

THE WIRE



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

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SUMMER 2016

*The Fund wants to kick off the summer by thanking all the members who participated in the Dependent Eligibility Verification. The process was a success with over 72% of our members submitting the required documents by the deadline. Read more in the **Fund Business** section about how these results add up to real savings—for our members as well as the Fund. In this section, you'll also find an important reminder about how Step Therapy for certain prescription drug medications works and when the process should be followed. Moving on, the **Health Corner** calls attention to the importance of staying alert when driving—and the potential dangers if you don't. It also provides helpful tips on how to detect and prevent skin cancer. Finally, if you are looking to refresh your exercise routine, the **Fund Stuff** section offers suggestions for the types of exercises that are best for weight loss. Have a great summer!*

Fund Business

The Results Are In: The Dependent Eligibility Verification

The 4th District IBEW Health Fund would like to extend a hearty “thank you” to everyone who participated in the Dependent Eligibility Verification we conducted this spring. The Fund initiated this review to confirm that all dependents covered by the Plan are in fact eligible for benefits. By ensuring that our Plan only covers eligible participants and their eligible dependents, the Fund can reduce unnecessary health care costs. Otherwise, you and the Fund may be paying claims for spouses, children and other dependents who are not eligible for coverage.

At press time, approximately 72% of Plan participants voluntarily submitted the appropriate documentation verifying the eligibility of all their enrolled dependents. As part of this process, 87 ineligible dependents were voluntarily removed from the Plan by our members. The Fund is very appreciative of this effort for several reasons:

- ▶ Accurate information about our Plan participants and their dependents will help us as we design our benefits strategy not just this year, but also in years to come.
- ▶ By understanding our population, we can offer benefits that are more in line with the needs of our participants and their families.
- ▶ Members who notify the Fund when their dependents no longer meet the eligibility requirements of the Plan reduce costs for both the Plan and for members.

Most members have voluntarily participated; however, several hundred others have not yet responded. The Fund is asking for your cooperation in this important effort. If you haven't submitted your documentation, there's still time—but not much. If you've been contacted by Secova, you have until **July 31** to submit your documentation in one of the following ways:

1. **Fax** materials to 1-800-727-0166;
2. **Scan and upload** materials to the Verification Station™ at <https://verify.secova.com/4IBEW/>; or
3. **Mail** materials to:
4IBEW c/o Secova Service Center
5000 Birch Street, West Tower, Suite 1400
Newport Beach, CA 92660

The Fund appreciates your efforts with the Dependent Eligibility Verification. As a reminder, you must notify the Fund when your dependents no longer meet the eligibility requirements of the Plan—for example, when a dependent turns 26 or if you get divorced. Also, grandchildren, nieces, nephews and siblings are not eligible for coverage unless you have initiated the adoption process. The Plan's eligibility rules are available on the Fund's website at www.4thdistricthealthfund.com/benefits/active/eligibility/.

Step Therapy: What It Is and Why It's Needed

Step Therapy is a process designed to ensure that the medication you receive is both clinically necessary and cost-effective. In cases where certain common ailments, such as high blood pressure, can be treated by using several different medications, Step Therapy requires a patient to first try a recommended drug before a second drug will be covered. In this way, the step therapy process can benefit both you and the Plan by suggesting medications that offer the best combination of effectiveness and cost.

The “step” process begins when your doctor writes a prescription for a medication that is generally more expensive than other, equally effective medications. When you pick up your prescription, the pharmacist will let you know if Step Therapy is required. This means that before the Plan will cover the pricier drug prescribed by your doctor, you must first try one that is similar but less costly (typically a generic or alternative preferred brand name drug that has proven effective for most people with your condition). If your physician believes Step Therapy is not appropriate for your course of treatment (for example, if you previously tried the generic or brand name alternative drug), you may ask your doctor to call Sav-Rx to discuss the clinical reason a specific medicine is needed and determine coverage.

Therapeutic Classes and Medicines That Require Step Therapy	
<ul style="list-style-type: none"> • Proton Pump Inhibitors (PPI) • Statins • Angiotensin-2 Receptor Blockers (ARBs) • ARB/HCTZ Combination • Selective Serotonin Reuptake Inhibitors (SSRI) • Selective Norepinephrine Reuptake Inhibitors (SNRI) • Sleep Medications/Hypnotics • Bisphosphonates for Osteoporosis • Cox-2 Anti-Inflammatories (Celebrex) • Nasal Sprays • Triptans for Migraine 	<ul style="list-style-type: none"> • Glaucoma Eye Drops • Overactive Bladder • Lyrica • Beta Blockers • Non-Steroidal Anti-Inflammatories (NSAIDs) • Calcium Channel Blockers (CCB) • ACE Inhibitors and Combinations • Combination Antihypertensives (i.e. Azor, Exforge) • Tekturna/Tekturna HCT • Leukotriene Pathway Inhibitors (i.e. Accolate, Singulair)

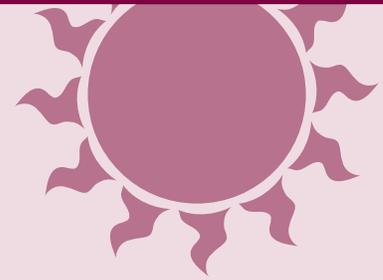
For a complete list of medications, or if you have questions about Step Therapy, contact Sav-Rx at 1-866-233-IBEW.



The Transition Care Program In Action. This year the Fund introduced the **Transition Care Program**, administered by Innovative Healthcare Delivery (IHD), as an enhancement to the medical plan. One of the many services provided by this Program is locating health care providers and community resources that can help facilitate your care. Here's an example of the Program in action:

A member contacted IHD on a Friday before a holiday weekend because she needed transportation assistance. She was scheduled for an important appointment on the following Monday, but she was in a wheelchair, and her husband was unable to transfer her into their car. Most transportation organizations were already closed for the holiday; however, after several calls, IHD was able to schedule a ride so she could be seen by her doctor. In addition to finding her a ride to her appointment, IHD was also able to locate a provider close to her home who could provide medical care and coordinate her appointments. Because of IHD's help, she'll soon be up on her feet and back at work.

To learn more about this Program, visit the Fund's website: www.4thdistricthealthfund.com/benefits/active/medical/transition-care-program/



Ditch the Distraction When on the Road

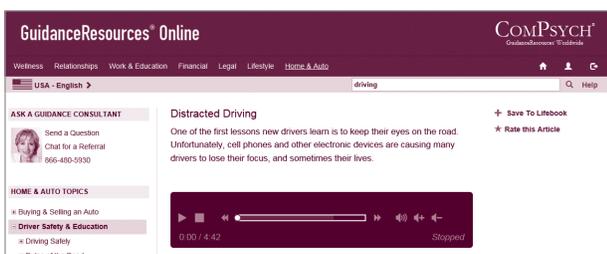
People do all sorts of odd things while driving. They brush their teeth, change their clothes and even lunge for Kitty as he escapes from the cat carrier. They may also be texting and talking on the phone—all of which are dangerous distractions.

Distracted driving is anything that takes your eyes off the road, one or both hands off the wheel and/or your mind off getting safely from one place to another in your car. According to the National Highway Traffic Safety Administration, in 2014, 3,179 people were killed in crashes involving a distracted driver. An estimated 431,000 more people were injured in motor vehicle crashes involving a distracted driver.

Here are five key tips for avoiding distracted driving (as adapted from the Automobile Association of America):

1. **Stow your stuff.** Anything that can roll or fly around in the car when you're driving. That way you won't be tempted to reach for anything on the floor or seat.
2. **Make adjustments before you start out.** Set your GPS, seats, mirrors, AC or heat and sound systems before hitting the road. Plan your route and check traffic ahead of time.
3. **Dress and groom at home.** No shaving, applying lipstick, hair brushing or combing, doing your nails, etc., while driving.
4. **Snack smart.** Eat meals or snacks before or after your trip, not behind the wheel. On the road, skip messy, difficult-to-manage foods.
5. **No e-distractions.** While driving, don't use your mobile phone—handheld or hands-free. And, no text messaging, emailing, video watching, video game playing or internet searching (even using your car's built-in system).

More information about staying safe on the road is available in the "Driver Safety & Education" section of GuidanceResources Online®, the Member Assistance Program's website. Search for the "Distracted Driving" podcast. To get started visit www.guidanceresources.com.



The ABC's of Detecting Skin Cancer

With warm weather in full swing, we're spending more time outdoors. That's great news. The not so great news is that more time outdoors means a risk of too much sun and the possibility of developing skin cancer (melanoma).

Melanoma is the most common of all cancers. According to the American Cancer Society (ACS), about 3.3 million people are diagnosed with it each year. Anyone can get it, too, no matter what your skin color.

So how do you know if you could have melanoma? According to the ACS, the most important warning sign is a new spot on the skin or a spot that's changing in size, shape or color, or one that looks different from all of the others. The "ABCDE" rule is another guide:

- A is for Asymmetry:** The two halves of a mole or birthmark don't match.
- B is for Border:** The edges are irregular, ragged, notched or blurred.
- C is for Color:** The color isn't the same all over; it may include shades of brown or black, or sometimes with patches of pink, red, white or blue.
- D is for Diameter:** The spot is larger than about ¼ inch—the size of a pencil eraser (although melanomas can be smaller).
- E is for Evolving:** The mole is changing in size, shape or color.

You can also hear what others have to say about protecting yourself from skin cancer. GuidanceResources Online®, the Member Assistance Program's website, has a podcast on Preventing Skin Cancer. In it, a man and a woman talk about how they've learned to protect their skin from the sun over the years. To get started, visit www.guidanceresources.com and look under the "Physical Health" wellness topic.

FunD Stuff—The Best Exercise for Weight Loss

You don't have to train like an Olympian headed to Rio this summer to lose weight with exercise. So, what's the best kind to do? The best one is "the exercise you'll do," says Timothy Church, MD, MPH, PhD, a professor at Pennington Biomedical Research Center in Baton Rouge, LA. You could go running to burn calories. But, if you don't like to run, you won't do it and you won't drop the pounds. So, start with something you can and like to do—walking, biking, or using an elliptical machine or exercise bike, for instance. Add alternate exercises so you won't get bored. Be creative, too. If you golf, for example, walk the course with your clubs instead of using a cart. Do what you enjoy and you'll burn more calories.

The "Fitness & Nutrition" wellness topic on the GuidanceResources Online® website has ideas for low-impact exercises so you can be active without putting too much stress on your joints. To get started, visit www.guidanceresources.com. Always check with your doctor before starting any new exercise routine.

