



Keeping You Wired to Benefits News and Information.



4th District IBEW Health Fund: *News Wire*

A relatively small amount of time spent now to safeguard your health can save you time, money and discomfort in the future. For many diseases and conditions that cause serious illness, or even death, early detection is important in the treatment and possibly in the prognosis. This is why the Fund introduced the HEALTHY LIFE Program as a way to encourage our members to take action now for good health in the future. Members and their enrolled spouses are encouraged to schedule their HEALTHY LIFE exam and tests, which are covered at 100% when you use an in-network Anthem PPO provider. This simple step can provide a picture of your overall health, identify any risks early and help you save hundreds of dollars on your health care next year. Continue reading this issue for more information on how the HEALTHY LIFE Program works and what it means to you.

Is It Time for Your HEALTHY LIFE Exam?



If you were one of the many members who participated in the HEALTHY LIFE Program when it was first introduced in 2017, it is time for you to renew your exam and tests.

Mark your calendar for November 30, 2019. That's the deadline for completing your HEALTHY LIFE physical exam and tests to continue saving hundreds of dollars on health care services next year.

Once you get the exam, you are eligible for the HEALTHY LIFE incentives for two years. Since the launch of the Program, members have continued to participate at varying two-year intervals. Check the table below to see when you are due for renewal.

If you completed HEALTHY LIFE requirements by...	You are eligible for HEALTHY LIFE incentives...	To continue incentives, you must complete another physical exam before...
November 30, 2017	January 2018–December 2019	November 30, 2019
November 30, 2018	January 2019–December 2020	November 30, 2020
November 30, 2019	January 2020–December 2021	November 30, 2021

Members who complete the exam and tests by the applicable November 30 deadline are eligible for the following benefit incentives:

- 1 Lower in-network deductibles (individual and family)
- 2 Lower share of in-network coinsurance
- 3 Lower in-network, annual out-of-pocket maximum

See page 2 for details.

A Special Thanks to Our Members

The HEALTHY LIFE Program was first introduced in 2017. The Fund appreciates the actions you are taking to help detect, and avoid, any potential health issues before they become serious problems. We hope you see the value in it as well and that you plan to renew your HEALTHY LIFE exam by November 30, 2019, to continue your participation.



Benefit Incentives for 2020

When you complete your physical exam and diagnostic tests by November 30, 2019—either for the first time or as a renewal—this is how your HEALTHY LIFE Program savings work, starting January 1, 2020.



	Without HEALTHY LIFE	With HEALTHY LIFE	
Annual In-Network Deductible	Individual \$550	Individual \$350	Save \$200
	Family \$1,650	Family \$1,050	Save \$600
In-Network Coinsurance	30% coinsurance	20% coinsurance	Save 10%
In-Network Out-of-Pocket Maximum	Your max cost is \$5,500	Your max cost is \$3,750	Save up to \$1,750

The HEALTHY LIFE Program is voluntary. If you and your spouse choose not to participate, you will not be eligible for the savings, and you could pay more in out-of-pocket expenses starting January 1, 2020.

Who's Eligible?

The HEALTHY LIFE Program is for members (active and non-Medicare retirees) and their spouses who are enrolled in the Building Trades Plan. If you and your spouse are enrolled in the Building Trades Plan, you **both** must complete the physical exam and tests to receive the incentives. However, your children do not have to complete the HEALTHY LIFE exams and tests in order for your family to receive the incentives.

Members with critical and/or terminal health issues are exempt from the HEALTHY LIFE Program. The Fund does not wish to create hardship for members who are already dealing with a difficult health situation. In addition, Medicare-eligible members are not eligible to participate.

Your Privacy Is Important to Us

Your Employer and Union do not have access to your health information or your decision to participate in the HEALTHY LIFE Program. The Fund holds the aggregate information provided through HEALTHY LIFE in the strictest confidence. The data provided to the Fund triggers your qualification for the Program's enhanced benefits. The data also provides the Fund with statistics that can be used to help develop new programs for participants. If you have any questions about the Program, your eligibility or your personal data, contact the Fund Office at 304-525-0331 or 888-466-9094.

What's Measured and Why It Matters

During your exam, the doctor will review your health history and some basic health data measurements, as shown below. Your provider will also draw a blood sample and ask for a urine sample to assess specific health risks (e.g., kidney and liver disease). At your visit, be sure to tell the doctor's office and lab to code the visit as "preventive." When you use a provider in the Anthem PPO network, there are no forms to fill out and return. The provider will file a claim on your behalf, and the Fund Office will track Program participation through the claims process.

What to Expect During an Exam

What's Measured	Height, weight, blood pressure, resting pulse rate, waist measurement, use of nicotine	Cholesterol, triglycerides, fasting blood sugar, complete blood count	Risk for kidney and liver diseases
Why It Matters	<ul style="list-style-type: none"> • Height and weight are used to determine body mass index (BMI), which is an indication of the amount of body fat a person has. • Excess weight raises blood pressure and makes your heart work harder. It can also make you more likely to develop diabetes. • The resting pulse rate measures the number of times your heart beats per minute and can be an indication of heart muscle condition. • Waist measurement relative to the rest of your body can correspond to an increased risk of heart attack. • When nicotine is burned in tobacco, it releases tar and toxic gases that are cancer-causing and addictive. 	<ul style="list-style-type: none"> • Too much LDL cholesterol contributes to fatty buildups in your arteries; HDL cholesterol carries the LDL cholesterol away from your heart and back to your liver, where it can be broken down and passed from the body. • Triglycerides are the most common type of fat in the body; they store excess energy from what you eat. • Fasting blood sugar results can be an early indication of diabetes. • A complete blood count measures several components of your blood—e.g., red blood cells—and is used to evaluate overall health and detect warning signs for a range of health risks. 	<ul style="list-style-type: none"> • The kidneys filter waste and excess fluids from your blood, which are then excreted from the body. Kidney diseases impair this function and allow dangerous levels of fluid, electrolytes and wastes to build up in the body. • The liver is essential for digesting food and ridding your body of toxic substances. If it is not functioning properly, a wide range of symptoms can occur and be life-threatening.

Note: You will not be tested for drug use during your physical exam.



The exam and tests are covered 100% at Anthem PPO providers.

You may coordinate your exam and test through any provider you like. However, when you use an Anthem PPO provider, the Fund covers the visit and tests 100%—you pay nothing. When you make your appointment, confirm with the provider that he/she participates in the network. Also, if you need to go out of the provider's office for lab work, confirm that the lab is part of the Anthem network as well. You can check participation by calling Anthem directly at 800-810-2583 or going online to www.anthem.com and selecting the "Find a Doctor" link at the bottom of the page.

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HEALTHY LIFE MAKE IT YOURS

Issue Highlights:

- Is It Time for Your HEALTHY LIFE Exam?
- Benefit Incentives for 2020
- Your Privacy Is Important to Us
- What's Measured and Why It Matters



Schedule your
HEALTHY LIFE exam.

