

# THE WIRE



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

## IN THIS ISSUE

- Changes to the Building Trades and Flexible Choice Plans
- How to Get the Most Out of Your Benefits
- Medical Emergency or Not? Get the Right Care at the Right Time
- Benefits of Vitamins
- Quit for Life and The Great American Smokeout—Your Opportunity to Quit

## FALL 2014

*This issue of the Wire reviews enhancements to your medical plans, highlights ways to save money when using your benefits, provides insight on how vitamins can boost your health and offers resources if you've been thinking about kicking the tobacco habit. We trust this edition of the Wire will help you get the most out of your benefits this fall.*

## FunD Business

### Take Note of These Medical Plan Enhancements

The Fund regularly reviews the medical plans to ensure they are in accordance with federal requirements and mandates, such as the Affordable Care Act (ACA). The type of changes required either directly affect members because they change how the benefits work or the changes are more about the Fund's administrative processes and record keeping processes. After a recent review of the ACA and the Mental Health Parity and Addiction Equity Act, the Fund has made some changes to the how the medical plans work. These changes enhance the benefits members are currently receiving under both medical plans as follows:

- **More benefits to support smoking cessation.** The Fund now covers prescription and over-the-counter smoking cessation products at 100%, with no copay, for up to two 90-day treatments per year. See the *FunD Stuff* section for information on smoking cessation support.
- **Inpatient service expanded.** As of September 1, 2014, under the **Building Trades Plan** (also known as the Comprehensive Major Medical Plan), the types of facilities covered under inpatient services has been expanded to include skilled nursing facilities, rehabilitation hospitals, residential treatment facilities, and sub-acute facilities. The Fund will cover 80% of the cost after you meet the \$350 individual deductible, and the duration of benefits is limited to a combined maximum of 60 days per calendar year.
- **Pre-existing condition exclusion removed on benefits.** Effective October 1, 2014, under both medical plans for active members and retirees, the pre-existing condition

limitation on benefits will be eliminated. This means members are eligible to receive benefits for covered services regardless of the care or treatment they may have received prior to being covered by the Fund's benefits. For an overview of the Comprehensive Major Medical Plan and Flexible Choice Plan benefits, visit the "Medical Benefits" page on the Fund's website at [www.4thdistricthealthfund.com/benefits/active/medical/](http://www.4thdistricthealthfund.com/benefits/active/medical/).

- **Update to retiree reinstatement provisions.** The Plan no longer requires that retirees, or their spouses, reinstate coverage in the Fund upon becoming eligible for Medicare. For more information about retiree benefits, visit [www.4thdistricthealthfund.com/benefits/retired/](http://www.4thdistricthealthfund.com/benefits/retired/).

If you have any questions, contact the Fund Office at 1-304-525-0331 or 1-888-466-9094.

**The Fund's Board of Trustees.** The 4th District IBEW Health Fund was established in 1965 and is overseen by the Board of Trustees. They work together to promote the development of a meaningful, comprehensive benefit plan that helps provide financial security for you and your family. Recently, Bill Hamilton replaced John Clarke as Chairman of the Fund and a few other changes have happened. Here is the complete list of Union and Employer Trustees.

#### Union Trustees

Troy Ferrell  
James Gillette  
Bill Hamilton  
Joe Samples

#### Employer Trustees

Steven Allred  
Ted Brady  
Mike Evans  
John Frantz

## Benefit Tips: Getting the Most Out of Your Benefits

Are you looking for ways to save money on health care costs and to get the most of your benefits? Here are a few things to keep in mind when using your Fund benefits:

- ▶ **Know what services your medical plan covers—and how much you'll pay.** Visit the Fund's website [www.4thdistricthealthfund.com/benefits/](http://www.4thdistricthealthfund.com/benefits/) or refer to your Summary Plan Description to see what health care services are covered by your plan and how much your share of the cost is. Make sure you know that a medical service is covered by the Fund before you agree to it.
- ▶ **Use in-network providers.** The Fund has worked with certain providers and they have agreed to charge a negotiated rate when members use them—these are "in-network" providers. When you use one, you'll pay less because they are part of the Fund's PPO network (see example below). To find an Anthem PPO provider call 1-800-810-2583 or go online at [www.anthem.com](http://www.anthem.com).
- ▶ **Get laboratory tests done at outpatient hospital or freestanding network facilities.** Lab tests are covered at 100% when you use LabOne or an Anthem BlueCross BlueShield outpatient hospital or freestanding network facility. To find a LabOne location near you, call 1-800-646-7788 or go online at [www.LabCard.com](http://www.LabCard.com). For Anthem, call 1-800-810-2583 or go to [www.anthem.com](http://www.anthem.com).
- ▶ **Ask your physician if a generic medication is available and appropriate for you.** By law, generic medications must meet the same standards for safety, purity, and effectiveness as brand name medications—but generics generally cost less. So ask your doctor if it makes sense replace your brand name prescriptions with generic equivalents.

**Using PPO providers can save you money.** The example below compares what Jason would pay for hospital expenses at a PPO-network hospital and a non-PPO hospital. It assumes Jason has not satisfied his calendar year deductible.

	PPO Hospital	Non-PPO Hospital
Hospital Charge	\$4,381	\$4,381
PPO Network Discount	\$1,593	\$0
Net Covered Charges	\$2,788	\$4,381
Deductible (paid by Jason)	\$350	\$700
Expenses Subject to Reimbursement	\$2,438	\$3,681
Plan Pays	\$1,950.40 (80% of \$2,438)	\$2,208.60 (60% of \$3,681)
Jason Pays	\$837.60 (20% of \$2,438 + deductible)	\$2,172.40 (40% of \$3,681 + deductible)

**Jason saves \$1,334.80 using a PPO-network hospital.** This example reflects actual savings from a PPO-network provider. Your actual savings may vary, depending on the specifics of your hospital confinement.



## Medical Emergency or Not? Get the Right Care at the Right Time

Emergency Room charges are among the most expensive of all medical expenses—for you and for the Fund. The Agency for Healthcare Research and Equality (AHRQ) estimates that an average emergency room (ER) visit costs \$1,318, compared to about \$155 for an urgent care center visit.

Depending on your condition, the ER may be the best (and only) option—but if your condition isn't life threatening, consider alternatives, such as an urgent care center or your physician's office.

Urgent care centers provide fast medical treatment outside of an emergency room setting. They are set up to care for injuries and illnesses that aren't life-threatening, but do need attention within a few hours or on the same day. Unlike your doctor's office, you don't need an appointment. An urgent care center visit is much less expensive than an ER visit, and you'll probably have a shorter wait time.

**Get to the ER stat if you're experiencing a severe or life-threatening injury or illness, such as:**

- ▶ Heavy bleeding
- ▶ Large open wounds
- ▶ Sudden change in vision
- ▶ Chest pain
- ▶ Sudden weakness or trouble talking
- ▶ Major burns
- ▶ Spinal injuries
- ▶ Severe head injury
- ▶ Difficulty breathing
- ▶ Major broken bones

**Emergency care received at PPO and non-PPO network hospitals is covered at 80%, after you meet the deductible.**

**If you experience these, or any other serious symptoms that require immediate medical attention, you should take action and call 911.**

**Emergency**  
→

## The Benefits of Vitamins

Vitamins can play a role in biological functions such as metabolism, digestion and immune response. The table below lists a sampling of some of the essential vitamins that your body needs on a consistent basis and the benefits of each.

Type of Supplement	Why It is Important	Where to Find It
Vitamin D	Vitamin D promotes bone health, regulates your metabolism and energizes your immune system.	The easiest way to get vitamin D is from sunlight. Exposing your skin to just 15 minutes of sunlight can boost your vitamin D levels significantly. In the winter months, you can get vitamin D from milk, fish or dietary supplements.
Vitamin C	Vitamin C boosts your immune system and helps prevent common colds and the flu. Now that it's flu season, increase your vitamin C intake to help stay healthy—it's more effective than waiting until you get sick.	You can find Vitamin C in foods like oranges, strawberries and green peppers.
Vitamin A	Vitamin A can improve your skin tone and reduce acne. In addition, vitamin A has been shown to be beneficial for eye health.	Natural forms of vitamin A are found in carrots, broccoli, dark leafy green vegetables, milk, eggs, and chicken.
Vitamin B12	Vitamin B12 will improve the function of your blood and nerve cells, which can help fight fatigue and reduce stress.	You can find B vitamins in meat, eggs, fish, dairy products, and dark green vegetables.
Vitamin K	Vitamin K makes your blood healthier and prevents blood clots, which are a major cause of heart attack and stroke.	You can find vitamin K in foods like kale, dark green vegetables, and meats. You can also take it in supplement form.

The best way to get your essential vitamins is through a healthy and balanced diet. If you can't meet your vitamin needs through diet alone, you may want to take vitamin supplements. Always seek guidance from your doctor or dietitian before taking supplements.

# FunD Stuff

## Quit for Life® and the Great American Smokeout—Your Opportunity to Quit

Quitting tobacco is difficult. Trying to do it on your own is even harder. That's why the Fund provides the **Quit for Life® program**. Through this program you receive up to five coaching calls from a Quit Coach and on-line support via the Free & Clear website—[www.freeclear.com](http://www.freeclear.com). Call 1-866-QUIT-4-LIFE (1-866-784-8454), or log on to [www.quitnow.net](http://www.quitnow.net) to get started.

The Fund also covers tobacco cessation products that can help you quit. The prescription drug plan covers products such as the patch, gum, or lozenges, 100%, with no copay, for two 90-day periods, up to two times per year. If you have questions about this coverage, contact SavRX at 1-866-233-IBEW (4239) or [www.savrx.com](http://www.savrx.com) (enter "IBEWD4" for the group number).

Mark your calendar! If you want to quit, **The Great American Smokeout** can be a good opportunity. This is an annual event hosted by the American Cancer Society. On the third Thursday of November smokers either make a plan to quit, or quit smoking. By quitting, even for one day, participants take the first step—which can sometimes be the hardest—toward a healthier, potentially cancer-free life. This year's Smokeout is on November 20, so mark your calendar! You can visit [www.cancer.org/healthy/stayawayfromtobacco/index](http://www.cancer.org/healthy/stayawayfromtobacco/index) to access all of the American Cancer Society's resources.



4th District IBEW Health Fund  
3150 U.S. Route 60  
Ona, WV 25545  
Phone: 1-304-525-0331 or 1-888-466-9094  
[www.4thdistricthealthfund.com](http://www.4thdistricthealthfund.com)

PERMITS #4210  
HUNTINGTON, WV  
**PAID**  
STANDARD  
US POSTAGE  
PRESORTED