

THE WIRE



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

IN THIS ISSUE

- ▶ Fund's Drug Coverage is Creditable
- ▶ MAP Goes Mobile
- ▶ Helpful Hints for Passwords
- ▶ New Generics Available
- ▶ Start Your Day with a Glass of Energy

FALL 2012

*In this issue of the Wire, we've got you covered from benefit changes to technology updates and tips on how to save money by using generic medications. The **FunD Business** section starts with some news for our members who are retired or getting ready for retirement. It also reviews recent benefit changes for all our members. If you are a smartphone user, be sure to check out the article about the mobile version of the Member Assistance Plan's website. Then, **Rx Update** highlights generic medications recently approved by the FDA and how you can save money by using them instead of the brand name drug. Finally, if you're not ready to let go of summer just yet, try the wake-up smoothie recipe in the **FunD Stuff** section.*

FunD Business

Medicare Eligible Members, The Fund has You Covered

As required by law, the 4th District IBEW Health Fund will send a notice by October 15, 2012 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 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 Part D 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 covered under the Fund's prescription drug coverage and later enroll in Medicare Part D coverage because you terminated your Fund's coverage, you should not be charged a higher premium for late enrollment in Medicare Part D.

If you would like a copy of the notice, please contact the Fund Office at 1-888-466-9094.

Retiree Eligibility Requirements.

To be eligible for retiree benefits, you must meet the following requirements:

- ▶ Retire from the industry (due to age or disability) under a qualified pension plan;
- ▶ Be at least age 57-1/2 years old;
- ▶ Have been eligible for Plan benefits for at least 48 of the most recent 60 months or, if unable to meet the 48-month requirement, been eligible for Plan benefits for at least 96 of the last 120 months prior to retirement; and
- ▶ Have been eligible for Plan benefits at the time of retirement.

Ready for Retirement? Take Note of New Eligibility Rule

The prolonged economic downturn has affected us all, and we know some of our members are struggling. Members are working fewer hours and finding it more difficult to maintain eligibility for health benefits and, as a result, may not be able to meet the Plan's eligibility requirements for retiree benefits. As of July 1, 2012, the Fund expanded the retiree benefit eligibility rules to allow more flexibility for those members who may not be able to meet the 48-month eligibility requirement—that is, the requirement to maintain plan eligibility for at least 48 out of the last 60 months before their retirement date. The amended requirement states that if you are unable to meet that 48-month eligibility requirement, you may qualify by having been eligible for Plan benefits for at least 96 of the last 120 months prior to retirement. See below for complete retiree eligibility requirements.

A Quick Review of Benefit Improvements

We want you to get the most out of your benefits. Knowing what's covered and how is the first step. Below is a review of recent changes to the medical plan benefits.

- ▶ Mental health/substance abuse outpatient benefits improvements, effective July 1, 2012:
 - The \$100 per day maximum for all outpatient mental health/substance treatment was eliminated.
 - The Plan is increasing the coinsurance (which is the percentage the Fund pays) to be the same as medical and surgical coinsurance. The Fund will pay 80% for PPO providers and 60% for non-PPO providers for outpatient mental health and substance abuse treatment.
- ▶ New preventive care services for women are covered, effective October 1, 2012:
 - While the Fund already covers preventive care for women at 100% at in-network PPO providers, this coverage is expanding effective October 1, 2012 in accordance with the Affordable Care Act.

Some of the **NEW** services will include:

 - Breast feeding support, supplies and counseling
 - Contraceptive methods and counseling
 - Screening and counseling for interpersonal domestic violence
 - Counseling for sexually transmitted diseases

• A complete list of covered services is available on the U.S. Department of Health and Human Services website at <http://www.hrsa.gov/womensguidelines/>.

New Generic Alternatives

Several popular brand name drugs are coming off patent—that is, will have a generic equivalent available. When you take generic medications instead of brand name medications, you and the Fund save money. The FDA recently approved the generic version of the blood thinner Plavix (clopidogrel bisulfate) and a generic version of the allergy/asthma medication Singulair (Montelukast).

Generic medications approved by the FDA are of the same high quality and strength as brand name drugs. This means when it comes to purity, strength, active ingredients, quality and effects on the body, generic drugs are comparable to their brand name equals. In addition, the generic manufacturing and packaging sites must pass the same quality standards as those for brand name drugs. If you are taking or your doctor prescribes Plavix or Singulair, you should ask whether the generic alternative is appropriate for you.

Generic Cost-Savings Examples

Brand Name/ Generic	Your Coinsurance* for the Brand Name Drug	Your Copay for the Generic Drug	Your Savings
Plavix/ clopidogrel bisulfate	\$123.67	\$15.00	\$108.67
Singulair/ Montelukast	\$100.57	\$15.00	\$85.57

* Based on current drug costs and 90-day supply filled through the Sav-Rx mail order program (20% coinsurance with a \$40 minimum/\$200 maximum copay per initial fill and refill). Also see the Prescription Drug page for a benefits summary <http://www.4thdistricthealthfund.com/benefits/active/prescription-drugs/>.

The Member Assistance Plan Goes Mobile

Are you a smartphone user? If so, now you can access employee assistance services on your phone! The mobile version is called **GuidanceResources Now** and is specifically designed for mobile devices with fast downloads and easy-to-read screens. With GuidanceResources Now, you can:

- ▶ Browse Help Sheets, assessments, Q&As, videos and podcasts, and read about other topics including, wellness, relationships, work, education, and financial and legal concerns
- ▶ Find the nearest legal, child care and elder care providers
- ▶ Call a Guidance Consultant for confidential help by clicking on the Fund's toll-free number.

Simply type www.guidanceresources.com into your mobile device's browser and you will be automatically directed to **GuidanceResources Now**. Shortcut apps will be available soon in Apple and Android app stores.



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*
September is National Cholesterol Education Month	High blood cholesterol affects more than 65 million Americans and is a serious condition that can increase your risk for heart disease or suffering a heart attack.	The higher your cholesterol level, the greater the risk. You may have high cholesterol without knowing it.	Cholesterol screening for adults of certain ages and those at high risk is covered at 100% as a preventive service under the Fund's medical plans. Cholesterol-lowering medications are covered under the Fund's prescription drug benefit.
October is National Breast Cancer Awareness Month	According to the American Cancer Society (ACS), Breast cancer is a malignant tumor that starts in the cells of the breast. A malignant tumor is a group of cancer cells that can grow into (invade) surrounding tissues or spread (metastasize) to distant areas of the body.	The ACS reported 39,520 deaths in women in 2011. Most doctors feel that early detection tests for breast cancer save thousands of lives each year, and that many more lives could be saved if even more women and their health care providers took advantage of these tests.	The Plan covers a wide array of women's preventive care services, including breast cancer screenings, mammograms, cervical cancer screenings and prenatal care. Remember, beginning October 1, 2012, the Plan will cover additional women's preventive care services at 100% when you visit an in-network PPO provider. You can find more details about women's preventive care coverage on the U.S. Department of Health and Human Services website at http://www.hrsa.gov/womensguidelines/ .
November is COPD Awareness Month	COPD, also known as emphysema and chronic bronchitis, is a very serious lung disease and if left untreated, can make it difficult to breathe.	COPD is often preventable and treatable. It is the 3rd leading cause of death in the United States and can cause serious long-term disability and early death.	The most important and effective treatment for COPD is to stop smoking. The Free & Clear Quit For Life® Program, which is provided at no cost (other than the cost for prescribed drugs), covers: up to five coaching calls from a Quit Coach; online support and one course of a pre-determined dosage of non-prescription Nicotine Replacement Therapy (such as the patch, gum, or lozenges) upon recommendation of a Quit Coach.

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

Password Tips

We know that in your day-to-day life, you have to remember a flurry of passwords as more services and information goes online or mobile. Here are some tips for choosing, and remembering, passwords:

- ▶ Avoid easily guessable passwords like your child's name
- ▶ Choose a phrase, maybe about yourself, such as, "Jason likes to sit on his purple couch." Make your password the first initial of that phrase: JLTSOHPC
- ▶ Don't use the same password for multiple sites
- ▶ To keep track of all the different passwords you have, use memory storing sites like "KeePass" (<http://keepass.info/>)
- ▶ If you forget your password, there's usually a "forgot your password" or "password hint" link to help you either reset it or to send a reminder.



A Summary of Benefits and Coverage (SBC) is on the way.

Be on the lookout to receive your Summary of Benefits and Coverage (SBC) in the mail. The SBC is a document the federal government has mandated that all funds provide to their members who are eligible for medical coverage. This generic document summarizes our Fund's specific benefits in a simple question-and-answer format. When you receive your copy, be sure to review it and share it with your family members who are eligible for Fund coverage.

To best understand the benefits provided by the Fund, we recommend that you refer to the materials that the Fund has created—the Fund's website, www.4thdistricthealthfund.com, Summary Plan Description (SPD) and other documents that are available to you.

If you have any questions about the SBC, call the Fund Office at 1-304-525-0331.



Wake-up Smoothie

Ingredients:

- 1 1/4 cups orange juice, preferably calcium-fortified
- 1 banana
- 1 1/4 cups frozen berries, such as raspberries, blackberries, blueberries and/or strawberries
- 1/2 cup low-fat silken tofu or low-fat plain yogurt
- 1 tablespoon sugar or Splenda Granular (optional)

Preparation:

Combine orange juice, banana, berries, tofu (or yogurt) and sugar (or Splenda), if using in a blender; cover and blend until creamy.

Serve immediately.

Nutrition Per Serving:

139 Calories; 28 g Carbohydrates; 2 g Fat (0 g sat, 0 g mono); 4 g Protein; 0 mg Cholesterol; 4 g Fiber; 421 mg Potassium; 19 mg Sodium; 0 g Added Sugars. Nutrition Bonus: Vitamin C (110% daily value), Fiber (16% daily value).

Source: EngagementHealth®