

Heart-Healthy Recipe

Tuscan-Style Grilled Chicken Kebabs

Ingredients:

- 1 teaspoon grated lemon zest
- 2 tablespoons fresh lemon juice
- 1 tablespoon chopped fresh rosemary or 1 teaspoon dried rosemary, crushed
- 2 teaspoons olive oil
- 2 medium garlic cloves, minced
- 1 teaspoon dried oregano, crumbled
- 1/4 teaspoon crushed red pepper flakes
- 1 pound boneless, skinless chicken breast halves, all visible fat discarded, cut into 16 cubes
- 16 whole button or cremini mushrooms (about 1/2 ounce each), ends trimmed
- 1 medium green bell pepper, cut into 16 pieces
- 16 cherry tomatoes

Instructions:

- 1 In a medium nonmetallic bowl, stir together the first seven ingredients. Add the chicken, stirring to coat. Cover and refrigerate for at least 15 minutes. Turn several times if marinating for more than 30 minutes.
- 2 Soak eight 8-inch wooden skewers for at least 10 minutes in cold water to keep them from charring, or use metal skewers.
- 3 Preheat the grill on medium high.
- 4 Drain the chicken and discard the marinade. Alternately thread the chicken, mushrooms, bell pepper, and tomatoes on the skewers. Lightly spray all sides with cooking spray.
- 5 Grill the kebabs for 2 to 3 minutes on each side (8 to 12 minutes total), or until the chicken is no longer pink in the center and the vegetables are tender.

Source: American Heart Association



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SUMMER 2011

*With this issue we want to take the opportunity to remind you about some of the recent Plan changes that were made to the Medical Plans, Prescription Drug Plan and hourly contribution rate and dollar bank calculations. Read the **Fund Business** section to see if any of these changes affect you. Also in this issue, the **Health Corner** highlights National Infant Immunization Week, Mental Health Awareness Month and Men's Health Month and how related services and care are covered by your benefits; **FunD Stuff** has a recipe for heart-healthy chicken kebabs. Also, be sure to review the safety tips for preparing food when you are grilling or eating outside this summer. We hope you have a safe and healthy summer!*

FunD Business

New Plan Provisions Effective June 1

Here's an overview of recent plan changes (please note that, other than Prescription Drug Plan and dollar bank changes, not all changes apply to all members). Please contact the Fund Office at 1-304-525-0331 or 1-888-466-9094 if you have any questions.

- **Prescription Drug Plan.** The mail order brand-name drug copays are changing for **all members** as follows:
 - *formulary* brand-name drug copay is 20% of retail cost, with a minimum of \$40 and a maximum of \$200; and
 - *non-formulary* brand-name drug copay is 30% of retail cost, with a minimum of \$60 and a maximum of \$200.
- **Medical Plan.** If you are a **regular, active member in the Comprehensive Major Medical Plan and not in the CW/CE classification**, your calendar year deductible and out-of-pocket maximum are changing as shown below. Any amounts that have been applied to your deductible or out-of-pocket maximum from January through May 2011 will carry over and be credited toward these amounts.

Plan Provision (as of June 1)	In-Network	Out-of-Network
Calendar Year Deductible	\$350 per person; \$1,050 per family	\$700 per person; \$2,100 per family
Out-of-Pocket Maximum	\$3,750 per family	\$7,500 per family

- **Hourly Contribution Rate and Dollar Bank changes.** If you are a **regular, active member in the Comprehensive Major Medical Plan and not in the CW/CE classification**, the recommended hourly contribution rate is increasing to \$6.05. This does not include the HRA contribution amount. With this change, the monthly dollar bank "charge" for coverage will also change, effective **September 1**, for **all members**. Refer to your Member Dashboard on the 4th District IBEW Health Fund website (www.4thdistricthealthfund.com) for details.



In an effort to help streamline administrative processes and distinguish the different eligibility requirements, the Fund uses the following classifications:

- regular, active members in the Building Trades Plan (also known as the Comprehensive Major Medical Plan) and not in the CW/CE classification
- regular, active members in the Flexible Choice Plan and not in the CW/CE classification
- members in the CW/CE classification.

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

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No Longer a “Grandfathered” Plan

Under the Patient Protection and Affordable Care Act (“ACA” or “health care reform”), plans are determined to have either grandfathered or non-grandfathered status. At the time these regulations went into effect, the Fund had Grandfathered Status. However, with the changes implemented June 1, the Plan no longer qualifies as a “Grandfathered” Plan. **What this means to you:**

- ▶ All dependent children under the age of 26 are eligible for coverage, **regardless of their access to other coverage through an employer.** However, the Coordination of Benefits provision applies. This means if your child is covered under the Fund’s Plan and also has coverage through his or her employer, that employer’s plan is the primary plan and the Fund’s Plan is secondary. As such, the employer’s plan pays benefits first and

the total benefits paid for a single claim will never be more than the amount the Fund’s Plan would have paid as the primary payer.

- ▶ Out-of-network hospital emergency room services are **paid at 80%.**
- ▶ In-network preventive services recommended by the U.S. Preventive Services Task Force are paid at 100%, not subject to the deductible or dollar limit.*
- ▶ The internal and external claims appeals process* is revised to comply with ACA requirements.

* For a list of in-network preventive services and details on the new internal and external claims appeals process, see the *Important Notice About Changes to the Plan, June 1, 2011* mailed to members’ homes in April. This Notice is also posted on the “Forms & Documents” page of the 4th District IBEW Health Fund website (www.4thdistricthealthfund.com).



If you have questions about what grandfathered health plan status means and what might cause a plan to lose its grandfathered status, contact the Employee Benefits Security Administration (EBSA), U.S. Department of Labor at 1-800-444-3272 or at www.dol.gov/ebsa/healthreform. The website has a chart that summarizes which items do and do not apply to grandfathered health plans.

MAP Offers More Than You May Think

The Member Assistance Program (MAP) is not just for people who need counseling and support. It can also help with:

- ▶ **financial concerns**, like debt recovery, saving for college, estate planning, and taxes
- ▶ **legal concerns**, such as wills, debt obligations, divorce, identity theft or bankruptcy
- ▶ **general life concerns**, like how to be more eco-friendly, protect yourself on social networking sites, improve your fitness level and even how to write an effective complaint letter.

To see for yourself, go to www.guidanceresources.com and enter in the Fund ID, “MAP_4_IBEW.”



Summer Cooking Tips

As the weather gets warmer and the days are longer, many people dine outdoors on the patio, deck or picnic blanket. When you do, be sure to follow these food safety tips recommended by the Centers for Disease Control and Prevention (CDC):

- ▶ **Clean:** Wash your hands, utensils and food platters often—especially if you are cooking meat/chicken.
- ▶ **Separate:** If you are grilling, put cooked meat/chicken on a clean platter rather than back on the one that held the raw meat to avoid cross-contamination.
- ▶ **Cook:** Use a meat thermometer to make sure meats reach the minimum internal cooking temperature, which is often noted on the packaging or on the thermometer.
- ▶ **Chill:** Refrigerate leftovers quickly—don’t let food sit out for more than two hours and, if it’s 90°F or higher, reduce that time to one hour.



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*
National Infant Immunization Week	This is an annual event that highlights the importance of protecting infants from 14 vaccine-preventable diseases before age two.	Infants are particularly vulnerable to infectious diseases. The Centers for Disease Control and Prevention (CDC) website reports that vaccines have drastically reduced infant death and disability caused by preventable diseases in the United States.	Your medical plan covers routine new baby care and necessary immunizations 100%, in accordance with U.S. Preventive Services task force guidelines.** Deductibles do not apply.
Mental Health Awareness Month	Since 1949, Mental Health America has been working to raise awareness of mental health conditions as well as the steps everyone can take to improve their well-being and resiliency when faced with difficult times and challenges.	According to the Mental Health America website, approximately 1 in 4 American adults live with a treatable mental health condition.	Your medical plan provides the following mental health and substance abuse benefits: <ul style="list-style-type: none"> ▶ No lifetime limit on substance abuse benefits. ▶ Member Assistance Program (MAP)—five (5) sessions at 100%; no deductible. ▶ 50% of mental health/substance abuse outpatient treatment charges are covered. ▶ Pre-certified mental health/substance abuse inpatient treatment services are covered the same as any other illness. (If not pre-certified, a \$250 per confinement penalty will apply.)
Men’s Health Month	June is designated as “Men’s Health Month.” The goal is to raise awareness among men and boys about the importance of getting regular health screenings and check ups.	Early detection can make a big difference in keeping a potential health concern from reaching the critical stage.	Your medical plan covers adult male well care services as follows (in accordance with U.S. Preventive Services task force guidelines): <ul style="list-style-type: none"> ▶ Annual prostate exam is covered (including PSA test) 100%. The deductible does not apply. ▶ Annual physical is covered 100%. The deductible does not apply (includes associated laboratory, radiology services, and adult immunizations). ▶ Colonoscopy is covered 100%. The deductible does not apply.

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

** For complete details, visit the “Advisory Committee on Immunization Practices” page on the CDC website at <http://www.cdc.gov/vaccines/recs/acip/default.htm>.



The Fund’s Member Assistance Program (MAP) is provided through ComPsych® at no cost to you and your family members. It is designed to provide you with professional and confidential counseling services to help you handle personal and/or work concerns constructively, before they become major issues. Call 1-877-627-4239 to speak with a counselor or visit www.guidanceresources.com and enter in the Fund ID, “MAP_4_IBEW.”