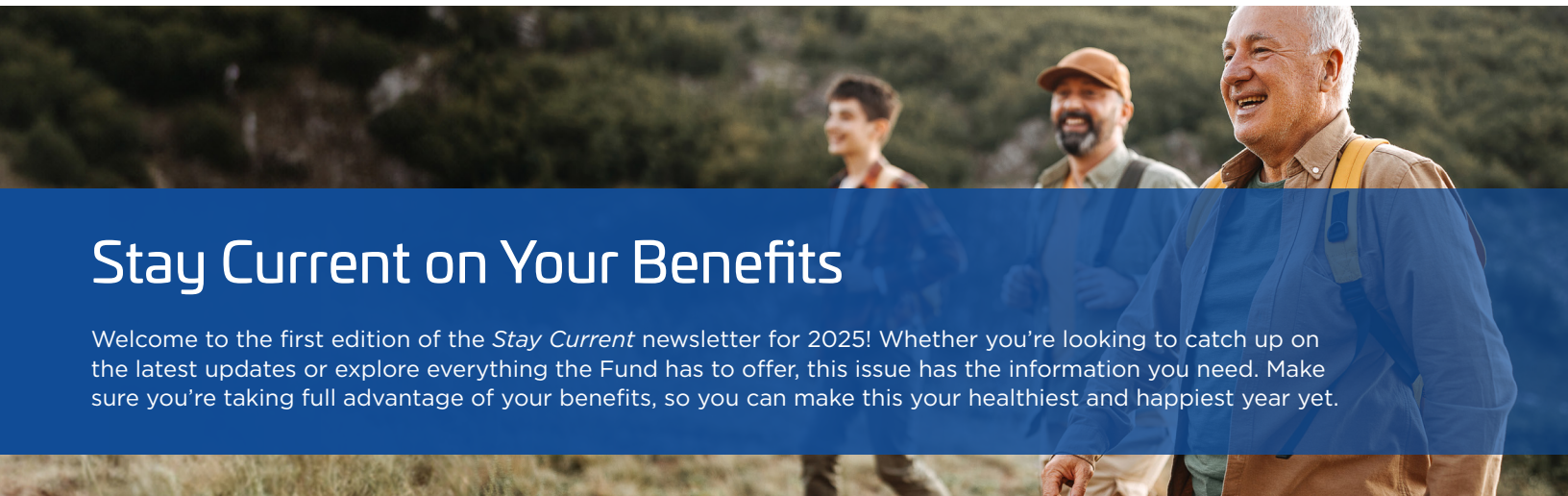


STAY CURRENT

on your benefits



Stay Current on Your Benefits

Welcome to the first edition of the *Stay Current* newsletter for 2025! Whether you're looking to catch up on the latest updates or explore everything the Fund has to offer, this issue has the information you need. Make sure you're taking full advantage of your benefits, so you can make this your healthiest and happiest year yet.

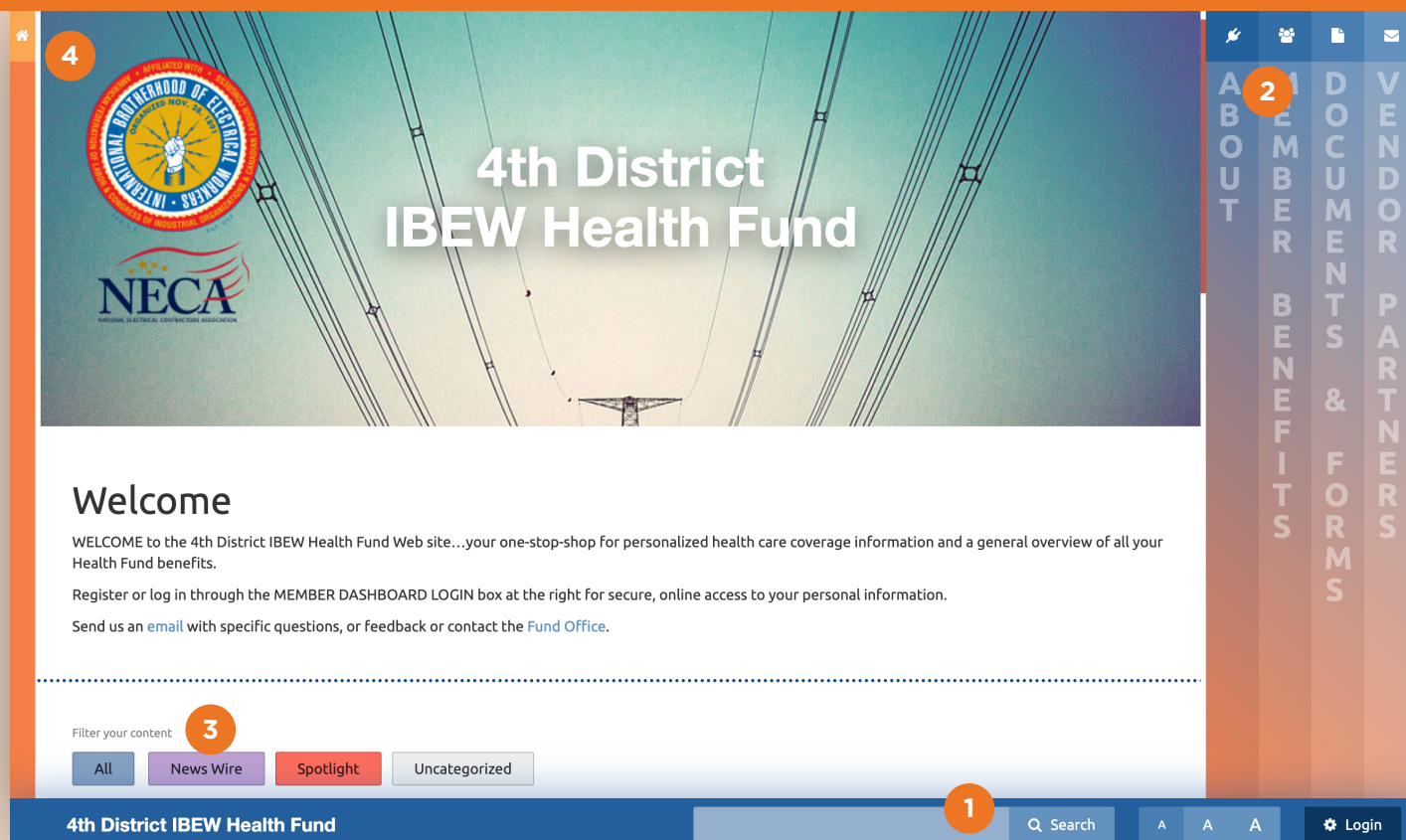
4th District Benefits Site 101

When you need benefits information fast, look for us online. The Fund's benefits website at 4thdistricthealthfund.com offers an array of resources designed so that you can quickly and easily locate the information you need. From overviews of medical benefits and eligibility details to archives of important forms and newsletters, the website ensures you have what you need at your fingertips.

The following tables show you where to find some of the most frequently sought information.

When You Need:	Visit:
General Information	
An overview of your 4th District IBEW Health Fund benefits	The Benefits Overview page
Information about your medical plan coverage, including annual deductibles and costs for common expenses	The Benefit Summary pages <ul style="list-style-type: none">• Building Trades Medical Plan• Flexible Choice Plan
Summary Plan Descriptions (SPDs), Summaries of Benefits and Coverage (SBCs), and Retiree Plan Guides	The Documents page
Who to call when and our plan subject-matter experts	The Vendor Partners page
Past issues of the newsletter and frequently used forms	The Documents and Forms pages <ul style="list-style-type: none">• Newsletters• Forms
Personalized Information	
Your eligibility status	Sometimes you need information that applies only to you or your family. In those cases, you need to visit the Member Dashboard. You can log in to your Member Dashboard by clicking on the blue Login button in the bottom right of the home page.
Your Dollar Bank balance	
Recent Explanations of Benefits (EOBs)	

Helpful Tips



1 Search Bar

When visiting 4thdistricthealthfund.com, make sure your page window is fully open. At the bottom of your screen is a blue footer with a search bar. Enter a keyword or phrase in the search bar, and you'll get a list of any pages on the site that contain that word or phrase.

2 Vertical Navigation

The navigation bar is vertical and appears on the right side of the window. Click on any of the icons at the top of the labeled columns to toggle between the different main sections.

3 Filter Buttons

Once you are on a page, scroll down to see all the content, or use the filter buttons to show just the content you need.

4 To Return to a Main Section

If you've clicked a link and navigated away from one of the main sections (for example, Member Benefits or Documents and Forms), you can get back quickly and easily by clicking the Back link on the top left of each page or using your browser's **back** button.

Go Electronic!

Get communications about your benefits delivered straight to your secure Member Dashboard on the Fund's website by consenting to the paperless option. To do so, log in to your **Member Dashboard** and select **Go Paperless**. You will then 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 about the process, contact the Fund Office at **304-525-0331** or **888-466-9094**.



Take Control: Your Fund Benefits and Tips for Diabetes Care and Prevention

If you have diabetes or are worried about getting it, early detection and intervention can help you control or prevent it. The Fund offers resources to help you.

1

Know Your Health Status

- The Fund covers annual preventive care checkups and glucose screenings at no out-of-pocket cost when you visit an in-network provider.
- If you're getting a physical exam, why not participate in the HEALTHY LIFE Program wellness initiative? It rewards you and your spouse with lower annual deductibles and health care costs when you complete a comprehensive physical exam and related tests with in-network providers. Participation is voluntary. Watch a video or read more about the program at 4thdistricthealthfund.com/healthy-life-program.
- Regular eye exams can detect early signs of diabetes and other health conditions. The Fund fully covers annual eye exams when you visit a VSP provider, and you get discounts on eyeglass lenses, frames, and contact lenses.

2

Take Medications as Prescribed

- The Fund covers diabetes medications and supplies, ensuring you have access to necessary treatments.
- Follow your doctor's prescribed treatments, including insulin or oral medications, and regularly check glucose levels to keep them within a target range.
- New medications are being introduced all the time. (See the related article on GLP-1 drugs on page 4.) Work with your doctor to find the most cost-effective treatment plan. Using drugs on your Preferred Drug List will save you money. Visit savrx.com, go to Resources, then Formulary List, and enter your Rx Group ID (IBEW4) and your Rx Member ID. If you have questions about drug coverage, call Sav-Rx at 866-233-IBEW (4239).

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- Lyra Health coaches can help you develop a personalized plan for managing diabetes, including setting goals for diet, exercise, reducing stress, and taking medications consistently. Call **877-363-0489** to speak with a counselor, or visit 4thdistricthealthfund.lyrahealth.com. Read more in [the Winter 2024 issue of *Stay Current*](#) about the importance of sleep for good health and how the Member Assistance Program (MAP) can help.
- Highmark BCBS offers a free virtual diabetes care program with tools, coaching, and clinical support to help you manage diabetes between doctor visits. Log in to your Highmark member portal at highmarkbcbswv.com for more information.
- The Quit For Life® Program provides access to a Quit Coach, online support, and over-the-counter nicotine replacements at no cost (other than prescribed drugs). Learn more at 4thdistricthealthfund.com/smoking-cessation-benefit.
- Eat a healthy diet: Whole grains, lean proteins, fruits, and vegetables keep blood sugar stable. Limit processed foods and sugary drinks.

Did You Know?

If you're eligible for the Health Reimbursement Arrangement (HRA), you can submit claims for weight-loss programs, over-the-counter weight-loss drugs, and dietary supplements if you have a receipt and a doctor's note for these items.

GLP-1 Drugs: Be Informed

The recent rise of GLP-1 receptor agonists—frequently referred to as GLP-1 drugs—is no secret. Popular GLP-1 drugs, including Ozempic and Wegovy, are in high demand because of their effectiveness in promoting weight loss. The downside is that these drugs, originally developed to treat type 2 diabetes, are experiencing nationwide inventory shortages and are becoming harder to obtain for those who need help managing a chronic disease. As a result, prices on these drugs have increased dramatically, outpacing the rate of inflation.

What's more, the popularity of these medications—now FDA approved for both type 2 diabetes and obesity—has had a significant impact on the Fund's prescription drug costs. In 2024 GLP-1 drugs accounted for four of the top five medications prescribed to our members. That resulted in the Fund spending nearly \$3.4 million on just these drugs, over four times the amount spent in 2023. That's an average of \$1,090 per month for each member taking one of the drugs.

Why It Matters

The 4th District IBEW Health Fund is a self-funded health plan. That means the premiums that members pay are used to cover the cost of health care expenses and claims. High-cost medications, like GLP-1 drugs, can put a strain on the Fund's resources if not prescribed responsibly and only when necessary.

If you're currently taking a GLP-1 drug to help with weight loss without an underlying chronic health condition, ask your health care provider for other more cost-effective options. Not only will you lighten the demand for such drugs, but you'll also lessen both your and the Fund's portion of the cost to pay for these medications. GLP-1 drugs can be ranked in higher tiers and considered a specialty drug according to the Sav-Rx formulary, which means a higher copay. They may even require a precertification process to determine if the drug is necessary and appropriate to treat your condition.

To avoid the precertification process, rethink your decision to rely on GLP-1 drugs and instead ask your doctor for the best ways to take control of your weight loss journey. Remember, stress, burnout, anxiety, and depression can also cause weight-related issues. In those cases, the Member Assistance Program (MAP) can help. Connect with a [Lyra Care Navigator](#) for referral to a mental health coach, who can provide tools for facing all of life's challenges.



Self-Care with Lyra

May brings more than just spring flowers. In fact, the entire month is dedicated to mental health awareness and reducing the stigma that comes with needing mental health support. While May isn't far away, there's no shame in starting early by investing in self-care with your Member Assistance Program (MAP) provided through Lyra Health. You and each of your covered dependents can receive confidential counseling with a Lyra therapist or coach for up to eight sessions per year, at no cost to you.

If you'd like to take advantage of this benefit, choose the right professional for your needs:

- A **coach** works with you to focus on your goals, develop skills, and achieve personal growth.
- A **therapist** focuses on understanding and resolving past trauma and emotional distress, and deals primarily with mental health conditions.

With Lyra, your care is confidential, and you can communicate with your therapist or coach via text, phone call, virtual appointment, or in-person session. You can even take advantage of additional Lyra resources, including a digital library full of self-care meditations, articles, soundscapes, and videos available to you 24/7.

To get started, reach out to the Lyra Care Navigator Team by visiting 4thdistricthealthfund.lyrahealth.com and selecting **Get in touch**, or call **877-363-0489** for general support. If you're not already registered, there's no better time than now. Register for Lyra today, so you'll be ready to access the website whenever you need assistance.



Important Reminder: LiveHealth Online

Imagine you wake up with a sudden, severe headache, or your child comes home from school with a cough and a fever. Life is busy, so it can be challenging to get an in-person doctor's appointment. That's where virtual care appointments through LiveHealth Online offer a convenient solution. Whether you need immediate advice for a minor illness or ongoing support for chronic concerns, LiveHealth Online is easily accessible. At home or on the road, it's easy to schedule an appointment with a health care professional. Visit livehealthonline.com from any web browser, or download the LiveHealth Online app from the [App Store](#) or [Google Play](#) for your mobile device.

Pay for care with your HRA debit card (aka MyBeneCard). When you use your HRA to pay, the Fund Office will automatically identify that you've received care through LiveHealth Online and reimburse you through your HRA, subject to 20% coinsurance. Alternatively, you can use another form of payment and submit your receipt to the Fund Office for direct reimbursement.