

THE WIRE



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

IN THIS ISSUE

- ▶ The Fund's Coverage is "Creditable"
- ▶ Increased Life and Accident Benefits
- ▶ A Preview of 2012 Benefit Changes
- ▶ Quit Now. Quit For Life Program®
- ▶ How Healthy is Your Kitchen?

FALL 2011

Look inside this issue for a preview of 2012 benefit changes for the Building Trades Plan and the Flexible Choice Plan as well as other important notes and reminders in the **Fund Business** section. The **Health Corner** puts a spotlight on how Fund benefits can help smokers kick the habit and help members with diabetes treat their condition. In honor of National Breast Cancer Awareness month, the Health Corner also provides a summary of how breast exams and breast cancer counseling services are covered. Look to the **Fund Stuff** section for a recommended grocery list that makes it easy to stock your kitchen shelves, refrigerator and freezer with the basic ingredients for a healthy meal.

FunD Business

The Fund's Coverage is "Creditable"

As required by law, the 4th District IBEW Health Fund will send a notice on or before October 15th to all members and retirees it believes are or could become Medicare Eligible during the coming year. The notice indicates that the prescription drug coverage the Fund provides to Medicare Eligible retirees is "creditable coverage" under the Medicare rules. This means the prescription drug coverage offered through the Fund is, on average for all participants, expected to pay out as much as the standard Medicare prescription drug coverage will pay. You do not need to enroll in a Medicare Prescription Drug plan since our Plan is creditable. If you are under the Fund's prescription drug coverage and later enroll in Medicare Part D coverage, you should not be charged a higher premium for late enrollment in Medicare Part D.

Please read the notice carefully. It explains the options you have under Medicare prescription drug coverage, and can help you decide whether you want to enroll in a Medicare prescription drug plan. If you would like a copy of the notice, please contact the Fund Office at 1-888-466-9094.

Free Flu Shots

The flu, also known as influenza, is a contagious disease that leaves many people temporarily unable to work and function each year. Because it is possible to spread the flu even before you start to feel sick, the most effective way to prevent the flu is to be immunized. This year's flu immunization will cover three strains of the influenza virus.

The Fund and Sav-Rx are pleased to offer flu shots to all Plan participants this fall 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 in group number "IBEW4" or call Sav-Rx at 1-866-233-IBEW.



This year the Medicare Part D Enrollment period begins on October 15th and runs through December 7th. As previously noted, the Fund's Prescription Drug coverage is creditable under Medicare rules. If you have any questions, contact the Fund Office. You may also want to visit the Centers for Medicare & Medicaid Services website at <https://www.cms.gov/> for more information about Medicare Part D coverage.

Increased Life and AD&D Benefits

Life and accidental death and dismemberment insurance are things that most people don't think much about until they need it. Unfortunately, by then, it is usually a critical situation. And, although life can be unpredictable, it is comforting to know that the Fund provides members with a basic level of life and accident insurance. In fact, the Fund just made this important benefit even better.

As of October 1, 2011, the Life Insurance benefit amount was increased from \$10,000 to \$25,000 and the Accidental Death and Dismemberment (AD&D) Benefit amount was increased from \$10,000 to \$30,000.

The Life Insurance Plan protects your family against the financial consequences in the event of your death. The benefit is paid to your beneficiary if you die while coverage is in effect. If you do not designate a beneficiary, the benefit will be paid in accordance with the Plan. The AD&D Plan provides

you and your family with a valuable source of financial protection and security if you are seriously hurt in an accident. A schedule of how AD&D benefits are paid is posted on the "Life and Accidental Death" page of the 4th District IBEW Health Fund Website (<http://www.4thdistricthealthfund.com/>).

It is easy to review and update your beneficiary. Simply contact the Fund Office at 1-304-525-0331 or 1-888-466-9094 to review your current beneficiary designations. If you need to update your information, download a "Designation of Beneficiary(ies)" Form from the "Forms & Documents" section on the 4th District IBEW Health Fund Website, fill it out and send it to the Fund Office. The Form allows you to designate up to three people as your beneficiary(ies) and assign the order in which they are to receive benefits. Your beneficiary for AD&D is the same person(s) you have designated for your Life Insurance benefit.

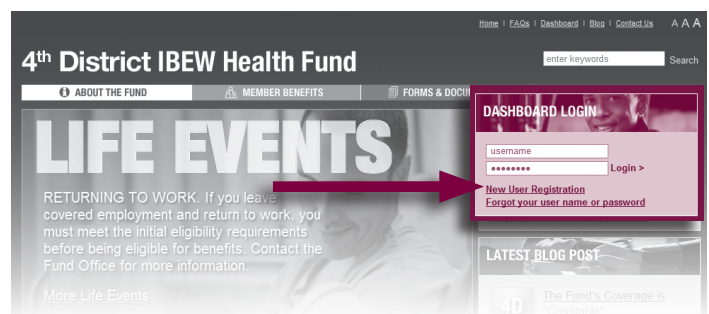
Benefit Changes Ahead

With the start of another new year quickly approaching, we wanted to give you a "heads up" about two benefit changes that will take effect on January 1, 2012, for all active members:

- ▶ **New Dollar Bank Maximum.** Effective January 1, 2012, the Dollar Bank Maximum is increasing to \$8,500. Your Dollar Bank is the "holding area" for employer contributions made on your behalf for health care coverage. As a reminder, the Fund's administrative process to determine benefits eligibility is as follows: employer contributions are posted to a member's Dollar Bank, the monthly costs of benefits is deducted and the Dollar Bank balance is adjusted if it exceeds the maximum. To determine benefits eligibility for January, this is what that process will look like:
 - **November 1:** Employer contributions are posted to members' Dollar Banks
 - **December 1:** Dollar Banks are reviewed and assessed to ensure the minimum required balance to be eligible for coverage and, if so, the cost for January coverage is deducted. Dollar Bank balances that exceed the \$8,500 maximum will be adjusted appropriately.
 - **January 1:** Effective date for benefits. You can track your Dollar Bank balance, eligibility status and employer contributions through the Member

Dashboard. If you are not yet registered, click on "New User" registration to set up your account (as shown below).

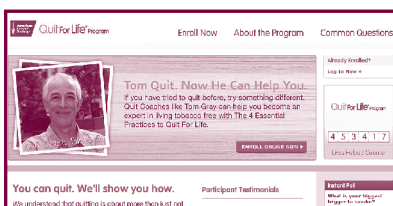
- ▶ **Health Coverage Continuation Options.** The Fund recognizes that the cost of continuing your benefits under the Building Trades Plan self-payment option and COBRA can be a financial burden. Therefore, starting next year, members who are enrolled in the Building Trades Plan and are no longer eligible for benefits will be able to elect the Flexible Choice Plan self-payment option. However, your participation in a self-payment option (for both medical plans) is limited to 15 months, which runs concurrently with COBRA. After the 15-month period, you can elect COBRA for an additional three months. Later this year, a Notice with complete details about this change will be mailed to your home. In the meantime, contact the Fund Office (1-888-466-9094) if you have questions about your health coverage continuation options.



In each issue, **Health Corner** highlights hot topics in health care, as tracked in the National Health Observances calendar, to help you raise your “health” awareness of those topics and show you how the Health Fund’s benefits cover related services and/or care.

Health Topic	What It Is	Why It Is Important	Fund Benefits*
<p>October is National Breast Cancer Awareness Month</p>	<p>Cancer begins when cells in a part of the body start to grow out of control. There are many kinds of cancer, but they all start because of this out-of-control growth of abnormal cells.</p> <p>Cancer cell growth is different from normal cell growth. Instead of dying, cancer cells keep on growing and form new cancer cells. These cancer cells can grow into (invade) other tissues.</p>	<p>According to the American Cancer Society, the chance of a woman having invasive breast cancer some time during her life is a little less than 1 in 8. Breast cancer death rates have been going down. This is probably the result of finding the cancer earlier and better treatment.</p>	<p>The Medical Plan covers breast exams and breast cancer counseling services as follows (in accordance with U.S. Preventive Services Task Force guidelines):</p> <ul style="list-style-type: none"> ▶ Mammography screening (1 baseline: age 35 to 40; annually: age 40+): 100% of covered expenses. ▶ BRCA counseling about genetic testing for women at higher risk: 100% of covered expenses. ▶ Breast cancer chemoprevention services for women at higher risk: 100% of covered expenses. <p>Note: Deductible does not apply</p>
<p>November 17 is the Great American Smoke Out</p>	<p>This year marks the 36th anniversary of the Great American Smokeout. This day is set aside to encourage smokers to use the date to make a plan to quit, or to plan in advance and quit smoking that day.</p>	<p>An estimated 46 million adults in the United States currently smoke, and approximately half will die prematurely from smoking. Lung cancer is the leading cause of cancer death for men and women and more than 80% of lung cancers are thought to result from smoking. Smoking causes nearly one in five deaths from all causes. (Source: American Cancer Society)</p>	<p>The Smoking Cessation Benefit is offered through the Quit For Life® Program, which is provided at no cost (other than the cost for prescribed drugs) and covers:</p> <ul style="list-style-type: none"> ▶ up to five coaching calls from a Quit Coach; ▶ on-line support at https://www.quitnow.net/Program/; and ▶ one course of a pre-determined dosage of non-prescription Nicotine Replacement Therapy (such as the patch, gum, or lozenges) upon recommendation from a Quit Coach.
<p>November is American Diabetes Month</p>	<p>Diabetes is a medical condition wherein the body does not produce the right amount of insulin. Without insulin, the body cannot convert sugar, starches and other food into energy. If not treated properly, it can cause high blood sugar levels, which may lead to heart disease, stroke, blindness, kidney disease, nervous system disorders and amputation.</p>	<p>The American Diabetes Association estimates that 25 million Americans—8% of the population—have diabetes. Even more alarming is that 7 million—or almost 30%—of them don’t even know they have it. These statistics are higher for women and those over age 20.</p>	<p>The Medical Plan covers Type 2 Diabetes screening for adults with high blood pressure, in accordance with U.S. Preventive Services Task Force guidelines.</p> <p>In addition, the typical annual physical often includes a blood sugar level test. The Medical Plan covers the first \$300 of an annual visit at 100%; the balance is covered at 80%. The deductible does not apply, which means you do not have to pay out of your pocket until you reach the \$300 annual maximum. An annual routine physical exam includes associated laboratory, radiology services, and adult immunizations. Office visit expenses are excluded.</p>

* You must use PPO providers when receiving preventive, well-care services for benefits to be paid.



Quit now. Quit For Life®. When you join the program, you’ll get one-on-one support from a Quit Coach. Your coach may very well be a former smoker and, as such, understands that living without tobacco is about more than just kicking the habit. The program focuses on “The 4 Essential Practices to Quit For Life” principles that are based on 25 years of research and experience helping people quit tobacco. Take the first step by going to <https://www.quitnow.net/Program/> for more information.

FunD Stuff

For this issue, we wanted to take a step back from sharing a recipe to think more about the ingredients used in healthy cooking. The American Cancer Society recommends stocking your kitchen with the food items below so you'll always be prepared for a healthy meal. How do your kitchen shelves measure up? It may help to use this list as a guide the next time you shop for groceries.

Ingredients For A Healthy Kitchen		
On The Shelves	In The Refrigerator	In The Freezer
<ul style="list-style-type: none"> ▶ Beans: Black, pinto, kidney, chickpeas, lentils, refried ▶ Rice: Brown, long-grain, mixes ▶ Pasta: Whole-wheat varieties ▶ Other grains: Couscous, orzo, cornmeal, whole-wheat crackers, breadsticks, bread crumbs ▶ Onions ▶ Canned tomatoes: Diced, whole, seasoned, sun-dried, sauce, salsa ▶ Canned vegetable: Mixed, green beans, mushrooms ▶ Canned and dried fruits: Applesauce, cranberries ▶ Sauces: Pasta, pizza, tomato ▶ Soups: Canned soups, broth, bouillon and dried soup mixes ▶ Meats: Canned tuna, salmon, minced clams, chicken ▶ Peanut butter ▶ Evaporated milk ▶ Vinegars: Cider, red and white wine, balsamic ▶ Oils: Olive, canola, peanut, non-fat cooking spray 	<ul style="list-style-type: none"> ▶ Vegetables and fruits ▶ 100% vegetable and fruit juices ▶ Reduced-fat milk and yogurt (without added sugar) ▶ Reduced-fat cheeses ▶ Reduced-fat sour cream and cream cheese ▶ Whole-wheat and corn tortillas ▶ Eggs ▶ Minced garlic ▶ Sauces: Worcestershire, soy, teriyaki, chili ▶ Ketchup and mustard (spicy and Dijon) ▶ Salad dressings with olive oil or reduced-fat 	<ul style="list-style-type: none"> ▶ Frozen vegetables, fruits, 100% juices ▶ Frozen chopped onions and chopped green pepper ▶ Breads: Whole-grain breads, dinner rolls, English muffins, bagels ▶ Meats: Chicken breast, ground turkey breast, extra-lean hamburger ▶ Fish: Red snapper, salmon, cod, flounder, sole

Note: For many of the items on this list, low sodium options are available. You may want to consider such options if you are trying to reduce the amount of sodium in your diet.

Source: American Cancer Society