS  
NEWS AND INFORMATION**

**SPECIAL EDITION: Introducing  
HEALTHY LIFE—MAKE IT YOURS**

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## FALL 2016

*It was Benjamin Franklin who said, “An ounce of prevention is worth a pound of cure.” Modern translation: Taking preventive steps now can help us detect, and avoid, issues before they become serious problems, especially when it comes to our health. To help encourage our members to take preventive action, the Fund is introducing the new **HEALTHY LIFE** Program, which offers you incentives for taking action while learning about your health. This issue of the Wire explains how **HEALTHY LIFE** works, what you need to do to take advantage of the Program’s incentives **and how to save hundreds of dollars on health care.***



**HEALTHY LIFE** is voluntary and completely confidential. The incentives go into effect in January 2018, so you’ll have plenty of time to act.

## FunD Business

### Take Action for Your Health

The Fund believes that preventive care—the health screenings and immunizations you receive during a physical exam to help prevent illness—is so important and so simple, we want to reward members and their spouses who take action. And that’s why the Fund’s new **HEALTHY LIFE—MAKE IT YOURS** initiative offers you a valuable incentive for taking this step for better health.

When you use an in-network physician for your routine annual physical and preventive care exam, the exam is covered at 100%. We encourage you not to skip these exams because for many conditions that cause serious illness, or even death, early detection is critical to treatment and prognosis. For example, people with high total cholesterol levels are twice as likely to develop heart disease as people with optimal levels. However, regular screenings, a heart-healthy diet and regular exercise can lower LDL (“bad cholesterol”) levels and, in turn, help to reduce this risk.<sup>1</sup>

<sup>1</sup> Source: Centers for Disease Control and Prevention, WebMD

### Save Money on Your Health Care

When you get your physical exam and related diagnostic tests, you will qualify for the **HEALTHY LIFE** incentives. But first, let’s do a quick refresher on how you and the Fund share medical costs.

1. You must pay an **annual deductible** with your own money before the plan pays its share of the costs for the services you need. The deductible applies for most non-preventive medical services (like a visit to your doctor’s office because you have the flu or for a hospital stay).
2. Once you meet the deductible, you and the plan share costs through **coinsurance**. This is a percentage of the cost for a given service. The plan pays most of the cost and you pay a smaller percentage.
3. Finally, the plan has an **“out-of-pocket maximum.”** This is the most you pay during a calendar year for your medical care. The plan adds up your deductible, coinsurance payments and copayments for medical services to get to this amount. Once you hit the maximum, the plan pays 100% for covered services.

The **HEALTHY LIFE** initiative **significantly reduces the amount of money you pay** to meet your annual deductible requirement, your share of coinsurance and your out-of-pocket maximum when you visit in-network providers.

When you complete your physical exam and diagnostic tests by November 30, 2017, this is how your **HEALTHY LIFE** Program savings work, starting January 2018:

## 1. YOUR IN-NETWORK DEDUCTIBLE – Individual and Family

### Family In-Network Annual Deductible

If You Participate in **HEALTHY LIFE**

**You Pay \$1,050**

You **SAVE \$600** with **HEALTHY LIFE**

**OR**

If You **DON'T** Participate in **HEALTHY LIFE**

**You Pay \$1,650**

### Individual In-Network Annual Deductible

If You Participate in **HEALTHY LIFE**

**You Pay \$350**

You **SAVE \$200** with **HEALTHY LIFE**

**OR**

If You **DON'T** Participate in **HEALTHY LIFE**

**You Pay \$550**

## 2. YOUR IN-NETWORK COINSURANCE

**20%**

**YOUR SHARE OF COINSURANCE IS LOWER**

If You Participate in **HEALTHY LIFE**

**OR**

**30%**

**YOUR SHARE OF COINSURANCE IS HIGHER**

If You **DON'T** Participate in **HEALTHY LIFE**

## 3. YOUR IN-NETWORK OUT-OF-POCKET MAXIMUM

### In-Network Annual Out-of-Pocket Maximum

If You Participate in **HEALTHY LIFE**

**You Pay \$3,750**

You **MAY SAVE UP TO \$1,750** with **HEALTHY LIFE**

**OR**

If You **DON'T** Participate in **HEALTHY LIFE**

**You Pay \$5,500**

The **HEALTHY LIFE** Program is voluntary. If you and your spouse choose not to participate, you will not be eligible for the savings shown above and you will pay more for your benefits starting January 1, 2018.

## Health Corner

### Your **HEALTHY LIFE** Physical Exam and Diagnostic Tests

Members and their spouses must complete a physical exam by November 30, 2017 to be eligible for the **HEALTHY LIFE** Program savings starting in January 2018 (shown above). The table below outlines what you can expect with your exam and what's measured as part of the **HEALTHY LIFE** Program. It also provides a place for you to track your results. You may want to bring this with you as a reference when you visit your doctor. Reminder: If your spouse has medical coverage through the Fund, he/she must also get a physical exam and required diagnostic tests to be eligible for **HEALTHY LIFE** incentives. At your visit, be sure to tell the doctor's office and lab (if you go to another facility) to code your visit and lab work as "preventive."

What to Expect	What Is Measured	Your Results
<b>During your visit with your doctor you'll discuss and review...</b>	<ul style="list-style-type: none"> <li>Height</li> <li>Weight</li> <li>Blood pressure</li> <li>Resting pulse rate</li> <li>Waist measurement</li> <li>Your use of nicotine</li> </ul>	<ul style="list-style-type: none"> <li>Height: _____</li> <li>Weight: _____</li> <li>Blood pressure: _____</li> <li>Pulse rate: _____</li> <li>Waist measurement: _____</li> <li>Your use of nicotine: Y / N</li> </ul>
<b>You'll give a blood sample; this will be used to test...</b>	<ul style="list-style-type: none"> <li>Cholesterol</li> <li>Triglycerides</li> <li>Fasting blood sugar</li> <li>Your "complete blood count"</li> </ul>	<ul style="list-style-type: none"> <li>Cholesterol: _____</li> <li>Triglycerides: _____</li> <li>Blood sugar: _____</li> <li>Notes on complete blood count: _____</li> </ul>
<b>You'll give a urine sample; this will be used to assess...</b>	<p>Your overall health and potential for health issues or risks, such as kidney and liver disease</p> <p><b>IMPORTANT: You will not be tested for drug use during your physical exam.</b></p>	Notes on overall health screen or potential risk factors: _____ _____
<b>After you complete your exam and tests...</b>	<ul style="list-style-type: none"> <li>Your doctor will discuss your test results with you and the actions you might take to maintain or improve your health</li> <li><b>HEALTHY LIFE</b> incentives go into effect on January 1, 2018</li> </ul>	Follow ups from discussion with my doctor: _____ _____



## How and When to Take Action

You can coordinate your **HEALTHY LIFE** physical exam and tests with your own doctor. The Fund covers the cost for preventive services at 100% if you visit an Anthem PPO Plan provider. (In other words, you pay \$0!) When making your appointment for your **HEALTHY LIFE** physical exam, check to see if your doctor participates in the Anthem PPO network. Also, if he/she sends you out of the office for lab work, confirm that the lab is part of the Anthem network, as well. There are no forms to return. The Fund will track participation through our claims process with Anthem.

You and your enrolled spouse must complete the physical exam and tests no later than **November 30, 2017**. **HEALTHY LIFE** incentives go into effect on January 1, 2018.

If you both complete your physical exam and tests by the deadline, you will be eligible for the **HEALTHY LIFE** incentive for two years (January 1, 2018 through December 31, 2019). At the end of this two-year period you will be required to complete another physical exam.

If you have questions about the new **HEALTHY LIFE** Program, contact the Fund 1-304-525-0331 or 1-888-466-9094.

### Incentives Require Your Spouse's Participation— But Not Your Children's

Spouses enrolled in Fund coverage are also required to complete the physical exam and tests (see page 2) in order for your family to be eligible for Healthy Life incentives.

Please note that your child(ren) do not have to complete the physical exam and tests for your family to be eligible for Healthy Life incentives.

### Confirm Your Provider's Anthem Network Participation

**Phone:**  
Call 1-800-810-2583

**Online:** [www.anthem.com](http://www.anthem.com)

1. Click on "Find a Doctor"
2. If you are a registered member, log in and providers in your plan's network will be listed
3. If you are not registered, you can search by your state and plan/network (select the National PPO (BlueCard PPO))

### HEALTHY LIFE Program Eligibility

Who's Eligible?	Who's Exempt?
Active members and their enrolled spouses in the Building Trades Plan (also known as the Comprehensive Major Medical Plan). Non-Medicare eligible members may participate, as well.	Participants with critical and/or terminal health issues are exempt from the <b>HEALTHY LIFE</b> Program. The Fund does not wish to create hardship for members who are already dealing with a difficult health situation. In addition, Medicare-eligible members may not participate in the <b>HEALTHY LIFE</b> Program.



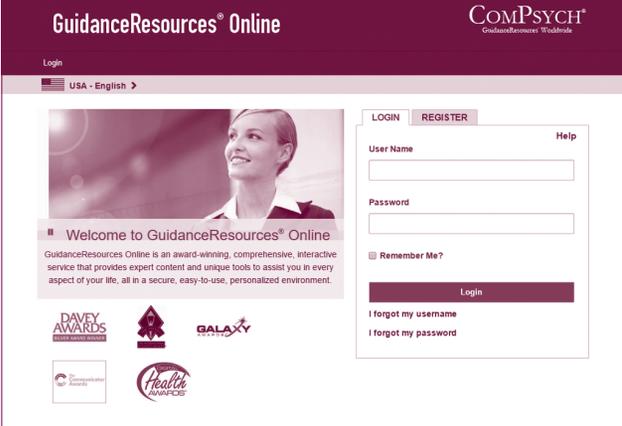
**Your Privacy.** Your Employer and your Union do not have access to your health information or your decision to participate in the **HEALTHY LIFE** Program. They may receive aggregate data only; they will not receive individual information collected through this Program. The Fund holds the aggregate information provided through **HEALTHY LIFE** in the strictest confidence. The data provided to the Fund triggers your qualification for the Program's enhanced benefits. The data also provides the Fund with statistics that can be used to help develop new programs for participants.

# FunD Stuff—A Checklist for Your Next Check Up

Just trying to schedule a doctor's appointment can be a stressful experience. If you go in prepared however, you can make your next doctor's office visit a walk in the park. Here are some tips to make your next doctor's office visit stress-free:

- ✓ **Know what services are covered and how they are covered by the plan.** In-network preventive care is covered 100% when you use in-network providers. Check the Medical Benefits page for details.
- ✓ **Write down your questions ahead of time.** During a doctor's visit you can get distracted or nervous and forget what questions or concerns you wanted to discuss. Writing them down can help make sure you cover everything.
- ✓ **Figure out how to reconnect after the visit.** Ask your provider if there are certain hours that he or she takes calls, or even if he/she is open to receiving e-mail.

You can get even more information by visiting the Fund's Member Assistance program website [www.guidanceresources.com](http://www.guidanceresources.com), signing in and searching for the article titled "Making Doctor Visits Productive" in the search box.



The screenshot shows the GuidanceResources Online website interface. At the top, there is a navigation bar with "GuidanceResources® Online" on the left and "COMPSYCH® GuidanceResources® Worldwide" on the right. Below the navigation bar, there is a "Login" section with a "USA - English" dropdown menu. The main content area features a "Welcome to GuidanceResources® Online" message and a description of the service. To the right of the main content is a login and registration form with fields for "User Name" and "Password", a "Remember Me?" checkbox, and a "Login" button. There are also links for "I forgot my username" and "I forgot my password".



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