

# STAY CURRENT on your benefits



## Designed To Support You

Benefits provided by the Fund are tailored to support every aspect of your and your family's lives. In this edition of the *Stay Current* newsletter, we'll discuss how you can use your benefits to get quality care, remain healthy, and get the best value for your health care dollars. For details about all your health care coverage, visit us online at [4thdistricthealthfund.com](http://4thdistricthealthfund.com).

## When You Need Care Quickly

When you need care quickly and it isn't a true emergency, you have options. An urgent care clinic or virtual care may be the right choice depending on the type of care you need. Use the chart below to help guide you the next time an unexpected health event happens.

In the event of a medical emergency, seek care at the nearest emergency room, or call 911 immediately. Use of the care settings below does not replace the need for emergency medical care.

Care Setting	How It Works	Types of Care
<b>Primary care physician (PCP)</b>	Generally, appointment availability for in-person visits ranges from a few days to a couple of months. Some offices have same-day sick appointments.	<ul style="list-style-type: none"> <li>• Annual physicals, preventive tests, screenings, and immunizations</li> <li>• Prescription refills and coordination with specialists</li> <li>• Regular checkups for chronic conditions</li> <li>• Nonemergency health concerns, including minor cold and flu symptoms, infections, and injuries before they develop and become severe</li> <li>• Guidance for lifestyle choices, including diet and weight management</li> <li>• Mental health support and referrals when screened for certain conditions</li> </ul>
<b>Urgent care clinic</b>	Prompt attention for nonemergency situations when you can't get an appointment or your doctor's office is closed.  The average wait time is 15 to 45 minutes. Some locations take scheduled appointments.	<ul style="list-style-type: none"> <li>• Minor injuries, like sprains, small cuts, or minor burns</li> <li>• Flu-like symptoms or a persistent sore throat</li> <li>• Diagnostic tests, like X-rays or lab work that doesn't require emergency care</li> <li>• Certain infections, such as ear or urinary tract</li> <li>• Skin rashes</li> </ul>
<b>Virtual care (through LiveHealth Online)</b>	Online visits with a provider over your phone or computer.  Wait time is usually 10 minutes, and there's no need to travel. Go to <a href="http://livehealthonline.com">livehealthonline.com</a> to register.	<ul style="list-style-type: none"> <li>• Nonurgent issues like cold symptoms, allergies, or minor skin conditions</li> <li>• Prescription refills</li> <li>• Medical advice when traveling or unable to leave home</li> <li>• Follow-up to a previous diagnosis or treatment plan</li> <li>• Help managing chronic conditions, like diabetes or high blood pressure through routine check-ins</li> </ul>

## Spotlight: HEALTHY LIFE Program

Since its introduction in 2019, the HEALTHY LIFE Program has encouraged eligible participants in the Building Trades Plan to get a comprehensive physical exam and related tests. Members who participate save on the cost of medical care.

Here's a snapshot of the Program results:

- The Program helps participants track biometrics, such as cholesterol, triglycerides, and fasting blood sugar—key risk factors for developing chronic conditions when not well controlled.
- Preventive care visits and primary care physician engagement is higher the longer a member is enrolled in the Program.
- Almost 90% of eligible members and spouses are participating in the Program and have completed the requirements.
- Over the last six years, participants in the Program have had lower medical and prescription drug costs.
- Members who **do not participate** spend more time and money in the hospital or emergency room.

### Make the HEALTHY Choice



When you and your spouse participate in the HEALTHY LIFE Program, you'll keep an eye on your health and save with lower in-network deductibles, coinsurance, and annual out-of-pocket maximum.

The deadline to participate is November 30, so schedule an appointment before this date. For more information, visit [4thdistricthealthfund.com](https://4thdistricthealthfund.com), or contact the Fund Office at **304-525-0331** or **888-466-9094**.

## Get a Good Night's Sleep

Approximately 50 to 70 million Americans experience sleep disorders. Early detection is important for health management and treatment.

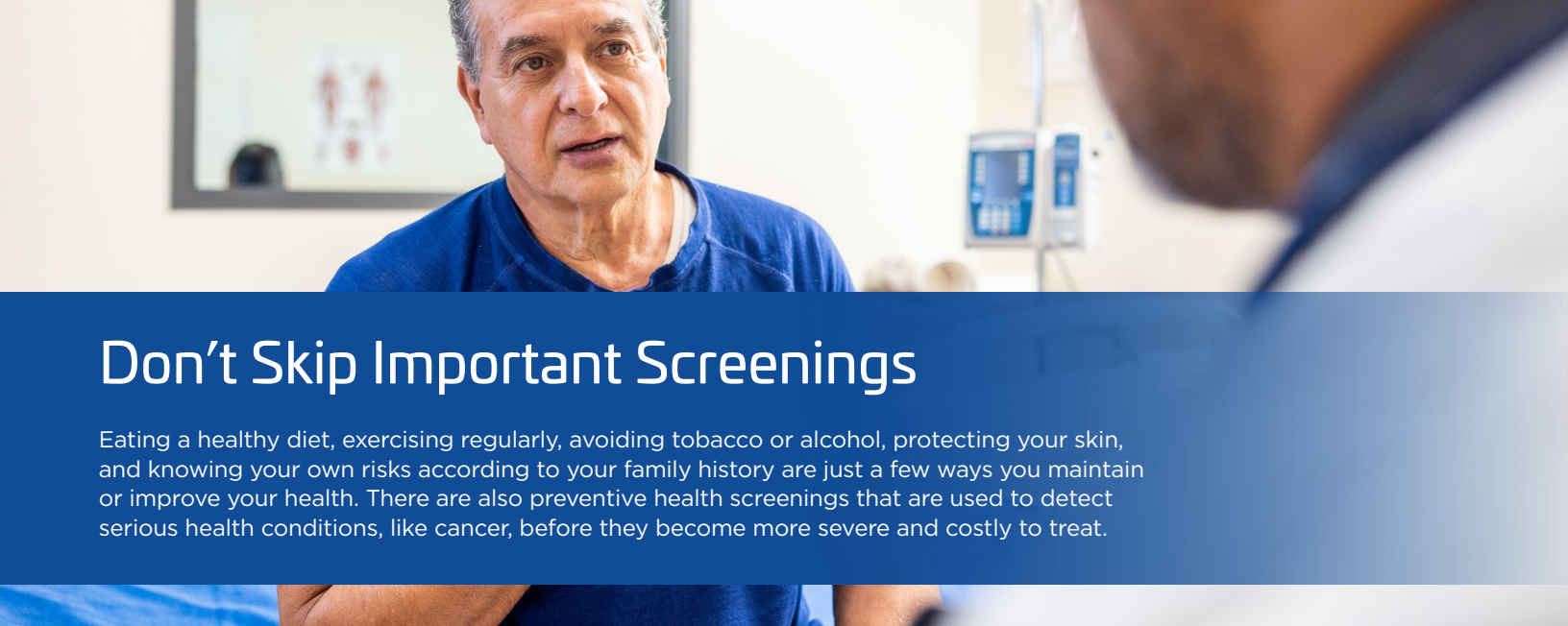
An example of a common sleep disorder is sleep apnea. This happens when a person's breathing is repeatedly interrupted during sleep. These pauses may last from several seconds to a few minutes, often reducing oxygen intake overnight. Typical signs of this disrupted breathing include loud snoring, restlessness, gasping for air, and sudden awakenings. If left untreated, sleep apnea can cause an elevated risk of chronic conditions, such as high blood pressure, heart disease, diabetes, and stroke. Individuals with sleep apnea may also report fatigue, trouble focusing, and mood alterations.

The Fund's benefits and programs can help you make lifestyle changes to prevent the condition or make it easier to treat. For example, the Member Assistance Program (MAP), offered through Lyra Health, can connect you with a therapist who is trained to support you through life style changes that can improve your sleep routine.

- Guided self-care meditations
- Access to clinically developed exercises with a Lyra coach
- Articles, videos, and online tools related to sleep, including blogs such as [Getting Better Sleep](#), [Nighttime Worries and Anxiety: How to Sleep Better](#), and [5 Ways to Get a Good Night's Sleep](#)

Connect with the MAP by visiting [4thdistricthealthfund.lyrahealth.com](https://4thdistricthealthfund.lyrahealth.com) or calling the Lyra Care Navigator Team directly at **877-363-0489**.





# Don't Skip Important Screenings

Eating a healthy diet, exercising regularly, avoiding tobacco or alcohol, protecting your skin, and knowing your own risks according to your family history are just a few ways you maintain or improve your health. There are also preventive health screenings that are used to detect serious health conditions, like cancer, before they become more severe and costly to treat.

## What To Screen for and When

Preventive screenings may involve the use of questionnaires, imaging, blood tests, and other methods. According to the [American Cancer Society \(ACS\)](#), the following screening guidelines are recommended for the early detection of certain cancers:

- **Breast cancer:** Women at average risk should begin screenings for breast cancer around the ages of 40 to 45 years old. Women at high risk, for example, those with a family history or prior chest radiation, should begin screening as early as age 30.
- **Cervical cancer:** Women should begin screenings for cervical cancer at age 25 and receive a primary human papillomavirus (HPV) test every five years or a Pap smear every three years. Make sure to speak with your doctor to determine what tests work best for you.
- **Colon and colorectal cancer:** Both men and women should begin screenings for colorectal cancer around the age of 45 with a stool-based test or visual exam.
- **Prostate cancer:** Men should speak to their doctors about when they should begin screenings for prostate cancer, generally at age 50. A variety of factors—including family history, genetic tendencies, and your own medical history—can change the timing on the start of screenings.

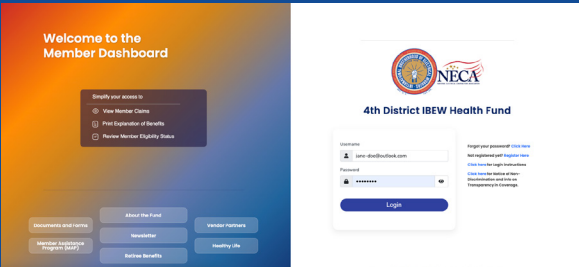
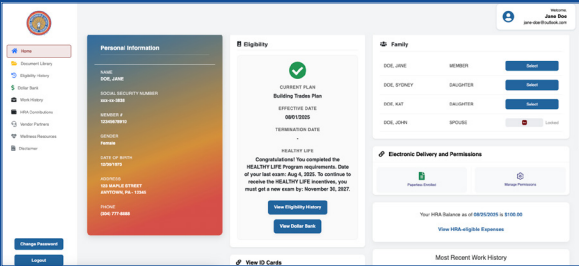
Schedule an appointment with your health care provider today to discuss preventive screenings and when to begin getting them. As a reminder, in-network preventive care is covered 100% by the Fund, so you have no out-of-pocket cost. To find an in-network provider near you, visit [highmarkbcbsvw.com](http://highmarkbcbsvw.com) or call **800-810-2583**.



## The Benefits Site Is Getting a Makeover!

We have exciting news: The 4th District IBEW Health Fund website is all new! Redesigned from top to bottom, the benefits site is now easier to use. We've put more of the information you want up front, so you can find everything you need quickly and efficiently. The member dashboard has also been revamped to provide a secure experience where you can access claims information, eligibility status, and more.

The new website launch is coming very soon, so be on the lookout for further updates and announcements from the Fund.







## Don't Go It Alone

Managing a chronic condition requires teamwork and proactive strategies beyond just treating symptoms. If you are diagnosed with a chronic condition, such as mental health struggles, substance abuse, hypertension, hyperlipidemia (high cholesterol), asthma, diabetes, chronic obstructive pulmonary disease (COPD), or coronary artery disease, you may benefit from a personalized care plan.

The Fund's medical plans cover care from primary providers and specialists so that you can work together to create a plan that's individualized to your needs and situation. This will help you better monitor your health and adjust treatments.



**HEALTHY LIFE Program:** Members enrolled in the Building Trades Plan can participate in the HEALTHY LIFE Program by getting an annual physical exam and related tests. This is a good way to monitor your health status and lower your costs.



**Lyra Health:** Connect with a Care Navigator through the Member Assistance Program (MAP) for mental health counseling and emotional support. You may also receive medication management support, access online tools for guided self-care, and find support services for family members living with a chronic condition who may be dependent on you for care assistance.



**Step Therapy Program:** If you take medication for your chronic condition, the Step Therapy program helps you get effective medication to treat your condition at a lower cost. The program requires that you first try less expensive generic drugs before covering a more expensive brand-name drug.



**Mail-Order Pharmacy:** Through Sav-Rx's mail-order pharmacy, you can receive a 90-day supply of maintenance medication delivered straight to your door for a low copay of \$15. Since a single 30-day refill at a retail pharmacy can have a \$10 copay, at minimum, your savings can add up over time.



**Blue Distinction Centers for Transplants (BDCT) Program:** This program recognizes medical facilities with skilled experience in performing transplant procedures and quality follow-up care. If your chronic condition requires you to need a transplant, the Plan provides coverage for certain transplant procedures as long as you receive proper authorization and the procedure is performed at a BDCT network facility. To find a facility, use the provider search on [highmarkbcbswv.com](https://highmarkbcbswv.com), or call the toll-free number on the back of your ID card. For more information, refer to your Summary Plan Description (SPD).