

# THE WIRE



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

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## WINTER 2017

*This year the Fund is making it easier for our members to get medical care when they need it, wherever they need it through LiveHealth Online. Through this service, members will be able to access care while traveling or when their doctor or child's pediatrician isn't available on their schedule. LiveHealth Online uses technology to deliver virtual office visits that are completely secure and confidential. This technology makes it possible to "see" a doctor in the middle of the night when your provider doesn't have a "backup" on call or when you want to consult with a physician for a simple matter without leaving your work location, home or hotel room. Continue reading to learn more about how you can take advantage of this convenient new way of receiving health care services. Also, be sure to review the **Health Corner** for highlights and important reminders about the **HEALTHY LIFE** incentives. This is the year to make your life, a healthy life.*

## FunD Business

### LiveHealth Online: The Doctor Is In, Wherever You Are

Recent advances in technology have made telehealth, or telemedicine, a reality and the Fund is pleased to offer this new, convenient service to our members and their eligible dependents covered under the Plan. Through LiveHealth Online, administered by Anthem BlueCross BlueShield, our members can have a live "face-to-face" computer consultation with a doctor 24/7, all year long.

This service is a confidential, convenient resource for getting simple medical care when you need it for minor health concerns usually addressed by a primary care doctor. These minor health concerns include: allergies, cold and flu symptoms, ear infections and skin inflammations, such as a rash.

**How it Works.** LiveHealth Online is easy to access and available around-the-clock. Essentially, LiveHealth Online uses the same technology as video chat services, such as FaceTime and Skype, but is delivered using secure, HIPAA-compliant technology so your virtual office visits are completely confidential. Consultations with the physician generally last 10 minutes. All participating doctors are trained in practicing medicine in a virtual environment and have, on average, 15 years of experience working with patients remotely and making symptom-based diagnosis.



Once the doctor evaluates your issue and discusses his/her diagnosis with you, you'll receive a summary of your consultation, along with any follow-up recommendations. If you need a prescription, the doctor can write it on the spot and submit it electronically to your pharmacy, subject to certain restrictions.

**How to Get Started.** Use your smartphone, tablet or computer with a webcam to “see” a board-certified doctor within minutes of connecting to the service. However, you must sign up at [livehealthonline.com](http://livehealthonline.com) and, if using a smartphone, download the app. We recommend you sign up before you need care so your account will be there to use when you need it. Click on the “Sign Up” button and answer a few questions to complete your profile. Be sure to have your medical plan ID card handy because you’ll need to enter the Subscriber ID number (including the three-letter prefix) that is printed on your card. Eligible minor children may also use LiveHealth Online to see a pediatrician, as long as they are registered to a member’s account and a parent or legal guardian participates in the session.



**Cost of a virtual visit.** For each visit, the Fund benefits pay 80% of covered expenses and members pay the remaining 20%. The deductible does not apply, meaning the Fund will pay benefits whether or not you have met your deductible.

If you have pink eye and use LiveHealth Online for a consultation and to get prescription eye drops, your cost is \$9.80. Here’s how it works:

- ✓ The cost for your consultation is \$49.
- ✓ Fund benefits pay \$39.20 (80% x \$49).
- ✓ You will pay \$9.80 (20% x \$49).
- ✓ The prescription eye drops will be covered according to the Prescription Drug Plan.

Keep in mind that charges for prescriptions are billed separately and will be covered according to the plan. LiveHealth Online accepts Visa, MasterCard and Discover cards as payment for an online doctor visit, which must be made at the time of the service.

## When LiveHealth Online Makes Sense

LiveHealth Online services are easy to access and available around-the-clock from almost anywhere in the U.S.\* You would generally use LiveHealth Online when you have a minor medical issue that otherwise might require an office visit with your primary care provider or another provider, a visit to an urgent care center, or a trip to an emergency room for a non-emergency issue. The most common conditions typically treated through LiveHealth Online are shown in the table below.

\*LiveHealth Online is not available in Texas and Arkansas.

**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, you should schedule an in-person appointment with your provider. If your medical concern is an emergency, always call 911.**

### Common Ailments Most Appropriate for LiveHealth Online Services

|              |                     |                          |   |
|--------------|---------------------|--------------------------|---|
| Allergies    | Ear Infections      | Poison Ivy               | <b>Pediatric Care:</b><br>• Cold & Flu<br>• Constipation<br>• Ear Infections<br>• Fever<br>• Nausea<br>• Pink Eye<br>• Vomiting |
| Asthma       | Fever               | Rashes                   |   |
| Bronchitis   | Headaches           | Respiratory Infections   |   |
| Cold & Flu   | Insect Bites        | Sinus Infections         |   |
| Constipation | Joint Aches & Pains | Skin Inflammation        |   |
| Diarrhea     |                     | Sore Throat              |   |
|              |                     | Sports Injuries          |   |
|              |                     | Urinary Tract Infections |   |



In the last issue of the *Wire*, we introduced **HEALTHY LIFE** incentives, which are designed to reward members who take preventive measures to protect their health. Below are the highlights of the program and the action steps you must take to receive the incentives.

## Overview

Active Members and their spouses who complete a physical exam and the required diagnostic tests by November 30, 2017, are eligible for **HEALTHY LIFE** savings, starting January 2018. If you both complete your physical exam and tests by the deadline, you will be eligible for the **HEALTHY LIFE** incentives for two years (January 1, 2018 through December 31, 2019). At the end of this two-year period you both will be required to complete another physical exam.

## HEALTHY LIFE Physical Exam and Tests

You can coordinate your **HEALTHY LIFE** physical exam and tests with your own doctor. When you use an in-network provider, the Plan pays 100% of the cost of an annual physical exam. During your exam, you can expect your doctor to measure and discuss the following:

- ▶ Height, weight and waist measurement
- ▶ Blood pressure and resting pulse rate
- ▶ Cholesterol, triglycerides, fasting blood sugar and your complete blood count
- ▶ You'll be asked about your use of nicotine
- ▶ You'll be asked to give a urine sample to assess your overall health and potential for health issues or risks, such as kidney and liver disease. **IMPORTANT:** You will not be tested for drug use during your physical exam.

This reference card explains what you can expect with your **HEALTHY LIFE** physical exam and what's measured during your visit. It also provides a place for you to track your results. You can print it out from the **HEALTHY LIFE** page on the Fund's website ([www.4thdistricthealthfund.com](http://www.4thdistricthealthfund.com)). You may want to bring it with you as a reference when you visit your doctor.

**Note:** Your test results are confidential and only available to you and your doctor. Individual test results are not shared with the Fund nor are they used for employment decisions or to determine eligibility for benefits.

| What to Expect  | What Is Measured  | Your Results  |
|---|---|---|
| During your visit with your doctor you'll discuss and review... | <ul style="list-style-type: none"> <li>• Height</li> <li>• Weight</li> <li>• Blood pressure</li> <li>• Resting pulse rate</li> <li>• Waist measurement</li> <li>• Your use of nicotine</li> </ul>   | <ul style="list-style-type: none"> <li>• Height: _____</li> <li>• Weight: _____</li> <li>• Blood pressure: _____</li> <li>• Pulse rate: _____</li> <li>• Waist measurement: _____</li> <li>• Your use of nicotine: Y / N</li> </ul> |
| You'll give a blood sample; this will be used to test...        | <ul style="list-style-type: none"> <li>• Cholesterol</li> <li>• Triglycerides</li> <li>• Fasting blood sugar</li> <li>• Your "complete blood count"</li> </ul>  | <ul style="list-style-type: none"> <li>• Cholesterol: _____</li> <li>• Triglycerides: _____</li> <li>• Blood sugar: _____</li> <li>• Notes on complete blood count: _____</li> </ul>  |
| You'll give a urine sample; this will be used to assess...      | Your overall health and potential for health issues or risks, such as kidney and liver disease<br><b>IMPORTANT: You will not be tested for drug use during your physical exam.</b>  | Notes on overall health screen or potential risk factors: _____   |
| After you complete your exam and tests...                       | <ul style="list-style-type: none"> <li>• Your doctor will discuss your test results with you and the actions you might take to maintain or improve your health</li> <li>• <b>HEALTHY LIFE</b> incentives go into effect on January 1, 2018</li> </ul> | Follow ups from discussion with my doctor: _____  |

## HEALTHY LIFE Incentives — (January 1, 2018 through December 31, 2019\*)

| Plan Feature                      | With <b>HEALTHY LIFE</b> Incentive You Pay | Without <b>HEALTHY LIFE</b> Incentive You Pay | <b>HEALTHY LIFE</b> Savings |
|-----------------------------------|--|---|-----------------------------|
| Family In-Network Deductible      | \$1,050                                    | \$1,650                                       | \$600                       |
| Individual In-Network Deductible  | \$350                                      | \$550   | \$200                       |
| In-Network Coinsurance            | 20%  | 30%   | 10%                         |
| In-Network, Out-of-Pocket Maximum | \$3,750                                    | \$5,500                                       | May save up to \$1,750      |

\*Assumes current Plan deductible, coinsurance and out-of-pocket maximums remain the same.

**Participation is voluntary.** The Healthy Life physical and related incentives are for Active Members and their spouses, only. If you and your spouse choose not to participate, you will not be eligible for the incentives and you will pay more for your benefits starting January 1, 2018. Note: If your spouse is enrolled in Fund coverage, you both must complete the physical exam and tests in order for your family to be eligible for **HEALTHY LIFE** incentives. Please note that your child(ren) do not have to complete the physical exam and tests for your family to be eligible for **HEALTHY LIFE** incentives.

# FunD Stuff—Take Advantage of the MAP

The start of a new year might be a good time to refresh yourself on all the services the Member Assistance Program (“MAP”) offers. MAP provides counseling services but can also help with a variety of other challenges or life events you may face. With MAP, you can:

- ▶ Discuss personal concerns and relationship issues, including problems with your children, substance abuse, job pressures, stress, anxiety, depression, grief and loss.
- ▶ Receive legal information from licensed attorneys on issues such as wills, debt obligations, divorce or bankruptcy.
- ▶ Get financial help with issues like debt, saving for college, estate planning and taxes.

You can meet with a MAP counselor for up to five sessions per event at no cost to you. The next time you need a little extra help, call MAP at 1-877-627-4239. Counselors are available 24 hours a day, seven days a week. If you haven’t had the opportunity to visit GuidanceResources® Online, the MAP website, scan the QR code to the right or visit [www.guidanceresources.com](http://www.guidanceresources.com) and enter the Fund ID, “MAP\_4\_IBEW.”



The screenshot shows the GuidanceResources Online website. At the top, it says "GuidanceResources Online" and "COMPSYCH OnlineResources Worldwide". There is a "Login" button and a "REGISTER" button. Below that, there is a "User Name" field and a "Password" field. There is also a "Remember Me?" checkbox and a "Login" button. Below the login form, there is a "Help" link. The main content area features a "Welcome to GuidanceResources Online" message and a "Privacy" link. At the bottom, there are logos for "DAVEY AWARDS", "GALAXY", and "Healthy Resources". There are also links to the "App Store" and "Google play". A QR code is located to the right of the website screenshot.



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