

THE WIRE



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

IN THIS ISSUE

SPRING 2011

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You may have noticed the Wire has a new design and layout. We hope you'll agree that it is more reader-friendly, and more importantly, find that each issue has more health care articles and Fund benefit updates to help you maximize your benefits and stay healthy. We have also added an element of fun—like the Website, the newsletter now has a "FunD Stuff" section. In this issue, **FunD Business** includes reminders about recent benefit changes; the **Health Corner** highlights the importance of regular health screenings and what's covered by your benefits; and **FunD Stuff** will help you prepare a meal that is not only heart-healthy, but also tasty. On a final note, it is worth mentioning that the new layout not only looks better but it is more cost-effective to produce. We hope you enjoy it!

FunD Business

New Reimbursement Rules for OTC Medications

As a reminder, all over-the-counter medications (except insulin) now require a doctor's written order (such as a prescription or written order on the doctor's stationery) to be eligible for reimbursement through your Health Reimbursement Account (HRA). In addition, you must file a paper claim form to be reimbursed—you can no longer use the Benny™ Card for over-the-counter medications. To ensure you are reimbursed properly, follow these guidelines when you file a claim for over-the-counter medications:

- ▶ Complete a paper claim form, which is available in the "Forms & Documents" section on the 4th District IBEW Health Fund Website at www.4thdistricthealthfund.com or from the Fund Office at 1-304-525-0331 or 1-888-466-9094.
- ▶ Attach a copy of your receipt and the prescription or other written order from your physician, specifying the name of the medication and the dosage.

The requirement to have a doctor's written order applies to over-the-counter medications only. HRA-eligible supplies that can be purchased over-the-counter, such as contact lens solution and bandages, continue to be eligible for reimbursement without a prescription.

Who's Your Beneficiary?

Life events happen—marriage, divorce, death, adoption/ birth of a child—just to name a few. While there are many ways these events affect your life, the way they affect your Fund benefits is also important to consider. When a life event happens, it is a good time to review your beneficiary information and update it as needed. Maintaining an accurate and up-to-date beneficiary designation is important because it is one of the legal documents that determines who receives a financial and health benefit in the event of your death. If this information is not up-to-date, the benefits you have worked hard to accumulate may go to someone other than the person you intended.

It is easy to review and update your beneficiary.

Simply contact the Fund Office at 1-304-525-0331 or 1-888-466-9094 for a list of 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. Don't take the chance that your benefits will go to the wrong person—check your beneficiary designations today.

List of HRA-Eligible Expenses Expands

Earlier this year, the IRS amended the list of items eligible for reimbursement through a Health Reimbursement Account (HRA). Now, nursing mothers will get some financial relief because breast pumps and supplies and lactation aides are eligible for reimbursement through an HRA. When you use your Benny™ Card to purchase these items, the money is automatically deducted from your HRA.

As a reminder, for all HRA-eligible purchases, you are strongly encouraged to save all your receipts because there is a chance that American Benefit Corporation, the HRA Plan Administrator, may ask for a copy at some point. If you need a paper claim form, it can be downloaded from the “Forms & Documents” page on the 4th District IBEW Health Fund Website (www.4thdistricthealthfund.com), or you can call the Fund Office at 1-304-525-0331 or 1-888-466-9094.

HRA Highlights:

- Your employer(s) contributes to the HRA on your behalf for each hour that you work.
- You can use those contributions to help pay for eligible health-care related expenses not covered by the Plan. Any unused balance is rolled over from year to year.
- A debit card (aka the “Benny™ Card”) makes the process almost paperless.
- The Benny™ Card works best at IAS-certified merchants. A list of the merchants who have this certification is posted on the “Health Reimbursement” page of the Fund’s Website.
- Keep your receipts because you may be asked to provide a copy.

Access at your fingertips.

The 4th District IBEW Health Fund Website is your resource for tools and information. All forms—enrollment, reimbursement, beneficiary, weekly disability and more—can be downloaded with the click of the mouse. If you are a registered member, your Member Dashboard gives you 24/7 access to your personal information—dependents, eligibility status, dollar bank balance and medical/dental claim status. If you have not yet created an account, click on the “**New User Registration**” link on the home page to get started.

Rx Update

Before you get your next prescription filled, review the recent changes in how the Fund administers the prescription drug benefit to see if they apply to you.

- ▶ **A letter of medical necessity is required for prescriptions filled with brand-name medications.** In the Winter 2011 issue of the *Wire*, there were several examples of the savings that could be yours by using generics versus brand-name drugs—in some cases, more than \$200 a month. To further promote the use of generics, a letter of medical necessity is now required when you attempt to fill a prescription with a brand-name drug when a generic equivalent is available.
- ▶ **Osteoporosis medications are now part of the Step Therapy Program.** As a reminder, the Step Therapy Program requires you to first try certain drugs to treat your medical condition before another drug will be covered. For example, if Drug A and Drug B both treat your medical condition, the Plan may not cover Drug B unless you try Drug A first. If Drug A does not

work for you, the Plan will then cover Drug B. In this example, Drug A is the first step in the Step Therapy Program and is usually a generic drug. These drugs should be tried first because they can provide the same health benefit as brand-name drugs but at a lower cost.

- ▶ **The SavRx Prescription Drug Discount Card is for those with a loss of eligibility status.** Did you know that SavRx offers a discount card program to all participants who lose eligibility for Plan coverage? If you lose eligibility under the Plan, you can take advantage of the prescription drug discounts applied to the Plan and you can use the mail order pharmacy for maintenance medications. Of course, you will be required to pay the discounted cost of the medication since you would not be eligible for the Fund’s benefit coverage.



If you have any questions about these changes or the prescription drug benefit, please contact the Fund Office at 1-304-525-0331 or 1-888-466-9094.

Preventive Care Enhancement

Recently, the Federal Drug Administration (FDA) approved the use of Gardasil vaccine for men between the ages of nine and twenty-six. Based on this approval, the medical plan now covers Gardasil injections under the preventive care benefit for all eligible male and female members in accordance with the FDA guidelines for age.

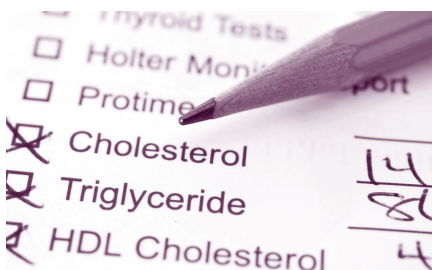
Health Corner

In each issue, **Health Corner** will highlight hot topics in health care, as tracked in the National Health Observances calendar, to help 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*
Watch your eye health; get a glaucoma screening.	Glaucoma is a group of diseases that can damage the eye’s optic nerve. Glaucoma occurs when the normal fluid pressure inside the eyes slowly rises.	If glaucoma goes untreated, it can result in vision loss and blindness. With early treatment, you can often protect your eyes against serious vision loss.	Regular vision exams can help detect early warning signs of glaucoma. The Fund’s vision benefit is administered through National Vision Administrators (NVA). When you go to an NVA provider, your annual exam is covered in full. In addition, discounts are offered on lenses and frames.
Take care of your heart.	Diseases related to the heart have many names—congestive heart failure, arrhythmia, heart failure, high blood pressure, high cholesterol, congenital heart defects, heart attack and stroke. All of them compromise normal heart function and how well the heart pumps blood through your body.	According to the American Heart Association, heart disease is the number one cause of death in the United States for both men and women; stroke is the third cause. In some cases, there are no warning signs. The first outwardly sign of heart disease can be heart attack, which is why it is important to see your doctor for regular check ups.	Your routine annual physical is one of the best ways to get a baseline on your health and/or identify potential issues before they become more severe. Your 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.
Get a colorectal cancer screen, if you are age 50 or older.	Cancer of the colon or rectum is called colorectal cancer. The colon and rectum are parts of the large intestine. Sometimes our bodies produce extra cells that form a tissue mass, or tumor, which can be benign or malignant. Malignant tumors are cancer.	Screenings can help detect polyps or colorectal cancer before the symptoms start. If polyps are found, the doctor can remove them before they become cancer. Early detection can help make the treatment more effective.	There are several different types of tests and screenings designed to detect colorectal cancer. Your medical plan covers a diagnostic colonoscopy (provided in accordance with American Cancer Society guidelines) and a diagnostic sigmoidoscopy as follows: <ul style="list-style-type: none"> ▶ Colonoscopy: 100% up to \$750; balance covered at 80%; deductible does not apply. ▶ Sigmoidoscopy: 100% up to \$150; balance covered at 80%; deductible does not apply; once per 3 calendar years beginning at age 50.

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



Know Your Numbers

The typical annual physical often starts with measuring your **height, weight, and blood pressure**, and ends with a simple blood test. You should also have your **cholesterol and blood sugar level** checked regularly. The results of these routine tests are key indicators of your risk for major illnesses and conditions, such as heart disease, diabetes, cancer, and stroke. Your doctor will tell you where your numbers should be, since they vary from person to person. When you know your numbers, you and your doctor can take steps to reduce your risks.

Heart-Healthy Cooking

If the fish dish on the menu is not always your first choice, you may want give it a try next time. According to the American Heart Association, fish contains protein and nutrients like red meat; however, with fewer calories and the good kind of fat—that is, not the heart-clogging saturated fats. The fat that fish contains is rich in heart-healthy omega-3 fatty acids, which have been proven to lower the risk of heart disease.



Heart-Healthy Recipe

Grilled Lemon-Ginger Salmon

Marinade:

- 2 Tbsp. snipped fresh parsley
- 2 to 2½ Tbsp. fresh lemon juice
- 2 Tbsp. low-salt soy sauce
- 2 tsp. grated, peeled ginger root
- ¼ tsp. pepper

Salmon: Four salmon fillets, about 4 oz. each

Vegetable oil spray

Instructions:

- 1 In a large, airtight plastic bag or glass baking dish, combine the marinade ingredients.
- 2 Rinse fish and pat dry with paper towels; add fish to marinade and turn to coat. Then seal and refrigerate for 15 minutes to 1 hour. Remove fish from marinade and pat dry with paper towel; discard marinade.
- 3 Lightly spray a stovetop grill pan or larger nonstick skillet with vegetable oil spray. Cook fish with the flesh side down over medium-high heat for 4 minutes.
- 4 Turn and cook for another 3 to 4 minutes until fish flakes easily when tested with a fork.

Source: American Heart Association