

THE WIRE



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

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WINTER 2015

Welcome to the winter issue of the Wire! With this issue, the Fund is pleased to announce an enhancement to the vision care benefits through VSP, the Fund's new vision care provider. Members will continue to have the same level of benefits; however, VSP offers a much broader provider network that will give our members convenient access to in-network providers so they can take advantage of the vision care benefits. You will also learn about our new out-of-pocket maximum for the prescription drug benefit as well as other updates to the plan effective January 1, 2015. Look for all the details on these changes in the **Fund Business** section. In the **Health Corner**, you'll find out about the benefits of calcium, which go far beyond strong bones and healthy teeth. Finally, check out **FunD Stuff** to learn how to protect you and your family from the adverse effects of cold weather. We trust this edition of the Wire will help keep you informed about important benefit news as you use your benefits this winter.

FunD Business

Expanded Vision Care Network with VSP

On February 1, 2015, the Plan will switch from our current vision care provider, National Vision Administrators (NVA), to VSP. The Fund is making this change because VSP has a substantially larger network—342 chains at 4,563 office locations—giving you increased access to providers who participate in VSP's network.

There will be no changes to your vision exam benefits, and discounts on prescription glasses, sunglasses and contacts will still be available to you. When you need vision care, you may visit any provider you choose; however, you'll spend less money when you go to a VSP participating provider.

For more information about VSP or to find a participating provider, visit www.vsp.com.

	VSP Provider	Non-VSP Provider
Examination (Once Every Calendar Year)	Fund pays 100%	Fund pays up to \$30.00
Glasses and Sunglasses	20% savings on complete pair of prescription glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months from your last WellVision Exam.	N/A
Contacts	15% savings on a contact lens exam (fitting and evaluation)	N/A



You can also receive a discount for laser vision correction through VSP. The discount is an average of 15% off the regular price of surgery or 5% off promotional prices. This discount is only available from contracted facilities. You can contact our Member Services team at 1-800-877-7195 to find contract facilities.

New Out-of-Pocket Maximum for Prescription Drugs

The annual out-of-pocket (OOP) maximum is the most you will pay out of your own pocket for covered services each year. Once you meet the OOP maximum, the Fund pays 100% of all covered costs for the rest of the year. Starting on January 1, 2015, the prescription drug benefit will have an OOP maximum. This means that prescription drugs will be covered according to the plan and you will pay the applicable cost sharing until you reach the OOP maximum (as noted below). Once you reach that maximum, the Fund will pay 100% of eligible prescription expenses for the remainder of that calendar year. Here are the prescription drug out-of-pocket maximums for both plans:

- ▶ **Building Trades Plan:** \$2,850 (single); \$9,450 (family)
- ▶ **Flexible Choice Plan:** \$1,600 (single); \$8,200 (family)

The Medical Plans Have Annual OOP Maximums Too.

As a reminder, the Fund's medical plans have always had OOP maximums, as follows:

Building Trades Plan:

- ▶ **Actives:** \$3,750 (single);
\$3,750 (family)
- ▶ **Non-Medicare Retirees:**
\$2,000 (single); \$4,000 (family)



Flexible Choice Plan:

- ▶ **Actives:** \$5,000 (single); \$5,000 (family)
- ▶ **Non-Medicare Retirees:** \$2,000 (single);
\$4,000 (family)

Rx ACA Update

In addition to the preventive care services already covered by the Fund, the Affordable Care Act (ACA) requires certain preventive medications to be covered in full, with no copays or coinsurance required. As a result, the Fund will fully cover contraceptive care medication and preventive medications (such as aspirin, oral fluoride, folic acid supplements, iron supplement drops, vitamin D and immunizations) at 100% with no cost sharing in 2015.

Flu Shots Covered at 100%. The Fund and Sav-Rx are pleased to offer flu shots to all Fund members this winter at no cost to you. To take advantage of this offer, simply visit a pharmacy in the Sav-Rx network that administers flu shots and show your Sav-Rx identification card. To find participating pharmacies, go to www.savrx.com and enter group number "IBEWD4" or call Sav-Rx at 1-866-233-IBEW.



How Sav-Rx Manages Compounded Drugs

Compounded drugs are used when mass-manufactured medications do not provide the right combination of medications to treat a specific condition, or if a person is unable to swallow a solid dosage form or has an allergy or sensitivity to certain ingredients or dyes. These types of medications are "made from scratch" by a pharmacist who takes individual ingredients and mixes them together in the exact strength and dosage required by the patient—creating a customized drug to fit a patient's specific needs.

While these drugs may be useful for some patients, they have recently come under a bit of scrutiny in the news. Compounded drugs do not require FDA approval, which means that the FDA does not verify their safety or effectiveness. What's more, among plan administrators and plan sponsors there is concern that compounded drugs could drive up costs through improper usage.

Fortunately, Sav-Rx, the administrator for the Fund's prescription drug plan, has processes and safeguards in place to protect the Fund and its members:

- ▶ Every compound submitted over \$100 requires prior authorization by Sav-Rx's Clinical Department and Pricing Control Team.
- ▶ If any individual ingredient in the compound does not meet clinical coverage criteria or is not covered under the Plan's SPD, Sav-Rx will deny the claim.
- ▶ If Sav-Rx's review team identifies that the claim has been processed incorrectly (which occasionally happens and results in overpricing) Sav-Rx will work with the pharmacy to reprocess it at the correct price.

If you have any questions about compounded drugs or how they are covered by the Fund's prescription drug plan, contact Sav-Rx at **1-866-233-IBEW**.



Important reminder: generic vs. brand-name drugs. Brand-name drugs are medications sold by a pharmaceutical company under a trademark-protected name, so they usually cost more. Generic drugs have identical ingredients as brand-name drugs, and are just as effective, but sold under no trademark, so they cost less. The Fund encourages all members to talk to their doctors about using generic equivalents and our members are listening! As of September, approximately 83% of prescriptions were filled with a generic drug. That means our members, and the Fund, are saving money.

Health Corner

Beyond Teeth and Bones—the Benefits of Calcium

In the fall issue, we talked about the health benefits of essential vitamins. It's just as important to understand how essential minerals—like calcium—can have profound health benefits.

Minerals are inorganic substances that the body uses so that it can carry out daily functions and processes. There are many such minerals that your body needs to function, but the most common one is calcium. You may already be aware that calcium helps build strong teeth and bones, but its benefits actually go much farther. Calcium is imperative for activities like proper muscle contraction, regulating hormones, enhancing nerve function and forming blood clots. There are even studies that show calcium can help reduce blood pressure and prevent weight gain!

Most of the calcium in our body is stored in our bones and teeth—but it doesn't stay there forever. In fact, our bodies lose calcium every day. Once calcium is lost, it cannot be created by the body and is replenished only through diet. That's why it is important to make sure you're getting enough calcium from food every day. You can find high concentrations of calcium in dairy products such as milk, yogurt and cheese. High calcium levels can also be found in foods like green, leafy vegetables, fortified cereals and soy products.



If you aren't able to consistently eat high-calcium foods, you can take calcium supplements. It is recommended that you take calcium supplements in two doses of 500 to 600 milligrams, for a total of 1,000 to 1,200 milligrams daily. The body has difficulty absorbing more than this amount at one time so any excess will be wasted. However, before starting any new supplement be sure to check with your doctor.

The next time you visit the grocery store or are planning your and your family's meals for the day, make sure to include a healthy amount of calcium—your body needs it every day!



Stronger Together: Did you know that to absorb enough calcium, your body also needs Vitamin D? As discussed in the fall issue, you can get Vitamin D from sunlight, fatty fish, eggs, and fortified foods such as milk and multivitamins. Increase your Vitamin D and calcium intake at the same time to get the most efficient health boost!

FunD Stuff—Cold Weather Tips

Now that the weather is changing and temperatures are dropping, here are some cold weather tips on how to stay warm and dry this winter.

- ▶ **Avoid heavy lifting and exercise outdoors.** When you breathe the cold winter air, your body narrows its arteries and raises blood pressure, placing more stress on your heart. According to a study by the National Registry of Myocardial Infarction there are, on average, 53% more heart attacks in the winter than in the warmer months. To avoid placing too much stress on your heart, take frequent breaks while exercising or working outdoors in the winter. For example, if you are shoveling snow, shovel small amounts and give yourself enough time for breaks.
- ▶ **Keep your feet dry.** Wet feet lose heat 25 times faster than dry feet. When this occurs, the body constricts blood vessels to shut down circulation to the feet. If it is snowing, sleeting or raining, make sure to wear boots, or other types of protective footwear that keep your feet dry and warm.
- ▶ **Be wary of the wind.** When the wind blows, it removes the layer of heated air around your body, which makes it feel colder than the thermostat reads (this is commonly called wind chill). Therefore, when it's windy outside, make sure to wear many layers to help keep the warm air close to you. You'll also want to look for clothing that has tightly woven fabric to help keep the warm air in and block out the wind.

The Member Assistance Program has more information on how to protect yourself against the cold. Visit www.guidanceresources.com and search for "Adverse Physical Effects of Cold Weather" for complete details.

Don't Forget About Your Pets! Just like us, our pets' tolerance for the cold can vary. How well your pet handles the cold is based on their coat, body fat stores, activity level and overall health. Be aware of how your pet reacts to the cold weather and adjust your routine as needed, such as shortening walks, avoiding snow and ice, and using pet-friendly salt on the sidewalks and driveways.

