

THE WIRE



4th District IBEW Health Fund
**KEEPING YOU WIRED TO BENEFITS
NEWS AND INFORMATION**

The Board of Trustees of the 4th District IBEW Health Fund is pleased to bring you this issue of *the Wire*, your resource for benefit information and health care tips and tools. This issue includes information about health care reform and its impact on your benefits; how to create a medical profile for yourself and your family; and resources available on the Fund's website. If you have any questions or want to learn more about your benefits, call **1-888-466-9094** or **1-304-525-0331**, or access your member website at www.4thdistricthealthfund.com.

Fall 2010

Health Corner

New Health Care Reform Legislation

There's been a lot of media coverage about the Patient Protection and Affordable Care Act, which is often referred to in general as "health care reform." Wondering how this complex legislation will affect the health benefits the 4th District IBEW Health Fund provides to you and your family? Well, there are some changes that will take effect soon, and others that will come in the years ahead. Here are some of the changes that are coming in the next few months...

There's Extended Medical Coverage for Young Adults—Beginning October 1, 2010

Currently, the Plan covers your child(ren)—biological, legally adopted and stepchild—if he or she is under age 19, **or** under age 25 and enrolled full time as a student in an accredited school. However, beginning October 1, 2010, **the Plan will cover your child(ren) until he or she reaches age 26**, regardless of whether:

- He or she still lives with you;
- You claim him or her as a dependent on your tax return; or
- He or she is still a student.

Beginning October 1, 2010, the Plan will cover your child(ren) until he or she reaches age 26. All your child needs to do is enroll in the Plan. Be on the lookout for a notice from the Fund Office that provides information on an upcoming special open enrollment opportunity.



*If your child is under age 26 and eligible to enroll in an employer-sponsored health plan by virtue of his or her employment, there's a possibility that he or she **may not be covered** under this Health Fund until October 1, 2014. Contact the Fund Office at 1-888-466-9094 or 1-304-525-0331 for information.*

Your child will need to re-enroll in the Plan if his or her coverage as an eligible dependent has already ended due to the Plan's current eligibility rules.

The Fund will conduct a special open enrollment period, at which time your child(ren) can re-enroll in the Plan. The Fund Office will send more information to you about the open enrollment and updated dependent eligibility rules.

Certain Limits on Specific Benefits Will be Reduced or Eliminated – Beginning October 1, 2010

The 4th District IBEW Health Fund Plan has always provided robust coverage, with only a small subset of medical services subject to annual limits. Health care reform includes provisions requiring the elimination of lifetime and annual limits on certain essential services. You will receive more information about which benefits are impacted.

Certain Drugs and Medicines Will Require a Prescription In Order To Be Eligible for Reimbursement Under the HRA—Beginning January 1, 2011

Currently, you can purchase over-the-counter (OTC) drugs and medicines like cough syrup, aspirin, and antacids using your Benny™ Card. However, beginning January 1, 2011, you will need to have a doctor's prescription for certain OTCs to qualify as an eligible expense that you can pay for at the pharmacy and be reimbursed for through the HRA. In addition, you will not be able to use your Benny™ Card to pay for OTC drugs and medicines.

Although a list of the exact items that will require a prescription is not yet available, here are some of the OTC categories that may be affected:

- | | |
|----------------------------|--------------------------------|
| Acid Controllers | Digestive Aids |
| Allergy & Sinus | Feminine Anti-Fungal/Anti-Itch |
| Antibiotic Products | Hemorrhoid Preps |
| Anti-Diarrheals | Laxatives |
| Anti-Gas | Motion Sickness |
| Anti-Itch & Insect Bite | Pain Relief |
| Anti-Parasitic Treatments | Respiratory Treatments |
| Baby Rash Ointments/Creams | Sleep Aids & Sedatives |
| Cold Sore Remedies | Stomach Remedies |
| Cough, Cold & Flu | |

We expect to learn more about this HRA prescription requirement in the near future, as additional guidance is provided by the regulatory agencies—and we'll keep you posted. In the meantime, contact American Benefit Corporation at **1-888-466-9094** (press #3 after the greeting for the HRA Department) if you have any questions about what currently qualifies as an eligible HRA expense.

The Fund's Trustees are working to ensure that all health care reform requirements are met and that you have up to date information about any changes being made to the Plan. Be on the lookout for information that's sent to you about your benefits over the coming months.



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Make the Most of Your HRA

Check your HRA transactions and balance on www.mybenny.com.

To find a merchant that uses Inventory Information Approval System (IIAS) technology, go to www.sig-is.org. Your Benny Card works best when the doctor's office, pharmacy, drug store or grocery store is IIAS-certified.

Save your receipts. American Benefit Corporation may ask you for verification of a purchase and you'll need to show the receipt as proof. You may also need your receipts for tax purposes.

Document Your Family's Medical History—It's Easy and Useful

Help your doctor make the correct diagnosis by giving him or her all of the information needed to assess and understand your illness. Describe all of your symptoms, list all of the medications you're taking, and be sure to share your family's medical history.

According to the *U.S. Department of Health & Human Services*, certain diseases can run in families, like heart disease, cancer, diabetes, hemophilia, cystic fibrosis and sickle cell anemia. In addition, if your mother or father has high blood pressure, chances are you may, too. Knowing your family's medical history, including that of your parents, grandparents and other blood relatives, can help your doctor understand what ails you and what illnesses may pose a risk to you.

The *National Institutes of Health* offers an Internet-based tool that you can use to document your family's medical history. Go to <https://familyhistory.hhs.gov/fhh-web/home.action>. Then record your family's health information, print out a copy and share it with your doctor and your family, too.



Visit the 4th District's Website—It's a Handy Source of Information

Are you taking advantage of your website? If not, why not? When it comes to your Plan benefits, there's no better source of information. Check the site for...

- Benefits news and updates.
- Informative articles and blogs to help you lead a safer and healthier lifestyle.
- Answers to frequently asked questions via the "HOW DO I" section that includes information on how to find a network doctor or hospital.
- Links through the "CONTACTS" page that will connect you to general resource websites, as well as vendor websites like www.sav-rx.com where you can order a prescription refill and check on your mail order prescription.
- Monthly Spotlight articles under "FunD STUFF" that are produced by ComPsych and the Quit For Life program, which give tips on how you can "Make Fitness a Family Project" and quit tobacco use.

When you scroll to the bottom of the Member Assistance Program page at www.4thdistricthealthfund.com/benefits/active/MAP/, you'll also find a "Spotlight Archive" that allows you access to even more ComPsych articles.

In addition, when you log in through the Member Dashboard, you can view your eligibility, dollar bank amounts, contribution history and claims status.

And if that's not enough, believe us—there's a lot more on the site that will help you stay on top of your personal benefits information and keep up-to-date on your health care benefits. So visit the website and take a look. And go back often, as new information is added frequently.



www.4thdistricthealthfund.com



Remember, the first time you access the **Member Dashboard**, you'll need to register on the site and create your own account. To register, go to www.4thdistricthealthfund.com. Then, click on the "New User Registration" link in the DASHBOARD LOGIN box on the top right-hand corner of the Home page.

