

STAY CURRENT on your benefits



Special Edition: Transform Your Health

This edition is packed with tips and tricks for leading a healthy lifestyle, and it highlights the Fund benefits that can help you on your journey. Don't miss out on taking advantage of these benefits—they're your ticket to maintaining or improving all aspects of your health, including physical, mental, and emotional well-being. Are you ready to make some positive changes?

Get Help on Your Weight-Loss Journey

Your weight is more than just a number on the scale. Being overweight can lead to other health problems, like heart disease, cancer, type 2 diabetes, or a stroke.

Did you know that, in 2024, obesity management medications cost the Fund \$1.8 million dollars? In fact, 4 of the top 5 medications filled by members were for the very popular GLP-1 medications.

This is why the Fund is introducing the **new MyPath weight-loss program** from Sav-Rx. This program is designed to help members be successful in their weight-loss journey and reduce the reliance on high-cost GLP-1 medications for weight loss. It is available to eligible members at no cost and provides the following:

- **Health coaches.** A licensed professional who'll guide you through the program, help you develop a personalized plan, and help you stay motivated.
- **A digital smart scale.** Receive a digital smart scale to help you track and take accountability for your progress.
- **Registered dietitians.** Learn healthier eating habits from a nutritional expert, and create meal plans that incorporate the food you love.
- **Exercise plans.** Get more active and establish a workout routine with guidance from your health coach.
- **Mobile app.** Track your progress and receive reminders to keep you focused.

The enclosed Summary of Material Modification (SMM) provides additional information about the MyPath program. **If you have questions, please call Sav-Rx Prescription Services at 866-233-IBEW and ask the representative to transfer you to the Clinical Department.**



It's Mandatory for All Weight-Loss Medications

The MyPath program is mandatory for members taking a weight-loss medication (oral therapies or an injectable) to help promote weight loss.

If you are taking a weight-loss medication, you will receive a letter from Sav-Rx inviting you to join the program. After that, you will have 90 days to enroll in the program. If you fail to enroll within the 90-day time period, or you enroll and later drop out of the program, you will no longer receive prescription weight-loss medication coverage from the Fund.



Quit Today for Better Tomorrows

From the moment you quit smoking, your heart rate and blood pressure begin to drop, and within 12 hours, the carbon monoxide level in your blood returns to normal. Within the following weeks and months, circulation and lung function increase while coughing and shortness of breath decrease.

It's never too late to quit smoking. The **Quit For Life program** is available at no cost to members and your adult dependents to help you finally kick the habit and reduce the risk of smoke-related illnesses, such as heart disease, cancer, and lung disease.

The Quit For Life program has helped millions of tobacco users quit with evidence-based techniques and research. By joining the program, you'll create an easy-to-follow Quit Plan that will help you conquer your cravings and live tobacco-free.

Your Quit Plan includes:

- ✓ Up to five coaching calls with a Quit Coach for expert support and assistance via phone or web.
- ✓ A private, online community where you can complete activities, watch educational videos, track your progress, and join discussions with others in the program.
- ✓ Printed workbooks you can reference whenever you need help sticking to your plan.
- ✓ Nonprescription nicotine substitutes (patch, gum, or lozenges upon recommendation from a Quit Coach) or other medications. **Note:** Prescription and over-the-counter smoking cessation products are covered 100% for up to two 90-day treatments per year. After that, copays and limitations will apply.



Set yourself free from the grip of smoking and enroll in the Quit For Life program today. For more details on the program or to enroll, call **866-QUIT-4-LIFE (866-784-8454)** toll-free) or visit quitnow.net.



Let's Go Paperless, Let's Go!

Have you opted for the paperless option yet? If not, now's the perfect time! Get communications about your benefits delivered straight to your Member Dashboard by logging in to your Member Dashboard and selecting **Go Paperless**. From there, you will follow a set of prompts with details on how electronic consent works, the types of materials it covers, and instructions on how to withdraw your consent if you ever change your mind.



Healthy Mind, Healthier You

Everyone experiences stress at some point. Recognizing this, **the Fund offers a Member Assistance Program (MAP)** as part of your benefits. Entirely confidential and provided at no cost to you, the MAP is designed to help you and your family contend with issues ranging from the simple (e.g., finding the right daycare) to the emotional (e.g., coping with the death of a loved one).

Offered through Lyra Health, the MAP is staffed with trained counselors in a variety of fields. In addition to mental health professionals, the MAP has financial experts, elder care professionals, legal experts, and more. Eligible members receive up to eight sessions at no cost to you. Here is a snapshot of the issues the MAP can help you work through:



Childcare. Finding quality daycare at an affordable price and a convenient location isn't easy. The MAP can assess your situation and put you in touch with multiple sources to help you make the best choice.



Elder Care. Talk to the MAP about what education and resources are available to help you support your aging parents, which could include anything from finding the right caregiver to Alzheimer's education.



Financial Management. If you're having difficulty managing your income and expenses, the MAP can recommend resources that include credit counseling, debt management organizations, and agencies that offer financial assistance. The MAP can also direct you to resources for estate planning and saving for college.



Mental Health, such as Substance Abuse and Addiction Issues, Stress, Anxiety, Depression, and Grief. Talk to the MAP about what resources are available to you, such as therapists, support groups, and hotlines. Lyra's Care Navigator Team can advise you on how to make the most of your mental health and substance abuse benefits, direct you to in-network providers, explain program benefits, and assist with issues related to drug or alcohol abuse and eating disorders.



Balancing Work and Family Life. There are only so many hours in the day. Learn how the MAP can help you find enough time in your day for your family and your work.



Legal Assistance. Receive legal information, resources, and consultation from licensed attorneys on legal issues such as wills, debt obligations, divorce, and bankruptcy.



Call **877-363-0489** to speak with a counselor. Or visit 4thdistricthealthfund.lyrahealth.com to register for access to all the online resources.

4th District IBEW Health Fund

4th District IBEW Health Fund
9200 U.S. Route 60
Ona, WV 25545



Are You Saving With HEALTHY LIFE?

Members and their spouses enrolled in the Building Trades medical plan can participate in the HEALTHY LIFE program and save money in the process. All that's required is a comprehensive physical exam and a few related tests. Members who complete the exam by the deadline are eligible for reduced medical costs for up to two years, including:

- Lower in-network deductibles
- Lower share of in-network coinsurance
- Lower annual in-network out-of-pocket maximum

Getting your annual physical, which is covered 100% by the plan, is important because it provides a snapshot of your health and helps detect any emerging health problems before they develop further and become costly to treat.

Be proactive with your health and participate in the HEALTHY LIFE program before the November 30 deadline for lower medical costs in 2026 and 2027. To learn more about the HEALTHY LIFE program, visit 4thdistricthealthfund.com/healthy-life-program or contact the Fund Office at **304-525-0331** or **888-466-9094**.

IMPORTANT NOTICE CONCERNING CHANGES TO THE 4TH DISTRICT IBEW HEALTH FUND

This Summary of Material Modification (SMM) is being provided to inform you of important changes to the 4th District IBEW Health Building Trades and Flexible Choice Plans. Please take the time to read this notice carefully and keep it with your records. If you have questions regarding these changes, please contact the Fund Office.

Effective June 1, 2025, the following are being added to the Fund's SavRx Prescription Drug Programs:

Mandatory Biosimilar Program

This program works similarly to the Mandatory Generic Program. Before you try a prescribed biologic drug, you'll try a generic biosimilar. The substitution applies to generic biologics that are rated by the U.S. Food and Drug Administration (FDA) as having no clinically meaningful differences in safety, purity, or potency as the brand name biologic.

In certain situations, the brand name biologic is medically necessary. In these situations, your prescribing physician must submit a written letter of medical necessity indicating the medical reason why you require the brand name product. If the brand name biologic is clinically appropriate, you are not required to pay the difference in cost, only your applicable brand name coinsurance.

If your prescribing physician does not submit a letter of medical necessity and you still fill the brand name biologic, you will be responsible for the brand name drug coinsurance PLUS the difference in cost between the generic equivalent and the brand name drug.

MyPath Program

The MyPath program promotes a healthy lifestyle with a wellness coach supported by registered dietitians and exercise experts. Participants in the program will track their wellness goals with an easy-to-use remote cellular smart scale shipped to their home. MyPath is available to those who meet SavRx clinical guidelines. MyPath is mandatory if you have a prescription for a weight loss medication.

If you are already taking a prescribed weight loss medication as of June 1, 2025, you will have 90 days to enroll in the MyPath program. If you do not enroll in MyPath, or fail to remain engaged, you will be unable to continue filling your weight loss medication prescription.

Sincerely,
The Board of Trustees
4th District IBEW
Health and Welfare Fund