

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.

LiveHealth Online

Effective January 1, 2025, the Fund will help cover the costs of telemedicine services provided by LiveHealth Online.

Through LiveHealth Online, you can have a live “face-to-face” consultation with a doctor 24/7. You can use LiveHealth Online when you have a minor medical issue that otherwise might require a visit to your primary care provider, an *urgent care* center, or an emergency room for a non-emergency issue. You may also use LiveHealth Online to see a pediatrician for your eligible minor children, as long as your child is registered to your account and you, as their parent or legal guardian, participate in the session.

*Although LiveHealth Online may be used to see a medical professional for mental health or substance abuse issues, the Fund’s Member Assistance Program (MAP), offered through Lyra Health, will be a better option for this type of care for most participants. For more information about Lyra Health, see the section titled “In-Network Mental Health and Substance Abuse Providers.”

You can connect with LiveHealth Online provider through phone or video. Register for the service at www.livehealthonline.com or by downloading the app. Please note that you will not need to enter any information about insurance coverage and that you can skip this portion of the registration. You will, however, be required to enter credit card information at the time of registration.

Fees will be charged to your card at the time of the service. The Fund will reimburse 80% of covered expenses, regardless of whether you have met your deductible. This reimbursement will occur automatically if you use your HRA Debit Card to pay for services with LiveHealth Online. Otherwise, you may submit a claim for reimbursement. Please contact the Fund Office for more information.

LiveHealth Online is NOT for emergencies. Only use LiveHealth Online for non-emergency medical situations. If you need care for an ongoing chronic condition or an annual or routine physical, schedule an in-person appointment with your provider. If your medical concern is an emergency, always call 911.

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