

THE WIRE



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

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SUMMER 2013

*Welcome to the summer issue of the Wire. The health plan changes required under the Patient Protection and Affordable Care Act (ACA) is a hot topic this summer. However, our members can keep their cool because the Fund's benefits meet all of the ACA regulations. Read more about why we think the Fund's benefits are better than the coverage that is expected to be available through the Health Insurance Marketplaces (also known as Exchanges) in the **Fund Business** section. You'll also learn about some of the ways the Fund protects your personal health information and what steps you can take to help. As the summer months heat up, **HealthCorner** provides important reminders about how to take care of yourself and avoid heat-related illnesses and injuries. Finally, don't miss **Fund Stuff** for some great suggestions on how to make sure your next barbeque is not only fun but safe too!*

Fund Business

The Fund's Health Coverage is Adequate and Affordable (According to the Affordable Care Act Mandates)*

*** We think it's a lot better than that!**

One of the upcoming changes required by the Patient Protection and Affordable Care Act (ACA) is the "individual mandate," which requires that everyone have a minimum level of essential coverage or pay a penalty starting on January 1, 2014. In an effort to help individuals and small employers purchase this coverage, online Health Insurance Marketplaces (also known as "Exchanges") will open for enrollment on October 1, 2013. As you may have already noticed, these companies are sending out advertisements and marketing materials encouraging individuals to purchase their insurance. We expect this to intensify as the October 1 and January 1 dates get closer. When it does, **we want our members to know that they do not need to do anything because the Fund's benefits have you covered.**

Our Coverage is "Adequate." In general, coverage is considered "adequate" under the ACA if the plan covers at least 60% of the total cost of benefits. The Fund's medical plans pass this test.

Members of the 4th District IBEW Health Fund covered by Fund benefits do not need to do anything. The Fund's benefits are more than "adequate" and by being an eligible participant, you meet the individual mandate and will not be required to pay a penalty.

What's more, it is important to remember that the insurance sold through the public Marketplaces is not meant to replace employment-based plans, such as the Fund's plan.

Our Coverage is Affordable. In general, coverage is considered "affordable" under the ACA if your cost of coverage for yourself is not more than 9.5% of the annual wages reported by your contributing employer. For example, if your wages are \$40,000, your coverage

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Another provision of the ACA requires employers to send the "New Health Insurance Marketplace Coverage Options and Your Health Coverage" Notice to all employees. The purpose of this Notice is to summarize the information about the health coverage offered by the employer. With this information, individuals will be able to shop for coverage in the public Marketplaces. This means that, although 4th District IBEW Health Fund **members who are eligible for Fund's benefits will not be required to shop for coverage**, they will receive the Notice because the law requires all employers to send it. When members receive the Notice, they can file it with their other benefits information after reviewing it.

Our Coverage is Affordable *continued*

would be considered affordable as long as you don't pay more than \$3,800. For our members, the cost of coverage is a factor of the hourly rate your employers contribute on your behalf. Therefore, coverage is 100% funded by your employer's contributions, which means the Fund's benefits pass this test and are considered affordable.

Some lower-income individuals may qualify for government help in paying for medical coverage when they buy from an online Marketplace through a "Premium Assistance Tax Credit." However, most Fund members will not qualify for this government subsidy because they already have access to affordable, adequate coverage through the Fund. Currently, health insurance premiums are paid by the employer on behalf of the member as determined under a Collective Bargaining Agreement. Until the Marketplaces open for business, no one knows for sure how much that coverage will cost. At this time, we believe it will be more costly for members to buy insurance through an online Marketplace.



Our Coverage is Comprehensive. It is expected that benefits under the Fund's plan will be a better value and more comprehensive than the coverage offered by the Marketplace plans, as shown below. In addition, Fund benefits are available to our members and their eligible dependents (i.e., their spouse and/or children).

Benefit Coverage Comparison		
Type of Benefit	Available through the Fund	Available through the Marketplaces
Medical	Yes	Yes
Prescription Drugs	Yes	Yes
Dental	Yes	Children only— not members
Vision	Yes	Children only— not members
Chiropractic	Yes	?
Hearing aid benefit	Yes	?
Loss-of-time benefits	Yes	
Life insurance/Accidental Death and Dismemberment (AD&D)	Yes	
Eligibility extensions	Yes	

For more about the Fund's benefits, visit: www.4thdistricthealthfund.com

Protect Your Personal Health Information

The security of your personal health-related information is very important to the Fund and we are committed to taking every measure possible to keep your information secure. The Fund adheres to all the standards set forth in the "Standards for Privacy of Individually Identifiable Health Information" (known simply as the "Privacy Rule"). This is a set of national standards for the protection of certain health information that was established in 1996 by the U.S. Department of Health and Human Services. The main purpose of the Privacy Rule is to limit who can access your personal health information without your permission.

The Fund understands that circumstances can arise that make it necessary for someone else to be granted access to your personal health information. However, before the Fund can interact with someone on your behalf and share any health-related information, we need your permission, as required by the Privacy Rule. To grant a family member or friend this type of access, you'll need to fill out and sign an **Authorization Form for PHI Disclosure** and

send the completed form to the Fund Office. Once we receive it, we will be able to work with the person you have authorized. You can easily download the form from our website, www.4thdistricthealthfund.com, from the "Forms & Documents" page.

What is protected health information? Under the Privacy Rule, all individually identifiable health information held or transmitted in any form or media, whether electronic, paper, or verbal is protected and includes information that relates to:

- ✓ your past, present or future physical or mental health or condition,
- ✓ the provision of health care, or
- ✓ the past, present or future payment for your health care services, and
- ✓ any information that specifically identifies you (e.g., name, address, birth date, Social Security Number).

Source: U.S. Department of Health & Human Services website www.HHS.gov; "Summary of the HIPAA Privacy Rule"

Are you ready for summer? In this issue, **Health Corner** is taking a break from the usual format to highlight some health tips to keep in mind as you head outside to enjoy the warm weather. The GuidanceResources® Online website has more information about summer fun and safety. Visit the site today by scanning the QR code below or visiting www.guidanceresources.com (enter Fund ID, "MAP_4_IBEW").



▶ **Protect yourself from too much sun.**

Sunburn is the most common side effect of too much time in the sun. To protect yourself from this potentially painful situation, be sure to apply a water-resistant sunscreen (SPF 15 or higher) 30 minutes before going outdoors, and reapply at least every two hours. If you do get a sunburn, use a cold compress or over-the-counter pain relievers to help lessen the pain or discomfort.



▶ **Check and treat bug bites.** Check for ticks when you or your child come in from the outdoors. Early removal is important because a tick generally has to be on the skin for at least 36 hours to transmit Lyme disease. If you do find a tick, get rid of it and clean the affected area with antiseptic.

Treat a bee sting by scraping the stinger away in a side-to-side motion with a credit card or fingernail, and then washing the area with soap and water. Pulling the stinger or using tweezers may push more venom into the skin.

For any bug bite or sting, ice or a cold compress and over-the-counter pain-relieving creams or oral medications can help relieve your symptoms.



▶ **Drink plenty of fluids.** Outdoor exercise in the summer heat means more sweating and the potential to become dehydrated faster than usual. Be sure to monitor your fluid loss during hot weather, and drink enough liquids to replace what you lose. If you find yourself feeling feverish or dizzy, re-hydrate your body immediately. Severe dehydration (often accompanied by vomiting or diarrhea) will require medical attention.



▶ **Avoid Poison Ivy, Oak and Sumac.**

Rashes from poison ivy, oak, or sumac are caused by urushiol, a substance in the sap of the plants. Poison plant rashes cannot be spread from person to person, but it is possible to pick up a rash from urushiol that sticks to clothing, tools, balls and pets. If you come into contact with poison ivy, oak, or sumac, wash the skin in cool water as soon as possible to prevent the spread of urushiol.

To treat a rash, use oatmeal baths and calamine lotion to dry up blisters and relieve itching. You may also want to try over-the-counter or prescription corticosteroids and antihistamines.



Important Differences Between Fund Benefits and Health Insurance Marketplaces

(see related article starting on page 1)

Remember, Health Insurance Marketplace coverage is not intended to replace or be a substitute for employer-sponsored coverage but instead is designed to offer coverage opportunities for those individuals who might not currently be insured. As a result, the difference between Marketplace coverage and our Fund's coverage is expected to be substantial. For example:

- ✓ **The Fund's benefits are designed with our members' best interests in mind.** The Fund's benefits have evolved and been determined after years of considering the best interests of our members and their dependents versus general benchmark reports for "similar" groups of people, which is how the Marketplace plans are being developed.
- ✓ **The Fund makes customer service a priority.** Members have access to a dedicated staff at the Fund Office that is available to answer questions about eligibility, medical claims, what's covered and what's not covered as well as many other topics. Although there are consumer assistance provisions in place under ACA, it is not clear how the public Marketplaces will handle customer service or how many different plans those representatives will be monitoring.
- ✓ **The Fund offers large provider networks.** The Fund continually works with Anthem Blue Cross and Blue Shield on behalf of our members to make sure the Preferred Provider Organization (PPO) Network includes most providers, hospitals and specialists used by members. The Fund works with Sav-Rx in the same way to be sure most of the large, retail pharmacy chains are participating Sav-Rx pharmacies. There are many unknowns relating to the public Marketplaces, including provider networks.

BBQ Safety Tips

Summer is a great time to fire up the grill and invite family and friends over for a barbeque. These safety tips from the GuidanceResources® Online website can help make sure everyone enjoys the great outdoors experience.

- ▶ Always refrigerate perishable food within two hours (refrigerate within one hour when the temperature is above 90 degrees Fahrenheit).
- ▶ Completely defrost meat and poultry before grilling so it cooks more evenly. Use the refrigerator for slow, safe thawing, or thaw sealed packages in cold water. You can also use the microwave if the food will be placed immediately on the grill.
- ▶ Marinate food in the refrigerator, not on the counter.



- ▶ When taking food off the grill, use a clean platter—do not use the same platter and utensils for raw and cooked meat and poultry.
- ▶ Use a food thermometer to be sure the food has reached a safe internal temperature:

Whole poultry	180 degrees Fahrenheit
Poultry breasts	170 degrees Fahrenheit
Hamburgers made of ground beef	160 degrees Fahrenheit
Hamburgers made of ground poultry	165 degrees Fahrenheit
Beef, veal and lamb steaks, roasts, and chops	145 degrees Fahrenheit
All cuts of pork	160 degrees Fahrenheit

- ▶ Store and use your grill at least 10 feet away from any building on a large, flat surface that cannot burn. Do not use the grill in a garage, carport, porch or under a surface that can catch fire.