



4th District IBEW Health Fund: *News Wire*

WINTER 2019

Keeping You Wired To Benefits News and Information. Whether your New Year's resolution is to exercise more, travel the country or develop a new skill, consider adding "Learn about my 4th District benefits" to your list. Knowing more about your benefits will help you maximize them throughout the year. This edition of the *Wire* can get you started. The **Fund Business** section of this issue recaps the incentives you will receive this year if you completed the **HEALTHY LIFE Program** in 2017 or 2018. It also explains a change to your prescription drug coverage. Check out the **Health Corner** for information on the Member Assistance Program, which can help you and your family members resolve a variety of concerns. Finally, the **Fund Stuff** section has important dates for benefits information sessions, where you can learn more about your 4th District Health Fund coverage.

ISSUE HIGHLIGHTS

- New Year: New Benefits with the HEALTHY LIFE Program
- Prescription Drug Plan Reminders
- Spotlight on the Member Assistance Program
- Go Green: Get Less Mail
- You're Invited to a Benefit Information Session
- Keep Your Contact Information Current

FUND BUSINESS

New Year: New Benefits with the HEALTHY LIFE Program

If you are enrolled in the Building Trades Medical Plan and you completed the HEALTHY LIFE physical exam and tests in 2017 or 2018, you will save on your health care expenses this year. As shown below, the in-network **deductible**, **coinsurance** and **out-of-pocket maximums** are lower if you, and your spouse, if applicable, completed the physical exam and diagnostic tests.

Plan Feature	HEALTHY LIFE Incentives		
	Without HEALTHY LIFE Incentive You Pay	With HEALTHY LIFE Incentive You Pay	HEALTHY LIFE Savings
Individual In-Network Deductible	\$550	\$350	\$200
Family In-Network Deductible	\$1,650	\$1,050	\$600
In-Network Coinsurance	30%	20%	10%
In-Network Out-of-Pocket Maximum	\$5,500	\$3,750	May save up to \$1,750



As a reminder, the HEALTHY LIFE Program is for members and their spouses who are covered by the Building Trades Medical Plan. Spouses must participate in order for your family to be eligible for the HEALTHY LIFE incentives. Children do not have to complete the physical exam or tests for a family to be eligible for the incentives.



Mark your calendar. If you missed the deadline, there's still time to take advantage of the incentives for next year. Simply schedule and complete your physical exam and diagnostic tests by **November 30, 2019**, to save on your benefits starting in 2020. What's more, once you get the exam, you are eligible for the HEALTHY LIFE incentives for two years. **Note:** If you completed your exam and tests in 2017, you must get another exam by November 30, 2019, to continue to be eligible for HEALTHY LIFE incentives through 2021, as shown below.

If you complete HEALTHY LIFE requirements by...	You will receive HEALTHY LIFE incentives...	To continue incentives, you must complete another physical exam before...
November 30, 2017	January 2018 - December 2019	November 30, 2019
November 30, 2018	January 2019 - December 2020	November 30, 2020
November 30, 2019	January 2020 - December 2021	November 30, 2021

Prescription Drug Plan Reminders

Effective January 1, 2019, you can get up to a 90-day supply at certain **preferred network** retail pharmacies, such as CVS, Kroger, Rite Aid, Walgreens, Costco, Safeway, Fruth, Meijer and Kmart pharmacies. Previously a 90-day supply of medication was only available through the mail order program. If your current prescriptions or pharmacy is affected by this change, you should have received a personalized letter from Sav-Rx with more information.

You may want to share this information with your doctor before getting a prescription filled to see if a 90-day supply is an option for you. If it's not, you can continue to get up to a 34-day supply at all Sav-Rx participating retail pharmacies. Only **preferred network** retail pharmacies will cover a 35- to 90-day supply.



Your out-of-pocket cost for prescription drugs is based on the type of drug you need—generic, preferred brand or non-preferred brand—and where you get your medication, as shown in the chart below.

Building Trades & Flexible Choice Plans In-Network Prescription Drug Benefits Effective January 1, 2019			
Program	Generic	Preferred Brand	Non-Preferred Brand
Retail Pharmacy (up to a 34-day supply)	You pay 10% (\$10 min/\$100 max)	You pay 20% (\$15 min/\$100 max)	You pay 30% (\$30 min/\$100 max)
NEW! Preferred Network Retail Pharmacy (35- to 90-day supply)	You pay 10% (\$30 min/\$300 max)	You pay 20% (\$45 min/\$300 max)	You pay 30% (\$90 min/\$300 max)
Mail Order Program (up to a 90-day supply)	You pay a \$15 copay	You pay 20% (\$40 min/\$200 max)	You pay 30% (\$60 min/\$200 max)

The mail order program is cost-effective and convenient. As shown above, the mail order program is the most cost-effective option and it comes with the added convenience of having the medication mailed directly to your home. Request prescriptions using the Sav-Rx Mail Order Form (<https://www.savrx.com/pdfs/MailOrderForm.pdf>) or ask your doctor to call Sav-Rx at 1-800-228-3108 to order the prescription. Most mail order prescriptions are filled and processed within 24 hours of receipt. Sav-Rx has two centralized locations in Chicago and Omaha to allow for quick mail access to all areas of the country. As a mail order participant, you'll be assigned to a personal pharmacist to assist you with your prescription processing and questions. For more information, visit the Sav-Rx website at www.savrx.com.

Spotlight on the Member Assistance Program

It can be hard to figure out how all the pieces of your life fit together. The Member Assistance Program (MAP), offered through ComPsych®, is available to help you with a variety of issues—from financial concerns and caring for elder parents to figuring out home maintenance projects. Eligible members, and their family members, receive up to five sessions at no additional cost.

You can work directly with a subject matter expert or, if the DIY approach is more your style, you can go online and use the self-directed tools and resources (see below).

There's a convenient search tool that will connect you with counseling professionals for emotional issues, legal advice, financial planning resources, child and elder care providers, educational institutions and local discounts on commonly used products and services. All you need to do is answer a couple of questions to narrow down the type of service and geographic area. With a click of the mouse, you will get a list of providers' names and contact information.



GuidanceResources® Online

GuidanceResources Online connects you with resources on a range of subject matters. The first time you visit www.guidanceresources.com, you'll need to complete a simple registration process and use the Fund ID "MAP_4_IBEW" to set up your profile. Once you do, you'll have access to news and information alerts, featured articles, online chat with a guidance consultant, support centers, e-books, podcasts, slideshows and videos. Below is a sampling of the type of topics and resources you can find online. But don't take our word for it, go online today and look for your topics of interest.

<p>Getting ready for tax season: The start of the year is a good time to get your tax-related paperwork in order.</p> <p>Income Tax Resource Guide In this economy, it is important to get every penny that you are due. Use these resources to assist you with your income taxes.</p> <p>TABLE OF CONTENTS</p> <ul style="list-style-type: none"> • Preparing and Filing • Deductions and Credits • Audits and Scams • Refunds • Government Resources <p>PREPARING AND FILING</p> <ul style="list-style-type: none"> Determining Your Tax Filing Status Your tax filing status is used in determining your filing requirements, standard deduction and correct tax. When is the due date of my tax return? The due date for filing U.S. tax returns is normally April 15 of the following year. Filing a Tax Extension If you find that, as April 15 approaches, you still need time to complete your income tax return, you can apply for an extension. How much income must I have to require me to file a tax return? You are required to file a federal income tax return if your gross income exceeds a certain amount. Ways to Avoid Tax Filing Anxiety When mid-April nears, many people feel stress and nervousness because of the impending chore of having to file their income taxes. Tax Filing Tips Filing a federal tax return can be a tedious, time-consuming process. It is never too early to prepare for the upcoming tax season and deadline. 	<p>Home maintenance: Some things you can do on your own; others are best left to the professionals.</p> <p>Maintenance</p> <p>Featured Resource Removing Odors from Refrigerators and Freezers The odors that develop when food spoils can be difficult to remove from a refrigerator or freezer.</p> <ul style="list-style-type: none"> Am I protected against carbon monoxide poisoning? To keep safe from the dangers of carbon monoxide poisoning, it is important to know the many ways this gas can cause problems. Am I using my riding lawnmower safely? Homeowners with large lawns may rely on a riding lawnmower for maintaining their landscape. These machines pose a greater risk than walk-behind mowers. Can landscaping save on energy costs? Heating and cooling costs are the largest component of a home's energy use. Proper landscaping can provide energy savings return. Caring for Family Treasures Family members save many items over time. Take preservation measures that protect your valuables. Chores for Your Children Assigning your children chores teaches them to be reliable, tidy and accountable for their actions. Contractors and Home Repair Contracts Get tips on what to do if you decide to hire someone to do major remodeling or other significant home improvements. 	<p>Money matters: Need to save for a new home or other big purchase? Want to pay off your credits cards?</p> <p>Debt Collection and Repayment</p> <p>Featured Resource What questions should I ask a potential credit counselor? Current United States federal law requires people who are filing for bankruptcy protection to receive credit counseling from a government-approved organization within...</p> <ul style="list-style-type: none"> Am I liable for debts incurred by my spouse? If you are married and your spouse incurs debts, you may be liable even if you did not co-sign for the loan. Are all nonprofit credit counseling agencies the same? The Internal Revenue Service has begun auditing credit counseling agencies and revoking the tax-exempt status of those failing to meet the appropriate guidelines. Are debt negotiators who promise to settle debts for pennies on the dollar legitimate? Most people who use debt negotiators end up worse financially than before they started. Ask: Marietta: Paying Down Debt Watch this video on strategies to pay off debt and secure your financial future. Budgeting for Students Taking time to make a budget can help you make smart financial decisions today and reach your goals in the future. Setting up your budget is simple. You just need... Choosing a Payoff Strategy for Credit Card Debt There are proven debt-reduction techniques that can assist you in paying off your credit card debt. Learn about how to use the avalanche method or the snowball method...
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Getting started is easy. Call 1-877-627-4239 to speak with a counselor—counselors are available 24 hours a day, seven days a week. Or visit www.guidanceresources.com and enter in the Fund ID "MAP_4_IBEW" to register for access to all the online resources.

Use the camera on your smart phone to scan this code for a brief video on how GuidanceResources and the MAP can assist you. ➔



Go Green: Get Less Mail. The Fund recently introduced the option of electronic delivery for your Explanation of Benefits (EOB). After every doctor visit, you receive an EOB with important information about your visit—the physician's fees, what the Fund covers and how much you will have to pay. This summary can help you track your health care expenses and when you will meet your deductible. To start receiving these electronically, log on to the Member Dashboard at www.4thdistricthealthfund.com and go to "Manage My Account/Log Out" and then "My Account." For questions, contact the Fund Office at 1-304-525-0331 or 1-888-466-9094.



You're Invited to a Benefit Information Session

Starting in January, representatives from the Fund Office will visit certain local offices to hold benefit information sessions. This is your opportunity to learn more about getting the most out of your benefits and to ask questions. No registration is required. We hope to see you there.

Location	Date	Time
IBEW Local 141 82 Burkham Court Wheeling, WV 26003	March 1, 2019	6:00 p.m.
Local Union 466 800 Indiana Avenue Charleston, WV 25302	March 9, 2019	10:00 a.m.
Local Union 317 1848 Madison Ave Huntington, WV 25704	April 2, 2019	6:00 p.m.

Contact the Fund Office if you have questions about the schedule.



4th District IBEW Health Fund

News Wire: Keeping You Wired To Benefits News and Information



4TH DISTRICT IBEW HEALTH FUND
3150 U.S. ROUTE 60
ON4, WV 25545



Stay Informed About Important 4th District IBEW Health Fund Information!

The Fund Office and many of our benefit administrators use your personal contact information to help you get the care you need when you need it. For example:

- **American Health Holding** coordinates the approvals (precertifications) required for certain health procedures, including inpatient hospitalization and surgical procedures.
- **ComPsych**, the Member Assistance Program administrator, helps with precertification for mental health and substance abuse hospital admissions.
- **Innovative Healthcare Delivery** (IHD) offers support services when you or a covered family member is admitted to the hospital or scheduled for an outpatient procedure.

It's important to keep your contact information current; otherwise, it may take longer to process approvals, support services or certifications.

Check Your Contact Information:

- Visit www.4thdistricthealthfund.com, click "Login" and enter your username and password.
- Go to "Manage My Account/Log Out" and then "My Account."
- Click on "Update Contact Information" to make changes to your email address, mailing address and/or phone number.

To update your information by mail or if you are not registered on the website, complete the information below and fold and seal this card. You can either drop it at the local union office and ask them to send it to the Fund Office or put a stamp on it and mail it from your home.

Name (First, Last): _____

Street: _____

City: _____ State: _____ Zip Code: _____

E-mail: _____

Phone Number: _____

Would you like to receive electronic Explanation of Benefits (EOB)? YES NO

For more information on electronic EOBs, read the "Go Green: Get Less Mail" callout on page 3 of the *Wire* newsletter.

For questions, contact the Fund Office at 1-304-525-0331 or 1-888-466-9094.