



4th District IBEW Health Fund: News Wire

WINTER 2018

Keeping You Wired To Benefits News and Information. It's a new year and that means it's time to take a fresh look at your 4th District IBEW Health Fund benefits. The Fund offers you a wide variety of programs that complement your benefits—from a tobacco cessation program, to other programs that help you navigate health care following a hospital stay or outpatient care. Read this edition of the Wire to find out more about how these programs work. The **Fund Business** section highlights the new and improved website and members' favorite pages, and provides a sneak peek at the online medical plan ID card. Also, read this section for tips on when you should—and shouldn't—disclose personal health information over the phone. The **Health Corner** discusses ways you can manage pain without medication and get valuable help from the Care Assistance and Transition Care Programs. Be sure to read one member's story about their experience. Finally, in **Fund Stuff**, see how LiveHealth Online can save you time and money compared to going to the emergency room or an urgent care center.

Issue Highlights

- Health Plan Information at Your Fingertips
- Protect Your Personal Health Information
- Pain Relief Without Medication
- Take the Call: It's Innovative Healthcare Delivery (IHD)
- Save Time and Money with LiveHealth Online

FUND BUSINESS

Health Plan Information at Your Fingertips

If you haven't visited the 4th District IBEW Health Fund website recently, go to www.4thdistricthealthfund.com and take a look. It has a completely new style and navigation designed for your computer screen or phone. Many members have already visited the site, and a few of their favorite pages are:

- Healthy Life Program, Reference Card and Video pages
- Medical Benefits & Plan Documents
- Contacts
- LiveHealth Online (see related article in the **Fund Stuff** section)
- Prescription Drugs

Register on the Member Dashboard Today!

With the launch of the redesigned website, all members must re-register to access the Member Dashboard. It only takes a few minutes to complete. Go to www.4thdistricthealthfund.com and click the "Login" button in the bottom right corner of the home page. Once you're on the secure area of the site, select "Register" and follow the steps. For complete, step-by-step registration instructions, read the Fall 2017 issue of the Wire (available at www.4thdistricthealthfund.com). Here's a preview of the personalized information available to registered members through the Member Dashboard:

The Member Dashboard is organized into several sections:

- Your Profile:** Displays member information including address, phone number, and email. It also shows the member's current dollar bank balance (0.00) and dependency status (0 dependents).
- Eligibility:** Shows the member's current balance, offered dependents (0), and dependency status (0 dependents). A note indicates the member is not eligible due to not meeting the minimum income requirements. It also includes a link to the IHD brochure.
- Health Claims:** Links to Medical Plan Overview, View Your Claims, HSA Contributions, and Disability Claims.
- Work History:** Shows the member's work history with the last three reports. It includes fields for last pay period reported and last employee reported.
- Forms & Resources:** Links to Address Change, Resources, Documents and Forms, and View ID Card.

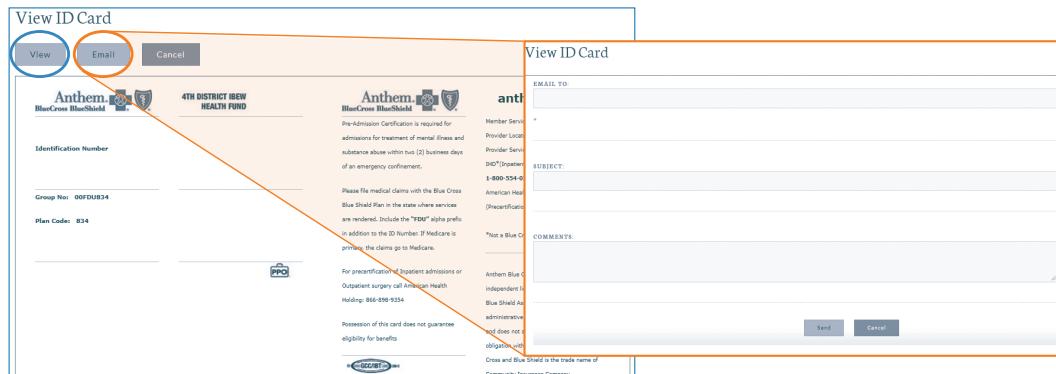
Annotations highlight specific features:

- Check your Dollar Bank balance.** Points to the Your Profile section.
- Review medical, dental, prescription drug and vision claims.** Points to the Health Claims section.
- Track employer contributions and hours worked.** Points to the Work History section.
- Update your address and view your medical plan ID card.** Points to the Forms & Resources section.

FUND BUSINESS

Access and Email Your ID Card

You can now access an online version of your medical plan ID card from the Member Dashboard. Once you log in, go to the “Forms & Resources” link in the main navigation bar, then select “View ID Card” from the drop-down menu. Once there, select the green “View” button to save your ID card to your computer. Select “Email” to email yourself a copy.



Protect Your Personal Health Information

As data breaches at big-name companies like Target, Home Depot and Equifax hit the news, it's increasingly important to keep your personal health information secure. Scammers use all sorts of techniques to appear legitimate and lure you into sharing your personal information. Knowing when a call or inquiry is legitimate and when it's not can help you keep your information secure.

When you should NOT take the call. Here's a summary of one member's experience: *This member received a call from a person claiming to be with Anthem BlueCross BlueShield looking for "missing information." The caller knew the member's first and last name and was asking the member to provide additional information to complete their account. Unsure about the legitimacy of the request, the member ended the call and contacted the Fund Office.* In this case, the member did the right thing because the **Fund Office staff are the only people you should speak to about your personal health information.** Anthem BlueCross BlueShield does not reach out directly to our members. All correspondence regarding your personal information is managed through the Fund Office.

When you should take the call. In certain circumstances, you may receive a call from an administrator of one of the Fund's programs. **For example, ComPsych®—administrator of the Member Assistance Program, or Innovative Healthcare Delivery (IHD)—administrator of the Transition Care Program and Care Assist Program, make outreach calls to our members.** The assistance these vendors provide is usually related to hospital admissions and other health care situations where members might not be able to initiate the contact. In these cases, it is OK to talk with the representatives about your condition. They have similar confidentiality and information security policies as the Fund Office. Of course, always contact the Fund Office to verify any questionable inquiries.



Pain Relief Without Medication

For those living with severe or chronic pain, the physical, mental and emotional burden is often heavy. In most cases, doctors prescribe medication to help patients with pain management. However, there's an increasing trend to overuse and abuse painkillers across the nation—specifically, strong painkillers known as opioids. According to the White House Council of Economic Advisors, this trend cost the nation \$504 billion in 2015 alone¹.

While prescription drugs can help ease severe pain, they pose a risk for drug addiction because a person can build up a tolerance to them—even when used as prescribed by a doctor². There are safe, non-addictive alternatives that can help with pain management.

The Fund offers the Member Assistance Program (MAP) to you and your family members at no cost. The MAP—administered by ComPsych—is entirely confidential and offers a variety of programs and counselors. One area of focus is substance abuse and addiction. MAP counselors can direct you to therapists, support groups and hotlines, as well as advise you on how to make the most of your Fund benefits. Working with a MAP counselor, along with your doctor, is a great place to start for help with chronic pain management.

¹ The Council of Economic Advisors: <https://www.whitehouse.gov/sites/whitehouse.gov/files/images/The%20Underestimated%20Cost%20of%20the%20Opioid%20Crisis.pdf>

² National Institute on Drug Abuse: <https://www.drugabuse.gov/drugs-abuse/opioids>

For more information on non-medicated pain relief techniques, or for help with substance abuse treatment, contact ComPsych at 1-877-627-4239. Or, visit www.guidanceresources.com and enter in the Fund ID (MAP_4_IBEW) to register for access to all online resources.

You can be tobacco-free in 2018! Each year, millions of smokers in America will quit tobacco for good. This year, will you join them? Quitting has many positive effects on your health, including reduced risk for cancer, heart disease and stroke. To help you on your journey to becoming tobacco-free, the Fund offers you and your eligible dependents the Quit for Life® Program at no cost to you. The Quit for Life Program covers:

- Up to five coaching calls from a Quit Coach;
- Online support via the Quit Now website—www.quitnow.net; and
- One course of a pre-determined dosage of non-prescription Nicotine Replacement Therapy (such as the patch, gum or lozenges) upon recommendation of a Quit Coach.

Call 1-866-QUIT-4-LIFE (1-866-784-8454), or log on to www.quitnow.net for details or to enroll.

Take the Call: It's Innovative Healthcare Delivery (IHD)



For members and their dependents who have been admitted to the hospital or are scheduled for an outpatient procedure, the Fund offers a **Transition Care Program** and a **Care Assist Program**. These programs, administered by Innovative Healthcare Delivery (IHD), assist you in navigating the health care system and staying healthy to avoid hospital readmission. IHD Navigation Specialists are available to answer questions, schedule appointments and follow-up visits, locate providers, and coordinate medical records and prescriptions.

Helpful calls from IHD Navigation Specialists. If you get a call from an IHD Navigation Specialist, answer the phone. If you are admitted to the hospital, IHD will contact you about the Transition Care Program and assist you with coordinating your post-discharge needs. If you are scheduled for an outpatient procedure, IHD may contact you to assist with medications, coordinating medical records and scheduling follow-ups. **You can call IHD for either program at 1-800-554-0281.**

IHD in Action. Here's an example of how IHD helped one of our members though a difficult time.

During the holiday season, IHD received a call from a 4th District IBEW member's spouse who needed assistance with finding transportation to a physician appointment in the middle of a snowstorm. IHD located transportation to get the patient to and from this appointment. Upon following up with the patient, IHD discovered a medical device was needed. IHD was able to find an in-network provider for this device to help the member's spouse avoid additional out-of-pocket costs.

FUND STUFF

Save Time and Money with LiveHealth Online

Through LiveHealth Online, you can have a live “face-to-face” computer consultation with a doctor, 24/7. LiveHealth Online is perfect for non-emergency issues that occur when you are unable to visit your Primary Care Physician or if the office is closed. For example, when it's 3:00 a.m. and your child wakes up with a fever and an earache.

Here's how LiveHealth Online compares to the emergency room and an urgent care center.



	Emergency Room	Urgent Care Center	LiveHealth Online
Wait time	3+ hours	2+ hours	10 minutes or less
Cost	\$1,636*	\$147*	\$9.80 (You pay 20% coinsurance for the \$49 visit) Note: The deductible does not apply, meaning the Fund will pay benefits whether or not you have met your deductible.

*Based on national average costs from an employer perspective. Your cost will be based on the actual charge and plan provisions.

For more information, visit www.4thdistricthealthfund.com and type “LiveHealth Online” into the search bar. Download the LiveHealth Online app on the App Store (iPhone) or Google Play (Android) or register at www.livehealthonline.com.

