

FunD Stuff

A Stay Young at Heart Recipe from the National Heart, Lung and Blood Institute.



Heart-Healthy Recipe

Chicken Marsala (lower salt, lower fat version)

Ingredients:

1/8 tsp black pepper
1/4 tsp salt
1/4 cup flour
4 chicken breasts, boned,
skinless (5 ounces)
1 tbsp olive oil
1/2 cup Marsala wine
1/2 cup chicken stock, skim fat
from top
fresh lemon juice from 1/2 lemon
1/2 cup sliced mushrooms
1 tbsp fresh parsley, chopped

Preparation:

Mix together pepper, salt, and flour. Coat chicken with seasoned flour. In a heavy-bottomed skillet, heat oil. Place chicken breasts in skillet and brown on both sides. Then remove chicken from skillet and set aside. To the skillet, add wine and stir until the wine is heated. Add juice, stock, and mushrooms. Stir to toss, reduce heat, and cook for about 10 minutes until the sauce is partially reduced. Return browned chicken breasts to skillet. Spoon sauce over the chicken. Cover and cook for about 5-10 minutes or until chicken is done. Serve sauce over chicken. Garnish with chopped parsley.

Yield:

4 servings (serving size: 1 chicken breast with 1/3 cup sauce). Each serving provides 277 calories; 8 g total fat; 2 g saturated fat; 77 mg cholesterol; 304 mg sodium.



THE WIRE



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

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SUMMER 2012

*Learn what's new and how to get the most out of your benefits this summer with this edition of the Wire. Get started with an important reminder about how to get the most out of your HRA by making sure you file claims correctly and keep your receipts; otherwise, you may not be reimbursed. The **Fund Business** section also highlights how the Member Assistance Program (MAP) can be a great complement to your other health and welfare benefits by not only helping with the sometimes emotional side of illness but also helping with everyday life—such as finding the best summer camp, planning for a move or finding an apartment or house to rent. As in every issue, **Health Corner** reviews summer's hot health topics and how Fund benefits have you covered. Finally, try a new lower-salt, lower-fat, heart-healthy chicken marsala recipe in the **Fund Stuff** section. Happy reading!*

FunD Business

Get the Most Out of Your HRA

Do you wear contacts, see a chiropractor or have a child who goes to the orthodontist? If so, certain expenses related to these types of health care services may be eligible for reimbursement through the Health Reimbursement Plan (HRA). However, you must have the proper substantiation, as required by the Internal Revenue Service regulations that govern this type of plan. Substantiation is proof—typically a letter of medical necessity, store receipt or, for over-the-counter drugs, a doctor's prescription—that certain expenses are a qualified medical expense.

Keep all your receipts. There is a possibility that American Benefit Corporation may ask you to verify a purchase and you will need to show the receipt as proof, even if you used your HRA debit card at an Inventory Information Approval System (IIAS)-certified merchant. You may also need your receipts for tax purposes.

For example, when you use your HRA debit card (aka the "Benny™ Card") at a medical or vision care provider, you will need to provide American Benefit Corporation with a copy of that receipt to be reimbursed for the expense. Although some stores and doctors' offices have certified IIAS technology that tells you, at the time of purchase, if your items are approved and processed correctly, it is **always** a good idea to keep **all** your receipts.

In fact, if you want, you can mail or fax your receipts to American Benefit Corporation immediately after

using your Benny Card. The system will be updated so that when the charge is processed, the substantiation required will already be recorded and no follow-up will be necessary. You can mail your receipts to American Benefit Corporation, HRA Department, 3150 US Route 60, Ona, WV 25545 or fax to 304-525-6005.

HRA-eligible expenses. Only expenses not reimbursed by the Fund's Plan, or any other plan, are eligible for reimbursement through your HRA. A list of those expenses is on page 3. As you review the list, note that certain items require a receipt **and** a letter of medical necessity to be reimbursed.

A quick review of how a HRA works. Your employer contributes toward a Health Reimbursement Account (HRA) on your behalf for each hour you work. This contribution is part of the negotiated employer hourly contribution to the Plan. Then, as your HRA balance grows, you can use your account to pay for eligible health care expenses not covered by the Plan. Any unused HRA balance is rolled over from year to year, so it is possible to use these accumulated funds to pay for larger expenses you may have in the future.

If you have any questions about eligible expenses, using your HRA debit card, or how to file a claim, contact American Benefit Corporation at 1-304-525-0331 or 1-888-466-9094 and ask for the HRA Department.

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Autism Treatment Covered Under Behavioral Health Benefit

Autism is a complex development disorder that affects 1.5 million Americans, yet studies show that with early diagnosis and treatment, the quality of life for a person with autism is greatly improved. In recognition of this, the Fund now includes certain autism treatments as part of the behavioral health benefit—in addition to the coverage that has always been available under the medical and prescription drug plans. This benefit includes testing, evaluation and medication management.

Treatment and support for people who have autism is a lifetime commitment that can have a significant financial impact. The Autism Society estimates that the lifetime cost of caring for a child with autism ranges from \$3.5 million to \$5 million and that the United States is facing almost \$90 billion annually in costs for autism. In an effort to try to alleviate the financial effects of caring for someone with this disorder, certain services are covered under the behavioral health benefit as shown in the chart. However, it is important to note

that the Plan will not cover all treatment therapies. For example, at this time Applied Behavioral Analysis (ABA) treatment is considered experimental and **not** covered by the Plan. ABA is a system of autism treatments based on the theory that behaviors can be taught through a system of rewards and consequences. If you have any questions about how a particular service or care is covered, contact the Fund office at 1-304-525-0331 or 1-888-466-9094.

Behavioral Health Treatment Benefits		
Plan	Outpatient Treatment	Inpatient Treatment (pre-certification required)*
Comprehensive Major Medical Plan	Fund pays 50% of covered charges.	Covered same as any other illness.
Flexible Choice Medical Plan	Fund pays 50% of covered charges.	Fund pays 50% of covered charges.

* Either you or your provider must call ComPsych at 1-877-627-4239 to precertify inpatient hospital treatment for mental health and substance abuse. If you do not, you will be charged a \$250 penalty fee. In an emergency, seek care immediately, then call your primary care doctor as soon as possible for further assistance and directions on follow-up care. Failure to make contact within seventy-two (72) hours of an emergency admission will result in application of the \$250 penalty fee.

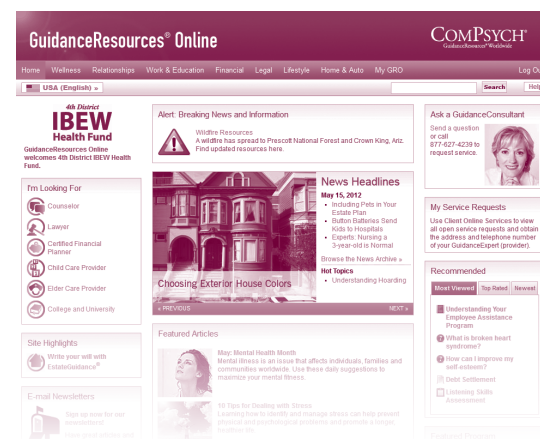
The Member Assistance Program can help too. If you are caring for someone with autism, the Member Assistance Program (MAP) can help you recognize and prepare for the many challenges of living with someone with this disorder. MAP counseling services are provided through ComPsych® at no cost to you and your family members. To learn more about how MAP can help, call 1-877-627-4239. Counselors are available 24 hours a day, seven days a week.



MAP Helps You Find Work/Life Balance

Sometimes we all need a little extra help finding answers to questions or tracking down a reliable referral for a moving company or the best care for an older relative. The Member Assistance Program (MAP) can help with these and a variety of other life events that can make it difficult to balance the demands of work with your life outside of work. The Fund provides this valuable program through ComPsych® **at no cost** to you or your family members. So give MAP a try the next time you have financial or legal issues, are in the market for a new car, selling your home or moving, trying to find the best child or elder care services or preparing to have a baby or adopt a child. A guidance resource specialist can help you come up with a customized solution that fits your distinct needs. The specialist helps you get answers or find the information or referrals you need so you can have peace of mind and stay focused on your job during work hours and spend your time outside of work doing what you enjoy most in life.

If you haven't had the opportunity to visit GuidanceResources® Online yet, scan the QR code or go to www.guidanceresources.com and enter in the Fund ID, "MAP_4_IBEW" to get started.



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*
June is National Safety Month	Since 1913, the National Safety Council has been helping communities create safe, accident-free environments. June is dedicated to educating the public around the leading causes of preventable injuries and deaths.	The safety and well-being of our members is our priority. Sometimes our work puts us in potentially dangerous situations. Raising the safety awareness of our members is good for everyone.	The GuidanceResources® website provides safety-related resources on a number of topics. Once you register and login, type “safety” in the search box to browse through all the safety-related topics.
July is National Juvenile Arthritis Month	Juvenile arthritis (JA) is a term used to describe the many autoimmune and inflammatory conditions that can develop in children ages 16 and younger. Usually, arthritis affects joints, but JA may involve the eyes, skin and gastrointestinal tract as well. If you have young children, make sure you know the warning signs, which can be found at www.arthritis.org	According to www.arthritis.com , approximately 294,000 children under age 18 are affected by pediatric arthritis and rheumatologic conditions. Arthritis and related conditions, like JA, cost the U.S. economy nearly \$128 billion per year in medical care and indirect expenses, such as lost wages and decreased productivity.	Fund benefits cover 100% of eligible well-child care services, such as: <ul style="list-style-type: none"> ▶ routine new baby care for children under age 2 (for hospital and office visits, laboratory, and radiology services) ▶ routine physical exam for children age 2 through 18 (for office visits, laboratory, and radiology services) ▶ necessary immunizations ▶ HPV vaccine for girls and boys according to Advisory Committee on Immunization Practices guidelines.
August is National Immunization Awareness Month	It's important to protect your good health by being immunized against infectious diseases.	The Centers for Disease Control and Prevention (CDC) website reports that vaccines have drastically reduced death and disability caused by preventable diseases in the United States.	Fund benefits will pay 100% of covered expenses for an annual routine physical exam (including associated laboratory and radiology services) and adult immunizations (includes office visit expense if the immunizations were the sole reason).

* You must use PPO providers when receiving preventive, well-care services for benefits to be paid. Please note that this preventive care benefit does not include treatment for illness or injury. Also see the [Advisory Committee on Immunization Practices](#) page on the Centers for Disease Control and Prevention website for additional immunization and vaccine information.

Eligible HRA Expenses (see cover page article)

- Acupuncture (excluding remedies and treatments prescribed by acupuncturist)
- Alcoholism treatment
- Ambulance
- Artificial limbs/teeth
- Chiropractors
- Christian Science practitioner's fees
- Contact lenses and solutions
- Copayments
- Costs for physical or mental illness confinement
- Crutches
- Deductibles
- Dental fees (including expenses not covered under the 4th District IBEW Health Fund)
- Dentures
- Diagnostic fees
- **Dietary supplements with doctor's letter of medical necessity***
- Drug and medical supplies (i.e. syringes, needles, etc.)
- Eyeglasses prescribed by your doctor
- Eye examination fees
- Eye surgery (cataracts, LASIK, etc.)
- Hearing devices and batteries
- Hospital bills
- Insulin
- Laboratory fees
- Laser eye surgery
- Obstetrical expenses
- Oral surgery
- Orthodontic fees
- Orthopedic devices
- Oxygen
- Physician fees
- Premiums you pay for your health, disability, or long-term care coverage (including self-payments to maintain eligibility under the 4th District IBEW Health Fund and COBRA payments)
- Premiums for qualified, employer-sponsored insurance coverage
- Prescribed medicines (including your copay amounts under the 4th District IBEW Health Fund)
- Psychiatric care
- Psychologist's fees
- Routine physicals and other non-diagnostic services or treatments
- Smoking-cessation programs
- Smoking-cessation over-the-counter drugs
- Surgical fees
- **Vitamins with doctor's letter of medical necessity***
- **Weight-loss programs with doctor's letter of medical necessity***
- **Weight-loss over-the-counter drugs with doctor's letter of medical necessity***
- Wheelchair
- X-rays

*A receipt and a doctor's note of medical necessity are always required to be reimbursed for these expenses.