

THE WIRE



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

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SPRING 2014

This issue highlights helpful ways to maximize your Fund benefits, from tips on how to use the mail order service for prescription drugs to knowing what tests are included in a free Wellness visit. Equally important is making sure your beneficiary designations are complete and up-to-date; otherwise, your benefit may go to someone other than you intended. This issue walks you through step-by-step instructions for making (or updating) a beneficiary designation and discusses how to save money with generic drugs. Also, we've included a delicious low-fat recipe for a familiar comfort food. We trust this edition of the Wire will be educational—and satisfying too!

FunD Business

When and How to Use Mail Order Service

The prescription drug plan's mail order service is designed for anyone who takes maintenance medications, which are medications taken on a regular basis for chronic conditions such as high blood pressure, arthritis, diabetes and asthma. When you use the mail order service for longer-term prescriptions, you also save. For example, your copays for a 90-day supply through mail order are lower than a three-month supply from a retail pharmacy, plus you get the convenience of home delivery. A summary of the Prescription Drug Plan coverage for retail and mail order services is provided on page 2.

If you are taking a maintenance medication and not currently using the mail order service, it's easy to get started. Here's how:

How to Fill a Prescription by Mail

To fill a prescription by mail, follow these easy steps:

1. Obtain a copy of the Sav-Rx Mail Order Form. Mail Order Forms are available online at www.savrx.com (click on the "Order Forms" tab to download a form), or you can call 1-866-233-IBEW (4239).
2. Attach an original prescription to the Sav-Rx Mail Order Form. You can also use the Sav-Rx Mail Order Form to order prescription drug refills.
3. Submit the prescription and the Order Form to the address shown on the Form.

4. Be sure to include your payment information when you're completing the Form—without it, your order may be delayed.

The image shows two forms. The top form is the 'SAV-RX MAIL ORDER FORM' with fields for Name, Date, Group #, Address, City, State, ZIP, Doctor Name, and Doctor Phone. It also has a section for 'NEW PRESCRIPTION' with checkboxes for 'Include your original prescription(s) in my shipment' and 'Include Credit Card information or payment'. The bottom form is a 'Payment Information Form' with fields for 'Please charge my Credit Card', 'Check One' (with radio buttons for VISA, MasterCard, Discover, American Express), 'Credit Card Number', 'Cardholder Signature', 'Date', and 'Credit Card Expiration Date' (Month and Year). It also includes a note about pre-payment being required for all orders and a warning that payment could be delayed if the information is not provided.

See the next page for a summary of the Prescription Drug Plan benefits. Additional information about the Prescription Drug plan is available on our website at www.4thdistricthealthfund.com in the "Benefits Overview" section.

If you're submitting a prescription for the first time, it's smart to ask your doctor for two separate prescriptions—one for a 30-day supply that you can fill at a retail pharmacy and the other for a 90-day supply that you can submit through the mail order program. This way, if you need to start taking your medication right away, you won't have to wait for it to be delivered.

Cymbalta Goes Generic

New generic medications come on the market all the time as the patents on brand name drugs expire. For example, recently the U.S. Food and Drug Administration (FDA) approved the launch of duloxetine delayed-release capsules, which is the generic version of Cymbalta, a prescription medicine used to treat depression and other conditions. If you are currently taking Cymbalta, talk to your doctor about switching to duloxetine delayed-release capsules. The cost comparison below shows how you can save with the generic versus the non-preferred brand name drug. It is based on the estimated cost for a 30-day supply purchased at a retail pharmacy.

- ▶ Cymbalta (30 mg): You pay \$154.40 (30% non-preferred brand name coinsurance x \$233* PLUS the difference in cost between the brand and generic medication)
- ▶ Duloxetine delayed-release capsules (30 mg): You pay \$14.85 (10% generic coinsurance x \$148.50*)

* Note: Costs are based on estimates from SavRx. Actual costs may vary.

Whether you're currently on medication, or have a new prescription to fill, ask your doctor if a generic equivalent is available and the right choice for you. If it is, you'll pay less out of your pocket when you fill the prescription, since your copay is substantially less for a generic drug, as shown below.

Prescription Drug Benefit Summary

- ▶ At a retail pharmacy (up to a 34-day supply or 100 units, whichever is greater):
 - Generic – You pay 10% with a \$10 minimum*/\$100 maximum copay per initial fill and refill
 - Preferred Brand – You pay 20% with a \$15 minimum*/\$100 maximum copay per initial fill and refill
 - Non-Preferred Brand – You pay 30% with a \$30 minimum*/\$100 maximum copay per initial fill and refill.
- ▶ Through mail order (up to a 90-day supply):
 - Generic – You pay a \$15 copay per initial fill and refill
 - Preferred Brand – You pay 20% with a \$40 minimum*/\$200 maximum copay per initial fill and refill
 - Non-preferred Brand – You pay 30% with a \$60 minimum*/\$200 maximum copay per initial fill and refill
 - Brand when a Generic is available—You pay 30% plus the difference in cost between the brand and generic medication.

* Note: If the cost of a medication is less than the minimum copay amount, you are responsible for the actual cost of the medication, plus the dispensing fee. For example, if a preferred brand name medication costs \$7 (the Plan's minimum copay is \$15 retail and \$40 mail order), you will pay \$7, plus the dispensing fee—not the applicable minimum copay.

Who's Your Beneficiary?

It's very important to make sure your beneficiary designation for life and accident insurance is complete and up-to-date. Why? Because the person you designate as your beneficiary will receive the proceeds of your benefit in the event of your death. If you don't designate a beneficiary, the benefit will be paid to your survivors or estate in a pre-determined manner based on insurance law. Similarly, it is important to remember to update your beneficiary, as needed, if you have a life event, such as getting married or divorced or having a child. Think about how your current spouse would feel if your benefit went to your former spouse.

The Fund does not change beneficiaries for you—only you can. Follow the steps below to add or change your beneficiary designation.

1. Go to the "Forms & Documents" section of our website (www.4thdistricthealthfund.com/forms/)
2. Under the list of "Forms" scroll down to the "Life and Accidental Death and Dismemberment (AD&D) Insurance Plans" section
3. Click on the heading to expand this section and you will see the "Beneficiary Designation Form"
4. Click on the link to open and print the Form. Once you complete the Form, mail it to the Fund Office.

4th District IBEW Health Fund

1. Enter keywords Search

ABOUT THE FUND MEMBER BENEFITS FORMS & DOCUMENTS CONTACTS

Home >

Forms & Documents

2. Forms General Forms

- Enrollment Form
Complete this form if you are newly eligible or experience a change in family status (e.g., marriage or birth of a child).
- Proof of Other Insurance Form
Complete this form if you or a dependent has insurance coverage through another plan (e.g., your spouse's employer).
- Subrogation Agreement
The Fund has the right to recover payments it makes on your behalf for an illness or injury should you receive money as a recovery from another party for the same illness/injury.

3. Documents General Documents

- Notice of Privacy Practices (Full Notice 2013)
This notice describes how health information about you may be used and disclosed and how you can get access to this information.
- ACA Plan Changes, Women's Health and Cancer Rights Notice and HIPAA/Privacy Notice (2012)
Important annual notice about your benefits.
- Flexible Choice Plan SPD
Describes what's covered, what's not covered, how the Plan works and other important administrative matters about your benefits.
- Summary Plan Description for Disability, Medical, Rx Vision & Dental Plans (updated through 1/2013)
Describes what's covered, what's not covered, how the Plan works and other important administrative matters about your benefits.

4. The Medical Plan

- + Health Reimbursement Arrangement (HRA) Program
- + Dental Plan
- + Vision Plan
- + Weekly Disability Benefits
- + Life and Accidental Death and Dismemberment (AD&D) Insurance Plans
- + Life and AD&D Insurance Claim Form
Complete this form when applying for Life or AD&D insurance benefits.
- + Beneficiary Designation Form
Use this form to designate or update your beneficiary information.

What's in a Wellness Visit?

One key to staying healthy and preventing illness is having a good understanding of your overall well-being. That's what a wellness visit is for. During a wellness visit, your doctor evaluates your overall physical condition and talks to you about ways to stay healthy. If your tests happen to indicate risk factors for specific illness, your doctor also discusses strategies to address these risk factors so you can mitigate future health problems. Here's a closer look at what to expect from a wellness visit.

The visit begins with a review of your medical history, along with a general physical screening, which includes testing blood pressure, body mass index, cholesterol, glucose and other health indicators. You may also receive preventative screenings and routine immunizations, depending on your age and risk factors. Based on the results of your exam, your doctor then creates a personalized wellness plan for you. Focusing on lifestyle choices that help you stay healthy, such as diet, exercise and

sleep, this plan may also include future tests, procedures or additional health screenings. The chart below lists the services generally covered during a wellness visit.

The Fund pays 100% of covered services—you do not have to pay a deductible or coinsurance—when you see an in-network doctor. Just remember to tell your doctor to use the wellness visit code when he/she submits the bill. If you and your doctor choose to include care that isn't part of the covered services during your visit, these services will be billed separately, and coinsurance and deductibles will apply.

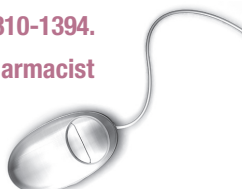
For more information, check out the schedule of benefits section in your Summary Plan Description, or visit the "Medical Benefits" page on our website, www.4thdistricthealthfund.com. If you need to find a new doctor, or to find out if your current doctor is in the network, call 1-800-810-2583 or go online at www.anthem.com.

Services Generally Covered	Services Generally Not Covered
<ul style="list-style-type: none"> ▶ General physical exam (including associated lab and radiology services)—blood pressure, body mass index, etc. ▶ Preventive screenings and services based on age and risk factors—colorectal cancer, testicular and/or prostate exam, breast exam and/or pap smear ▶ Screening lab tests based on risk factors—cholesterol, glucose, HIV, Type 2 Diabetes, and others ▶ Immunizations (for adults and children) ▶ Counseling on healthy lifestyle choices —obesity screening, diet counseling, depression screening, alcohol misuse screening ▶ Referrals for specialized testing procedures based on risk factors and national guidelines—mammograms or colonoscopy 	<ul style="list-style-type: none"> ▶ Evaluation of new problems—chest pains, stomach pain, infections, etc. ▶ Management of chronic conditions—high blood pressure or diabetes ▶ Problem-based treatment—joint injections, mole removal etc.

Save Time—Have Your Doctor Submit Your Prescription Electronically

Did you know that your doctor can submit an electronic prescription directly to Sav-Rx? To do so, he or she may:

- ✓ Submit an electronic prescription to Sav-Rx by selecting the Sav-Rx Mail Order Pharmacy and transmitting the prescription through their e-prescribing software.
- ✓ Fax the prescription to Sav-Rx at 888-810-1394.
- ✓ Phone the prescription to a Sav-Rx pharmacist at 1-866-233-IBEW (4239).



FunD Stuff—A Healthy Take on an Old Favorite

Here's a healthy alternative for the ultimate comfort food—Mac-n-Cheese. According to the recipe from CookingLight's website, this version saves over 500 calories, more than 300 milligrams of sodium and just about 30 grams of saturated fat per serving. Reviewers gave it four of out five stars.

Ingredients

3 cups cubed peeled butternut squash
(about 1-pound squash)
1 1/4 cups fat-free, lower-sodium chicken broth
1 1/2 cups fat-free milk
2 garlic cloves, peeled
2 tablespoons plain fat-free Greek yogurt
1 teaspoon kosher salt
1/2 teaspoon freshly ground black pepper
1 1/4 cups shredded Gruyère cheese
1 cup grated pecorino Romano cheese
1/4 cup finely grated fresh Parmigiano-Reggiano
cheese, divided
1 pound uncooked cavatappi
Cooking spray
1 teaspoon olive oil
1/2 cup panko (Japanese breadcrumbs)
2 tablespoons chopped fresh parsley

Preparation (preheat oven to 375°)

- ▶ Combine squash, broth, milk, and garlic in a medium saucepan; bring to a boil over medium-high heat. Reduce heat to medium, and simmer until squash is tender when pierced with a fork, about 25 minutes. Remove from heat.
- ▶ Place the hot squash mixture in a blender. Add salt, pepper, and Greek yogurt. Blend until smooth. Place blended squash mixture in a bowl; stir in Gruyère, pecorino Romano, and 2 tablespoons Parmigiano-Reggiano. Stir until combined.
- ▶ Cook pasta according to package directions, omitting salt and fat; drain well. Add pasta to squash mixture, and stir until combined. Spread mixture evenly into a 13 x 9-inch glass or ceramic baking dish coated with cooking spray.
- ▶ Heat oil in a medium skillet over medium heat. Add panko, and cook for 2 minutes or until golden brown. Remove from heat; stir in remaining 2 tablespoons Parmigiano-Reggiano cheese. Sprinkle evenly over the hot pasta mixture. Lightly coat topping with cooking spray.
- ▶ Bake at 375° for 25 minutes or until bubbly. Sprinkle with parsley, and serve immediately.



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