# STAY CURRENT on your benefits







#### Stay Current on Your Benefits

Welcome! We're happy to have you back for this summer edition newsletter. Here, we will provide you with benefits-related news, updates from the Fund, and other available resources, so you can make this your best summer yet. As always, this newsletter, along with any benefits information you need, is available online 24/7, so you can **stay current** on what matters most.

#### Healthier Eating for a Healthier You

When it comes to eating right, it's quite easy to ignore what's best for us and indulge in what we love. That's especially true today, when delivery apps bring fast food and restaurant chain fare straight to our doors with little effort. While comfort foods may be more convenient or less time consuming than cooking every day, they're frequently high in fat and sodium. As a lifestyle choice, that can lead to serious health conditions, including heart disease, high cholesterol, diabetes, and certain cancers.

**There's a better way!** Instead of reaching for your phone to order lunch or dinner on the fly, think ahead. It's a healthier habit to plan your meals by considering the nutritional value of what you eat. According to the Centers for Disease Control and Prevention (CDC), a balanced diet includes:

- · Enjoying an abundance of fruits, vegetables, whole grains, and fat-free or low-fat dairy
- Choosing from healthy protein sources, such as seafood, lean meats and poultry, eggs, beans and peas, soy products, nuts, and seeds
- Avoiding added sugars, sodium, saturated fats, trans fats, and cholesterol

**Calories count.** The suggested daily amount of calories for men is 2,500 and for women is 2,000, but this can vary based on your lifestyle and your body's unique needs. It's okay to exceed your calorie intake sometimes, as you should enjoy what you like. The key takeaway is this: Aim to develop healthier eating habits at your own pace. As long as you're making an effort, every step matters for your overall health.

#### Did you know ...?

If you're eligible for the Health Reimbursement Arrangement (HRA), you can submit a claim if you enroll in a weight-loss program, need over-the-counter weight-loss drugs, or get dietary supplements. A receipt and a doctor's note are required to be reimbursed for these expenses.

Important note: According to IRS regulations, personal expenses for general health and wellness, such as health foods and gym memberships, *are not* eligible for reimbursement, even with a doctor's note. For a full list of eligible HRA expenses, refer to the Fund's <a href="Summary Plan Description">Summary Plan Description</a>.



# Home & Community Care Update

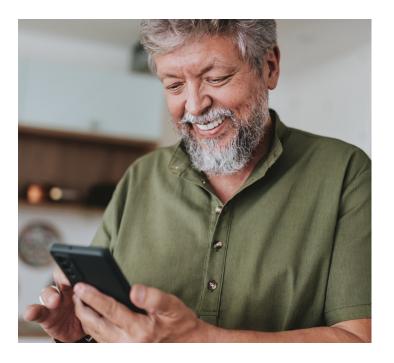
This June, Home & Community Care (formerly known as naviHealth) is sunsetting their Transition Care Program (TCP) and Care Assist Program (CAP). Although these programs will no longer be offered, other Fund benefits provide guidance in the event of a complicated procedure or hospital admission.

If you're scheduled for a future procedure and need help coordinating post-operative care, contact American Health Holding (AHH) case management for assistance.

Case management is offered to members and covered dependents at no cost if you deal with complicated health issues that are difficult, long-term, or costly. AHH case managers are specially trained nurses and licensed social workers who will work closely with you to better understand your treatment and find high-quality care options at a low cost. Some additional benefits of case management are:

- Personal support for you and your family during a serious injury or illness
- Health care education, including home care needs, treatments, lifestyle changes, and more
- A case manager who will facilitate communication between you, your doctor, and hospital
- Discounts on physician and hospital services

AHH may reach out to you first, depending on precertification requirements for your particular treatment, but if you'd like to know if you'd benefit from case management services, you, a family member, or a health care provider can call AHH at **800-641-3224** to learn more.



#### Paperless Is the Way to Go

Have you elected the paperless option for Fund communications? When you opt to receive important benefits-related communications electronically, you're making the right choice for both yourself and the Fund. You'll protect the Fund's resources by reducing the costs of printing and mailing while you enjoy the more secure and easier way to access your benefits information—delivered directly to your member portal on the Fund's website.

To go paperless and begin receiving certain communications electronically, including plan notices and coverage updates, you must first give consent. Log on to your member dashboard at <a href="#">4thdistricthealthfund.com</a>, and select the <a href="#">Go</a>
<a href="#">Paperless</a> option. Then, you'll follow a set of prompts with further details on how electronic consent works, the type of materials it covers, and how to withdraw your consent if you change your mind in the future.

If you have any questions, feel free to contact the Fund Office at **304-525-0331** or **888-466-9094**.

#### Signs of Substance Abuse and What to Do

Our members' mental and emotional well-being remains a top priority for the 4th District Health Fund. That's why we believe that noticing the signs and addressing substance use disorder are important factors when prioritizing your overall health. The truth is that having dependent relationships with alcohol or other substances can be hard to admit to and even harder to change once they become habitual.

The best way to face your relationship with alcohol or other substances, or to help someone you believe is struggling, is first to notice the signs:

- Having strong cravings that lead to excessive substance use
- ✓ Giving up work, social life, or other fun activities
- Having an impact on important obligations at work, school, or home
- Developing physical or psychological issues
- Drinking or using greater amounts to get the same effect
- ✓ Feeling uncomfortable or unwell if you don't drink or use for a period of time

If any of the signs mentioned are similar to what you or someone you know is currently going through, then lean on your Member Assistance Program (MAP) for help.

Your MAP, administered by Lyra Health, will provide you and your loved ones with confidential care by a trained counselor for up to eight free sessions per issue each year. A counselor can help you better understand your relationship with alcohol or other substances and teach skills to manage or cease your substance use entirely. To receive virtual personalized care from the comfort of your own home, visit 4thdistricthealthfund.lyrahealth.com to sign in or create your account. For further instructions, refer to the attached Lyra Health flyer, or contact the Care Navigator Team, where help is available 24/7 at 877-363-0489, or email care@lyrahealth.com.



If you're tired of the monthly hassle of refilling your prescriptions or want to make fewer trips to the pharmacy—while saving money—take advantage of Sav-Rx's mail-order program. With the mail-order program, you can receive a 90-day supply of generic maintenance medications for long-term, ongoing health issues, such as diabetes and high cholesterol, for a single copay of \$15. Considering that a 34-day supply at a retail pharmacy can cost, at minimum, \$10 for a generic brand, you can see how opting for the mail-order program can save you more in the long run.

To select the mail-order option, you must first find a participating pharmacy in Sav-Rx's network. Start by visiting **savrx.com**, select **Pharmacy Locations** under the Resources tab, and enter the group number "**IBEWD4**" along with your zip code. Mail order prescriptions are shipped directly to you, with no shipping charge. It's important to remember that certain popular chains and pharmacies, including Walmart, Sam's Club, and certain Rite Aid locations, are not part of the Sav-Rx network.

If you have questions, call Sav-Rx at **866-233-IBEW (4329)**. Representatives are available 24 hours a day, 7 days a week to assist members with their questions.

#### **Manage Medications From Anywhere**

When you register on the Sav-Rx Patient Portal, you'll experience a seamless and convenient way to manage your medications from your phone, tablet, or computer anytime.

Use the secure, online portal to look up important information about your benefits, or use one of the other resources:

- Drug price lookup tool
- Refill reminders and notifications
- Mail-order guick refills
- Advanced order tracking
- ID card for download or print
- Claims history
- Convenient online payment options



Get started by visiting <a href="mailto:app.savrx.com">app.savrx.com</a>, scanning the QR code, or downloading the Sav-Rx app from the <a href="mailto:app Store">App Store</a> or <a href="mailto:Google Play">Google Play</a>.

If you're already a Sav-Rx member, log in with your email and password. For new members, sign up using your Sav-Rx card information (if you're a Sav-Rx Mail Order user, you may also use any current Rx number to create your account).

### lyra



# Change Your Relationship With Alcohol

Lyra is here to support you every step of the way. Whether you want to drink less or stop drinking entirely, Lyra's confidential mental health care will help you build healthier behavior and transform your relationships.



Gain a better understanding of your relationship with alcohol and learn skills to manage your drinking.



Personalized care based on your needs and goals



Virtual support from the comfort and privacy of your own home

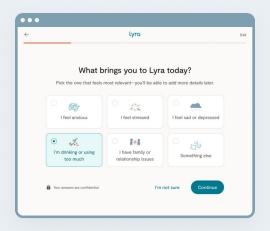


Flexible options that fit your schedule

Help is available. Get started today.

4thdistricthealthfund.lyrahealth.com





## Find confidential care in three easy steps:

- 1 Create a free account online or call the Care Navigator Team
- 2 Select "I'm drinking too much" to find a provider who specializes in improving relationships with alcohol
- 3 Meet with your provider to begin your journey to feeling better

## How to tell if your drinking is impacting your life:

- · You drink more than intended
- · You have strong cravings for alcohol
- You reduce/give up social, work, or fun activities because of alcohol
- Your alcohol use has affected obligations at work, school, or home
- You continue to use despite physical or psychological issues
- · You need more alcohol to get the same effect
- If you stop drinking, you feel uncomfortable or unwell



If a friend or family member is struggling, you might start a conversation by saying...



I have been concerned about your alcohol use. Has that concern ever come up for you?

Start fresh and reach out to Lyra today.