

THE WIRE



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

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SPRING 2017

*We know that life can throw you curveballs—whether it be financial hardships, sickness while away from home, unexpected hospitalizations or emotional challenges. This is why the Fund offers a variety of member resource programs, provided to you at no additional charge, in addition to the health benefit plans. This issue puts the resource programs in the spotlight so you know how each one works and where to go for help. Also covered in the **Fund Business** section is a reminder about how your Dollar Bank works and the important role it plays in your continued eligibility for benefits. The **Health Corner** highlights a growing concern about the overuse of prescription pain medications, the dangers associated with it and how the Member Assistance Program (MAP) can help. Be sure to review the MAP resource samples included as part of this article. Finally, make sure your health care apps are up-to-date. The **Fund Stuff** section covers the latest version of each. We hope the resources highlighted in this issue give you a starting point for a **HEALTHY LIFE**.*

Fund Business

Reminder: Check Your Dollar Bank

The Fund recently distributed a notice informing members about changes to the hourly contribution rates and monthly benefit charge amounts. Also note, the **Dollar Bank maximum is increasing from \$8,500 to \$8,800**. Please be sure to review that notice so you understand what the change means to you and your benefit eligibility. As a reminder, your Dollar Bank is the holding area for contributions made on your behalf by the employer(s) you work for throughout the year. The Fund regularly reviews members' Dollar Banks to ensure there are sufficient balances available to cover the cost of benefit coverage. If so, the charge amount is deducted from the member's Dollar Bank. The table below illustrates the steps involved in this process. You can easily track employer contributions and your benefits eligibility through the Member Dashboard on our website at www.4thdistricthealthfund.com.



Check Your Address Too. It's important that the Fund has your correct address on file; otherwise, you may not get information about your benefits. If you've recently moved, call the Fund Office at 1.888.466.9094 to report your new information. As a reminder, only you can call to change this information. The Fund takes protecting the confidentiality of your personal information very seriously, which is why your Business Agent or union representative can't call or make this type of change on your behalf.

Timing	What Happens	What This Means
May	Work month	A member works for two employers in May.
June	Employers make contributions	Employers make required contributions to the member's Dollar Bank based on the number of hours worked in May.
July	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. If so, the charge amount is deducted from the member's Dollar Bank. If the balance will not cover the cost, the member is contacted to make a self-payment.
August	Benefit effective date	Benefit coverage is effective for the eligible member.

In the Spotlight: Member Resource Programs

To ensure that our members are getting the most appropriate care when they need it, the Fund offers several resource programs in addition to traditional medical, prescription drug, dental and vision benefits. These programs can help you get the most of your benefits and connect you with trained health care professionals who can tell you how to take care of yourself—or where to go for help.

Programs	Description	For More Information
HEALTHY LIFE	This program rewards members (and their enrolled spouses) who get a physical exam. The HEALTHY LIFE—MAKE IT YOURS initiative offers you a valuable incentive for taking this step for better health. If you and your covered spouse get a physical exam before November 30, 2017, you will save money on your benefits starting January 1, 2018.	Fund Office 1.888.466.9094
LiveHealth Online	This telehealth service provides access to medical assistance for you and your covered dependents when you need it and where you need it. LiveHealth Online is not for emergencies. Always call 9-1-1 in an emergency.	Livehealthonline.com (click on the “Sign Up” button)
Quit for Life®	This is the Fund’s tobacco cessation program. It covers coaching calls and online support. The Fund covers prescription and over-the-counter smoking cessation products at 100%, with no copay, for up to two, 90-day treatments per year.	1.866.QUIT.4.LIFE (1.866.784.8454) or www.quitnow.net
New! Care Assist Program (CAP)	CAP is a new service for members, offered as an extension of the Transition Care Program (see below). Administered by Innovative Healthcare Delivery (IHD), the Care Assist Program is your resource before you receive an outpatient procedure. CAP can help with getting medications, coordinating your medical records between providers, scheduling check-ups and evaluations, and setting up durable medical equipment needed for the recovery process.	1.800.554.0281
Transition Care Program	If you or a covered dependent are admitted to the hospital, this Program can help you navigate the health care system once you are released from the hospital.	1.800.554.0281
Member Assistance Program (MAP)	Available 24/7, the MAP provides professional and confidential counseling services to help you handle personal and/or work concerns constructively, before they become major issues. The first 5 visits are provided at no cost to you.	1.877.627.4239 or www.guidanceresources.com (Fund ID: MAP_4_IBEW)

Helping Members: The Care Assist and Transition Care Programs. These programs have helped over 50 members with serious health care concerns. Here’s an example of how Innovative Healthcare Delivery (IHD), the administrator of these Programs, recently helped one family’s child after an accident. Because of the accident, the member’s child required multiple surgeries and special equipment for follow-up home care. The family was overwhelmed with making appointments, learning how to use the equipment to care for their child, filling prescriptions and making sure the medical claims were paid. After contacting the family, IHD worked with the hospital case manager to coordinate a discharge plan of care for the child and followed up with the medical and prescription drug plan administrators to make sure all eligible services were covered as they should be under the Fund’s plans. IHD stayed in contact with the family to assist in scheduling the additional outpatient procedures, home health care, medical care reimbursements and fulfillment of all necessary medications prescribed by the doctors. We are happy to report that the child is recovering and, with the help of the IHD programs, all necessary care has been delivered.

Take Care When Using Painkillers

The trend of overuse and abuse of painkillers across the nation—specifically, strong painkillers known as opioids—is a growing concern. Opioid abuse is costing the nation millions of dollars and the number of accidental deaths related to the abuse of this drug is on the rise. According to the *Annual Review of Public Health*, approximately 4.5 million U.S. citizens are addicted to prescription opioids, which costs the nation \$56 billion per year.

Opioid drugs are strong painkillers such as morphine, methadone, buprenorphine, hydrocodone and oxycodone. You might be more familiar with their brand names, like OxyContin®, Percocet®, Vicodin® or Demerol®. While they have a purpose in helping to ease severe pain, they pose a risk for drug addiction because a person can build up a tolerance to them. Here’s how it works: opioid medications bind to the areas of the brain that control pain and emotions, driving up levels of the feel-good hormone, dopamine, in the brain. This produces an intense feeling of euphoria. With continued use, it takes more and more of the drug to produce the same levels of pain relief and elation.

It is easy to think you would never become addicted; however, *The Society for Human Resource Management* reports “workers who use prescription opioids for three months or more almost never return to work.” Addiction is a real possibility for anyone taking a strong prescription painkiller. Not only is addiction a concern for the health and welfare of our members, it’s a financial concern for the Fund. For example, the average cost to the Fund for a member’s prescription drug and medical claims is 12 times greater per month for someone with a substance abuse problem than for someone without.

The Member Assistance Program Can Help

If you or someone you know is battling addiction, please take some time to use the Member Assistance Program (MAP) to help avoid a potentially life-threatening situation.

- ▶ The **“Wellness”** section features articles on the different types of addiction and the substances that trigger an addiction. Each article provides an overview of the topic, common uses of the substance, signs to look for and links to resources for additional help. If you want to speak to a person about their addiction, the **“Am I ready to discuss drug abuse”** assessment in this section can help you prepare for some potentially difficult conversations.
- ▶ The **“Coping with Addicts”** section and the **“Online Center for Caregivers”** have tools and resources for those who are caring for someone who is addicted. Addiction extends well beyond the individual to the members of his or her family.
- ▶ The **“On-Demand Training”** link found in the **“Site Highlights”** section takes you to short (5-10 minutes) training modules with interactive features that help you build practical skills to deal with real-life challenges. For example, there is one on coping with a crisis to help you get through a difficult time.



SITE HIGHLIGHTS

- 📄 Write your will today!
- 🎓 Access on-demand training on stress, parenting, and more

ONLINE CENTERS

- Helping Troubled Teens
- Sparking Positive Thinking
- Preparing for Retirement

[View More Centers](#)

FunD Stuff—Update Your Apps

Do you have the tools to manage your health care resources when you're on the go? Below is a list of some of the apps available for the Fund's benefits and programs. Check the Apple App Store (iPhone or iPad) or Google Play (Android) to be sure you have installed the latest version of the app for your medical plan and programs.



- ▶ **LiveHealth Online Mobile.** Use your phone's camera to video chat with trusted, board certified doctors for a variety of medical concerns. Doctors are available 24/7, anywhere you are.
- ▶ **Quit for Life®.** Features such as the Quit Date Tracker, a savings calculator and Daily Tips help you to stay on track with your quitting goal.
- ▶ **Anthem Anywhere.** Use the Anthem Blue Cross and Blue Shield App to estimate costs and find a doctor or urgent care facility.
- ▶ **Delta Dental Mobile.** Use the Delta Dental App to use the Dental Care Cost Estimator and find a dentist in your area.
- ▶ **VSP Vision Care On the Go.** With the VSP App you can find a vision provider and shop for eyewear.
- ▶ **Guidance Now.** Access a broad variety of Member Assistance Program services, such as help sheets and a provider look-up tool.



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