

THE WIRE



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

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SUMMER 2014

Welcome to summer! In this issue of the Wire, **Health Corner** provides some tips on how to keep cool and protect yourself while enjoying the warm weather. We get back to business in the **FunD Business** section with a look at an Explanation of Benefits (EOB), including why you get EOBs and how they can help clarify how your benefits work. Also, if you are in the Building Trades plan, be sure to read about the change in the Dollar Bank charge for monthly coverage and how it may affect your benefits eligibility. Remember: as a registered member, you can track your Dollar Bank, employer contributions and benefits eligibility through the Member Dashboard. If you are not yet registered, this summer is a good time to register. Just go to our website and click on “New User Registration” to get started. Finally, if you are in the market for a new pair of sunglasses, be sure to check out the tips in the **FunD Stuff** section before you make your next purchase. We trust this issue will kick-start your summer with information to help you get the most of your Fund benefits. Have a fun—and safe—summer!

FunD Business

Contribution Rate Increase for the Building Trades Plan

If you are a regular, active member in the Building Trades Plan (also known as the Comprehensive Major Medical Plan) and not in the CW/CE classification, the recommended hourly contribution rate is increasing from \$6.15 to \$6.30 starting June 1. (Note: This does not include the HRA contribution amount). With this change, the monthly Dollar Bank “charge” for coverage will also change to \$882 starting in August for the coverage month of September.

Regardless of your medical plan, your Dollar Bank is the “holding area” for contributions made on your behalf by the employers you work for throughout the year. The balance in your Dollar Bank determines whether or not you are eligible for benefits. If your Dollar Bank balance is sufficient to cover the “charge” for benefits on the eligibility determination date, you will remain eligible for benefits. However, if your Dollar Bank balance falls below the required amount, you will not be eligible. The table below illustrates this process for all members.

Timing	What Happens	What This Means
June	Work month	A member works during the month of June.
July	Employers make contributions	Employers make required contributions to the member's Dollar Bank based on the number of hours worked in June. For members in the Building Trades Plan, this contribution is \$6.30.
August	Eligibility for coverage is determined	The Fund Office reviews the member's Dollar Bank balance to ensure the required amount is available to cover the cost of coverage. For members in the Building Trades Plan, that amount is \$882.
September	Benefit effective date	Benefit coverage is effective for eligible members.

You can track your Dollar Bank balance, benefits eligibility and employer contributions through the Member Dashboard. If you have not registered yet, go to the website today and click on the “New User Registration” link.

How to Read an Explanation of Benefits (EOB)

Many people get nervous when they receive an Explanation of Benefits (EOB) from the Plan. There's no need—an EOB is not a bill. It's a statement that lists all the services you received during a particular visit to a doctor/dentist, and how much each service costs. Full of useful information, an EOB can remind you of the treatment you received, help you understand what percentage of your medical/dental costs is covered by Fund benefits, and enable you to keep track of your health care expenses.

Any time you or your dependent receive services from a health care provider, the provider submits a claim for payment. Once the claim is processed, an EOB is sent to both you and the provider to let you know how the claim was handled. A typical EOB contains the following information:

- 1 The name of the patient who received the service.
- 2 Your member ID number, which should match the number on your Plan card.
- 3 The claim number for a particular service. (Note: You'll need this number if you have questions.)
- 4 The name of the procedure and date you received the service.
- 5 The billed amount that your provider charged.
- 6 The amount not covered by the Fund, if any.
- 7 The provider adjustment is what the provider has agreed to accept for their services.
- 8 The Plan benefit (as a percentage) and what the Fund has paid to the provider.
- 9 Your remaining deductible, if any, and the balance due to the provider after the Fund pays benefits. You may get a separate bill for this amount.

4TH DISTRICT I.B.E.W. HEALTH FUND
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EXPLANATION OF BENEFITS -- THIS IS NOT A BILL Inquiries? Call 888/466-9094 or 304/525-0331

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Provider: DAVIS MEDICAL CENTER Patient ID: Claim#: 004739833
Patient: Member ID: Check#:

Procedure	Date of Service	Billed Amount	Not Covered/Co-Pay	Covered Charges	Provider Adjustment	Deductible	Code	Pay %	Paid Amount
HOSPITAL ANCILLARY CHAR	3/03/2014	841.50	.00	841.50	67.32	.00		80.0%	619.34
HOSPITAL ANCILLARY CHAR	3/03/2014	431.25	.00	431.25	34.50	.00		80.0%	317.40
HOSPITAL ANCILLARY CHAR	3/03/2014	193.75	.00	193.75	15.50	.00		80.0%	142.60
HOSPITAL ANCILLARY CHAR	3/03/2014	193.75	.00	193.75	15.50	.00		80.0%	142.60
HOSPITAL ANCILLARY CHAR	3/03/2014	117.65	.00	117.65	9.41	.00		80.0%	86.59
MEDICAL/SURGICAL SUPPLI	3/03/2014	117.08	.00	117.08	9.36	.00		80.0%	86.18
MEDICAL/SURGICAL SUPPLI	3/03/2014	48.00	.00	48.00	3.84	.00		80.0%	35.33
MEDICAL/SURGICAL SUPPLI	3/03/2014	9.25	.00	9.25	.74	.00		80.0%	6.81
MEDICAL/SURGICAL SUPPLI	3/03/2014	8.00	.00	8.00	.64	.00		80.0%	5.89
MEDICAL/SURGICAL SUPPLI	3/03/2014	8.00	.00	8.00	.64	.00		80.0%	5.89
MEDICAL/SURGICAL SUPPLI	3/03/2014	8.00	.00	8.00	.64	.00		80.0%	5.89
MEDICAL/SURGICAL SUPPLI	3/03/2014	2.00	.00	2.00	.16	.00		80.0%	1.47
Claim Totals		1,978.23	.00	1,978.23	158.25	.00			1,455.99
Amount Paid to Provider									1,455.99

You have met your \$350.00 individual medical in network deductible.
You have \$2,990.39 remaining of your individual medical in network out of pocket.
Payment reflects the contractual agreement with: ANTHEM
The Patient BALANCE DUE is: \$363.99 based upon the contract rates.

4TH DISTRICT I.B.E.W. HEALTH FUND

When you receive an EOB, review all the information to make sure it's correct. If you have questions about how a service is covered, contact the Fund Office at **304-525-0331** or **888-466-9094**, refer to your Summary Plan Description, or visit the Fund's website at **www.4thdistricthealthfund.com**.

Stay Cool in the Sun

During the summer, most people spend as much time as possible outside. With the abundant sunshine, warm temperatures, beaches and hiking trails, it's hard not to take advantage of long, activity-filled days. While soaking up sunshine is great, excessive exposure to extreme heat and harmful UV radiation can lead to serious health risks. The good news is that these problems are easily preventable. Here are some tips that will help you and your family stay cool and healthy this summer.



- ▶ **Exercise outside before noon or after 6:00 p.m.** Summer is the perfect time to improve your tennis game, restart your jogging routine or go for a bike ride. But physical activity in the blazing heat can lead to dehydration and heat stroke if you're not careful. Since summer days are typically hottest between 12:00 pm and 6:00 pm, plan intense outdoor activities for the early morning or evening, which are the cooler parts of the day. If you must sweat it out in the sun, drink plenty of water to stay hydrated, take ample breaks and lower your exertion level if you begin to feel light-headed.



- ▶ **Wear the right clothes to keep cool.** When it comes to summer clothing, remember that being comfortable is just as important as looking good. To stay cool in the hot sun, wear light-colored, loose-fitting clothes. Light-colored clothing absorbs less sunlight. Loose clothes allow better airflow along your skin, which speeds up sweat evaporation and carries away extra heat. Also, cotton clothing will keep you cooler than most synthetic materials. As for footwear, think flip flops or other options that allow your feet to breathe.



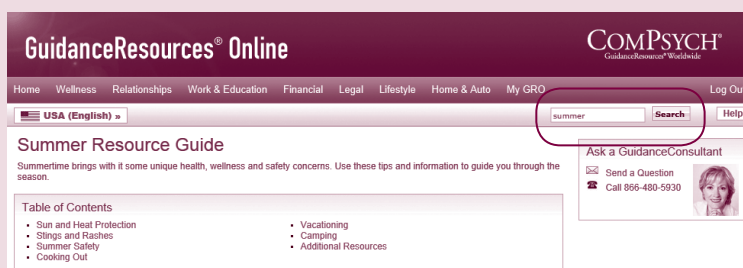
- ▶ **Eat and drink smarter.** Once the weather is nice, there's nothing better than a backyard barbeque or dinner on the patio with family or friends. When it's hot, avoid drinking unnecessary amounts of caffeine or alcohol because they can cause dehydration. Summertime treats like ice cream, iced tea and lemonade are tempting and can help you cool off temporarily, but snacks with less sugar will keep you cool longer, such as fruit and vegetables with high water content (watermelon, lettuce, corn on the cob), yogurt and low-fat dairy products. You can even opt for spicy foods, such as peppers and hot sauce. Spicy food will raise your internal body temperature, causing you to sweat, and once the sweat evaporates, you'll be cool for a longer period of time.



- ▶ **Protect your skin and eyes.** Direct exposure to sunlight exposes your body to harmful UV radiation. To protect your skin, at least 30 minutes before going into the sun, liberally apply sunscreen with a protective factor of SPF 15 or higher and both UVA and UVB protection. If you're outside for a long time, be sure to re-apply sunscreen every few hours. Also, UV radiation can be just as harmful for your eyes and cause significant damage to your retinas. You and your children should wear sunglasses that block 99-100% of UV radiation. Avoid sunglasses that don't state how much UV radiation they block on their labels. Never look directly at the sun, even with sunglasses on.

As you enjoy the great weather and loads of sunshine this summer, keep these simple tips in mind to ensure that you and your family stay cool, healthy and protected!

The "Summer Resource Guide" on the ComPsych® GuidanceResources® Online website has more information on how to be safe while having fun this summer. When you type "summer" in the search box, you'll get all the details—see the screen capture to the right for a preview.

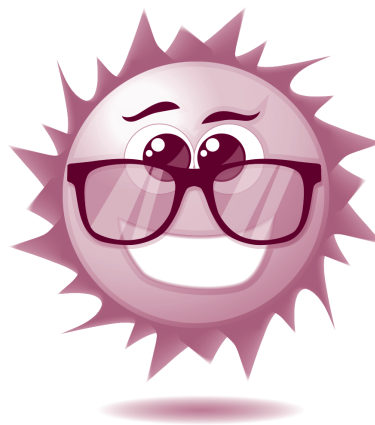


The Right Stuff for Sunglasses

Selecting the right pair of sunglasses involves more than just how they look. You should also consider UV protection, durability and visibility. For the best protection, sunglasses should:

- ▶ **Absorb and block 99 to 100% of Ultraviolet A (UVA) and Ultraviolet B (UVB) light.** These are invisible light rays that can cause cancers, cataracts and premature wrinkles around the eyes. Ideally, sunglasses should also guard against High-energy Visible light (HEV). This is light in the violet/blue spectrum and is a potential contributor to cataracts and other serious eye conditions.
- ▶ **Be big enough to shield the eyes, eyelids, and area around the eyes.** The more skin you can cover the better. Larger lenses or wraparound styles with a close fit and UV-protective side shields are the best choice.
- ▶ **Be durable and impact resistant** to help them stand up to active lifestyles or an accidental drop.
- ▶ **Have polarized lenses to eliminate glare.** This is important when driving but also when doing activities on the water where reflection magnifies glare. Constant glare can cause fatigue, headaches, or even trigger a migraine.

The Fund offers vision benefits and discounts, so before you purchase new sunglasses, review the coverage provided through National Vision Administrators (NVA). Eligible members receive a free vision exam and discounts on frames and lenses. More information is available on the "Vision Benefits" page on our website at: www.4thdistricthealthfund.com/benefits/active/vision/



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