

THE WIRE



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

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WINTER 2014

This issue kicks off the year with a focus on health for all aspects of your life from physical fitness to finances. In addition to the medical, dental and vision benefits provided by the Fund, our members have access to the Member Assistance Program and the Quit For Life Program®. Provided at no additional cost, these programs are designed to help you and your dependents address a variety of concerns and questions. This edition highlights how these programs can support your decision to make simple, small lifestyle changes that can add up to big benefits. Also, be sure to take note of the benefit updates and reminders below as you use your benefits in the new calendar year. We hope this edition of the Wire helps our members get a healthy start to the year!

FunD Business

Benefit Updates & Reminders

The Fund regularly reviews the benefit plans to make sure they remain competitive and continue to provide our members financial protection when they need health care services. We also need to monitor and manage the costs associated with the Plan in order to keep the Fund's financial position as strong as possible. To date, the Fund has been successful at striking the right balance between providing benefit enhancements to our members and maintaining the financial stability of the Fund. With that, we are pleased to announce the benefit enhancements below.

▶ **Eligibility rules are expanding to include same-sex, legally married spouses regardless of where you live.**

As a result of the U.S. Supreme Court's decision in the Windsor case, effective September 16, 2013, the Fund covers same-sex, legally married spouses as eligible dependents under the Plan. If you were legally married in a state that recognizes same-sex marriage, the Plan will consider your marriage legal regardless of whether the state in which you and your spouse reside recognizes same-sex marriage. The Plan does not recognize

domestic partnerships or civil unions as marriages for same-sex or opposite-sex couples.

- ▶ **Speech therapy to treat developmental delay in children will have an annual visit limit.** Effective February 1, 2014, the Fund is transitioning this benefit from an annual dollar benefit limit to annual maximum of 20 visits per year (combined in- and out-of-network).

Note: Preventive care is covered 100% and it's important, so don't skip it. The start of the year is a good time to schedule your annual preventive care visit and any other preventive care services appropriate for your age. These types of screenings are designed to identify early signs of potentially serious health issues. There is no cost to our members because the Fund covers in-network preventive care services 100% (including deductible). For example, the shingles vaccine is covered for adults age 60 and over (in-network) as well as your annual routine physical exam. For a full list of the covered preventive care services, visit the Medical Benefits page on our website at www.4thdistricthealthfund.com.

Important reminder for your next dental visit

If you use a *non-network* dentist and submit a claim form for reimbursement, Delta Dental will send the reimbursement directly to you and not your dentist. Therefore, it is your responsibility to forward that reimbursement to the dentist as payment for dental services. Otherwise, the dentist may send you a bill for the full amount. To avoid this step, see an in-network Delta Dental dentist. When you stay in-network, your dentist is paid directly, so you won't need to submit a claim form or be responsible for forwarding Delta Dental payments to your dentist. To find a Delta Dental provider in your area, go to www.deltadental.com.

Quit for Life; Change Your Life

Although people start using tobacco products for a variety of reasons, they all have one thing in common—once they start, quitting tobacco is not easy. The media is filled with examples of how using tobacco can hurt your health: it's the largest cause of premature death in the United States, it causes a variety of different cancers, and the second-hand smoke is harmful to the health of family and friends. If you are a tobacco user, the Fund would like to encourage you to quit tobacco in the New Year and to know that you do not have to do it on your own. The Fund has resources to help you quit for good and change your life forever.

Quit For Life Program. Backed by 35 years of scientific research, the Quit For Life Program is the nation's largest tobacco cessation program and has helped over two million tobacco users. The 4th District IBEW Health Fund is proud to offer this program to all members, and your dependents, at no additional cost. The program is based on an approach that uses four proven principles for success:

1. **Quit at Your Own Pace.** Through the program, you have access to up to five calls with a Quit Coach and unlimited access to Web Coach®, a private, online community where you can complete activities, watch videos, track your progress and join in discussions with others in the program. To hear a sample call with a Quit Coach, go to www.alerewellbeing.com/quit-for-life/ and click on the “Listen to a Call” button.
2. **Conquer Your Urges to Smoke.** The printed workbooks and guides give you tools to stick to your quit plan and help you control cravings, urges and face situations involving tobacco.

3. **Use Medications So They Really Work.** A Quit Coach will team up with your doctor, and together they will determine which type, dose and duration of nicotine substitute (or other medication) is right for you. Then they'll teach you how to use it so that it really works. Any prescription smoking cessation products are subject to the copayments and limitations as shown in the overview of the Prescription Drug Plan on the Fund's website at: www.4thdistricthealthfund.com/benefits/active/prescription-drugs/.
4. **Don't Just Quit, Become a Non-Smoker.** You'll continue to have access to online support tools so once you've stopped using tobacco, you'll learn to never again have that “first” cigarette. The Quit For Life® mobile app can help you when you're on-the-go to conquer cravings, track the amount of money you've saved on cigarettes and the number of days you've added back to your life since quitting. Go to www.quitforlifeapp.com to download the app.



Getting Started. If you are ready to take the first step, contact a Quit Coach today at 1.866.QUIT.4.LIFE or visit www.quitnow.net. If you are just thinking about quitting, visit the website and take the readiness quiz, read the testimonials from people who have participated in the Program, or download the free eBook to help prepare you to quit and make the process more manageable.

How Healthy Are Your Finances?

Just as your physical health defines the state of how you feel, the term “financial health” describes the state of your personal finances. This includes the amount of savings you have, how much you are putting away for retirement and how much of your income you are spending on fixed or non-discretionary expenses. The start of a new calendar year is the ideal time to make sure your finances are in good shape and you don't have to be a financial expert to get started. The Fund's Member Assistance Program (MAP) can help.

The MAP is provided at no cost to you and your family members and can connect you with all the resources you need to better manage your finances. When you register on GuidanceResources® Online, the Program's website, you can use the resources in the way that works best for you:

- ▶ **The personal touch.** If you want the help of a professional, use the search tool to find a lawyer or certified financial planner in your area. Look for the “I'm

Looking For” box on the home page to get started.

- ▶ **DIY (do-it-yourself) approach.** If you'd rather have the hands-on experience, there are templates, calculators, videos and educational materials that can help you create a budget for the new year, figure out how much to save for retirement or provide tips on how to deal with debt collectors.



Regardless of your current financial situation, planning for a strong financial future is a smart move, and it's never too late to start—even if the starting point is not about savings. Go to the “Financial” section of the GuidanceResources® Online website to hear expert advice about strategies for getting out of debt, especially after the holidays.

Healthy Lifestyle Tips for the New Year

Though the New Year seems like the perfect time to start healthier lifestyle habits, it can be difficult to make those new habits last after the luster of the holiday season fades. Incorporating healthy habits into your everyday life may seem daunting at first, but with some small, simple changes, success is possible. In this issue, Health Corner looks at some **realistic** ways to make 2014 a great year for your health!

Small changes lead to big results. While it's great to have lofty goals such as losing 10 pounds or running a marathon, having such high expectations can be overwhelming and then discouraging when progress doesn't happen as fast as you'd like. Instead, focus on the small things you can do each day to reach your goals.

- 1 Start simple and slow.** Add a couple of new healthy ingredients to your grocery list each week like whole grain bread or a new vegetable or two. Look for recipes that use those ingredients in ways that you'll enjoy.
- 2 Make smart choices.** Don't think in terms of what you shouldn't be eating or drinking. Instead, replace unhealthy items with healthy options that are easy to incorporate into your diet. For example, replace the soda or juice you have with lunch with water or green tea. Consistently making these small replacements will add up over time.
- 3 Make easy adjustments to your daily routine.** Look at small, realistic ways to increase your activity level, like taking the stairs instead of the elevator, parking a little further from the door or walking to local stores instead of driving. Before long, these simple changes will become habits.
- 4 Set achievable goals.** Instead of forcing yourself to exercise a set amount of hours each day or days per week, begin with easy-to-accomplish goals like jogging for 10 minutes every other day or riding for 15 minutes on the stationary bike while you catch up on the news.

Concentrating on the small tasks that you have control over each day will create the consistently healthy habits needed to accomplish the larger goals that you set for yourself.



Track your progress. Making changes to live a healthier lifestyle is a long-term commitment and you may not see immediate results. That's why it's important to keep track of the small accomplishments along the way. Make an effort to record the time you spend exercising, the healthy food you eat, the health improvements you notice and how you feel. This is a great way to remind yourself that every healthy action you take is a step toward your overall goal. It will also help you stay motivated.

Use your support networks. Leading a healthy lifestyle is an individual choice, but that doesn't mean you're on your own. Getting others to take an active and supportive role in your health will lead to better results. Chances are that many of your friends, coworkers and family members are trying to get healthier too. Form groups with them and work together to accomplish your health goals. It's easier to be healthy when you have support, can share health tips and hold each other accountable for maintaining healthy behavior.

When you think about leading a healthier lifestyle, remember that success is possible if you focus on the right things. Also, taking advantage the tools and resources available through the Fund's benefits, such as the Member Assistance Program and the Quit For Life Program, can help you be successful. Make simple and achievable lifestyle choices each day, track your progress over time and use the support of others to accomplish your health goals. You won't be disappointed with the results.

If you haven't registered yet on GuidanceResources® Online website, visit www.guidanceresources.com and enter in the Fund ID, "MAP_4_IBEW." You may also call 1-877-627-4239 to speak with a counselor.

100-Calorie Snack Ideas

Snacks are an important part of any balanced diet, as long as they are healthy. Below are some examples of 100-calorie snacks from the “Wellness” section of the GuidanceResources® Online website.

- ▶ A banana, medium-sized apple (for variety try baked apple with cinnamon) or a cup of grapes
- ▶ Celery and peanut butter
- ▶ Baby carrots and hummus
- ▶ Chocolate milk made with low-fat milk
- ▶ Edamame (add a sprinkle of salt or lemon juice for flavor)
- ▶ A cup of tomato soup or half of an avocado
- ▶ Cottage cheese and fruit (one cup total serving size)

