

THE WIRE



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

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SUMMER 2015

Welcome to the summer issue of **The Wire!** This edition begins with news about expanded Special Enrollment periods for dependents of retired participants. Next, we'll discuss an increase to the monthly contribution rate for active participants in the Building Trades Plan. If you're anticipating a life event in the near future, such as marriage or the birth of a child, we have details about how that can affect your benefits. Know when it's better to use Advil or Tylenol? If not, you'll want to check out the **Health Corner**. Finally, in **Fund Stuff** you'll find advice on ways to relieve pain through exercise. We hope this edition of *The Wire* keeps you healthy and informed this summer!

FunD Business

Special Enrollment Periods for Dependents of Retired Participants

Recently, the Fund approved an amendment expanding the Special Enrollment periods for eligible dependents (spouses and children) of retirees. You may now enroll your dependents in your Fund medical coverage after your retirement date, providing you have an eligible qualifying life event and request coverage within the required time period. (Previously, you could only add dependents during your initial eligibility for retiree coverage.) See the chart below for eligible qualifying events and timeframes.



If you have this type of qualifying event...	You must enroll your dependent within...
Your dependent(s) loses eligibility for non-Fund health insurance or group plan coverage	30 days after coverage ends
You add a new dependent due to marriage, birth or adoption	30 days after the marriage, birth or adoption
Your dependent(s) loses eligibility for Medicaid or Children's Health Insurance Program (CHIP) coverage	60 days after loss of coverage
Your dependent becomes eligible for a subsidy under Medicaid or CHIP	60 days after eligibility for this assistance

Visit the retiree benefits page on the Fund's website www.4thdistricthealthfund.com/benefits/retired for a refresher on how the Fund's retiree benefits work. Also, refer to page 1.5 of the Summary Plan Description (SPD) for detailed information on retiree medical benefits. You can download the SPD from the Forms and Documents page www.4thdistricthealthfund.com/forms/.



Contribution Rate Increase for Active Fund Members

If you are a regular, active member of the Building Trades Plan (also known as the Comprehensive Major Medical Plan), the recommended hourly contribution rate increased \$0.10 starting June 1 to \$6.40 (this does not include the HRA contribution amount). Separately, the monthly benefit charge (amount deducted from your Dollar Bank for coverage) will increase to \$896 starting September 1.

As a reminder, your Dollar Bank is the “holding area” for contributions your employer makes on your behalf for the work you do throughout the year. Your contribution is determined by multiplying the number of hours you work by the hourly contribution rate. If the balance in your Dollar Bank is sufficient to cover the “charge” for coverage on the first day of each month, you remain eligible for benefits. If your balance falls below the required amount, however, you will not be eligible. The table below illustrates the process.

Timing	What Happens	What This Means
June	Work month	A member works during the month of June.
July	Employers make contributions	Employers make required contributions to the member's Dollar Bank based on the number of hours worked in June. This contribution is \$6.40 for members in the Building Trades Plan.
August	Eligibility for coverage is determined	The Fund Office reviews the member's Dollar Bank balance to ensure the required amount is available to cover the cost of coverage. That amount is \$896.
September	Benefit effective date	Benefit coverage is effective for eligible members.

You can check your Dollar Bank balance, benefits eligibility and employer contributions through the Member Dashboard. If you haven't registered, go to the Fund's website today and click on the “New User Registration” link. For more information, visit the eligibility section of the Fund's website (www.4thdistricthealthfund.com) or contact the Fund Office at 1-888-466-9094.

When Life Happens—Contact the Fund

Everyone goes through major life changes. When you do, it's easy to get caught up and forget how these changes may affect your benefits. “Life events” are significant changes that can affect who receives Fund benefits. For example, if you get married or have a child, it's important to notify the Fund Office. If you don't, your newly eligible spouse or child will not receive their valuable Fund benefits.

Different life events call for different changes to your benefits. For example, if you get divorced, you'll need to remove your ex-spouse from coverage—otherwise, his or her medical claims will continue to be paid and you will be held responsible for reimbursing the Fund for any claims that were paid following their loss of eligibility. If you move to a different home and don't notify the Fund, it won't necessarily change your benefits, but the Fund won't know where to send important information, leaving you out of the loop when material is meant to come your way.

For other examples, visit the Fund's Life Events page at www.4thdistricthealthfund.com/benefits/active/life-events/ to see what you need to do and when you need to do it.

Is Your Beneficiary Info Up to Date?

When you have a life event, it's also a great time to review and update your beneficiary information. For example, if you divorce and remarry, you may want to ensure that your new spouse is listed as your beneficiary to ensure that he/she receives your Life or Accidental Death benefits. Otherwise, these benefits could go to your ex-spouse. Even if you do not experience a life event, you should check your beneficiary information from time to time to make sure it is correct.

Advil vs. Tylenol: Different Medications for Different Ailments



When you have a headache, do you reach for Advil or Tylenol? Although they're both over-the-counter painkillers, they aren't designed to treat similar types of discomfort. By understanding how these medications work, you can better choose which one will provide faster and longer-lasting relief.

Advil, whose active ingredient is ibuprofen, is best used to treat swelling and inflammation. Experts believe that ibuprofen works in various parts of the body by inhibiting the production of prostaglandins, which are chemicals released by injured cells that trigger inflammation and pain. Tylenol's active ingredient is Acetaminophen and is thought to work on the central nervous system, blocking pain receptors in the brain.

Both medicines are considered safe; however, taking too much of either drug can cause complications. For instance, too much acetaminophen can damage the liver, and too much ibuprofen can cause gastrointestinal problems, such as upset stomach. One solution for people needing regular pain relief (children with high fever or adults with intense pain): alternating ibuprofen with acetaminophen can provide greater relief and minimize side effects. Always talk with your doctor before taking any new medication.

The chart below shows which medication to use when—and what happens when you take too much.

	Advil (Ibuprofen)	Tylenol (Acetaminophen)
What it Treats	<ul style="list-style-type: none"> Sports injuries and muscle soreness Relieving menstrual cramps Back pain and osteoarthritis Reducing fever (except for children under 6 months and pregnant women) 	<ul style="list-style-type: none"> Headaches Reducing fever for children under 6 months and many pregnant women Elderly people and those with chronic conditions
How It Works	<ul style="list-style-type: none"> Inhibiting the production of chemicals that trigger inflammation and pain 	<ul style="list-style-type: none"> Blocking pain receptors in the brain
Potential Side Effects	<ul style="list-style-type: none"> Stomach aches and possibly stomach bleeding and ulcers 	<ul style="list-style-type: none"> Very few except for allergic reactions, which are rare
Health Warnings	<ul style="list-style-type: none"> Taking too much can lead to kidney complications, high blood pressure and higher risk for stroke or heart attack 	<ul style="list-style-type: none"> Excessive use can cause liver damage or disease, so use should be limited by people with liver conditions or who drink a lot of alcohol When taking other drugs, be sure to check if they contain acetaminophen as an ingredient
Safe Use	<ul style="list-style-type: none"> Take pain relievers with at least four ounces of water If you're taking either drug for more than 10 days, seek medical advice 	

Sources:

"Advil vs. Tylenol. Which to Use, and When," *The Wall Street Journal*, May 11, 2015

"The Main Differences between Advil, Tylenol, Aleve, and Aspirin Summed Up in One Chart," *Business Insider*, May 20, 2015

NEW! ABC HRA Mobile App (Apple & Android)

Manage your HRA Account in real time. A few taps and you can quickly check your HRA balance, view account details, submit medical HRA claims or call customer service. Save time by taking pictures of receipts and uploading them for new or existing claims using the app. Use the expense tracker to store and save medical cost information and supporting documentation that will be needed to substantiate future claims. Log in using the same username and password you use for the ABC HRA website.



Easing Pain through Exercise

Exercising is a great way to ease chronic pain, but it's important to be mindful of your body—and not to overdo it. Studies have shown that people who exercise and stay flexible manage their pain better than those who do not. Cardiovascular, strength and flexibility exercises can increase your pain threshold and improve your body's ability to manage chronic pain. Below are some examples of low-impact exercises and how they can help:

- ▶ **Walking** – Easy and low-impact for those with joint pain or hip/knee issues
- ▶ **Swimming** – Great for osteoarthritis or joint disease because gravity isn't a factor
- ▶ **Tai Chi** – According to the *New England Journal of Medicine*, weekly sessions of tai chi have helped to reduce pain, stiffness and fatigue in fibromyalgia patients
- ▶ **Simple stretching** – An easy way to increase your flexibility and get your entire body moving



Always check with your doctor before starting any new exercise routine. For more information on pain management, log on to the Member Assistance Program website www.guidanceresources.com and type “pain” in the search box.



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