



Keeping You Wired to Benefits News and Information.

4th District IBEW Health Fund: News Wire

The Fund's benefits are designed to provide financial protection while you are an active member, in retirement and, for your dependents, in the event of your death. Did you know that your dependents for medical coverage are not automatically designated as your beneficiaries for Life and Accidental Death and Dismemberment (AD&D) benefits? You have to make your beneficiary designation—the Fund can't do it for you. Read the article below to learn what you should consider when electing beneficiaries. Also covered in this issue are the Fund's programs and benefits that can help you manage diabetes. Read more about them on pages 2 and 3 of this issue. Also, don't forget to get your HEALTHY LIFE exam.

Don't Forget: If your last HEALTHY LIFE exam was **BEFORE November 30, 2017**, you must complete another exam by **November 30, 2019**, to continue your incentives.

Smart Planning: Designate a Beneficiary

The individual(s) you designate as a beneficiary will receive financial benefits in the event of your death. For example, the Plan's life insurance coverage pays a benefit of \$25,000 to your beneficiary, and, if your death is the result of an accident, AD&D insurance coverage pays a \$30,000 benefit. That's a lot of money, and you want to make sure it is going to the person you intended, which is why it's important to elect a beneficiary.

- 1. Have you named a beneficiary?** Recently the Fund sent out a request for members to review and update their beneficiary information. Without a beneficiary on file, the Fund won't know who should get the benefits. If your beneficiary is a minor, he/she will not be able to take control of the benefit until age 18 or 21 (depending on state laws). Therefore, the benefit should go into a trust until the minor reaches legal age.
- 2. Were you specific?** Family members can have similar names. If your beneficiary is a Sr., Jr., III, etc., make sure you include those designations. Also, people can change their names through marriage or divorce. In that case, you may have to update your beneficiary information.
- 3. Is your beneficiary current?** If you get married or divorced, remember to make sure your beneficiary information is current. You wouldn't want your ex-spouse to receive a benefit that was intended for your current spouse.

Your beneficiary for your AD&D insurance coverage is the same person(s) you designate for your life insurance coverage.

YOUR CONTACT INFORMATION

If information in the brochure is not correct, update here:

First Name: _____
 Last Name: _____
 Address: _____
 City/State/Zip: _____
 Phone Number: _____
 Email Address: _____

DESIGNATION OF BENEFICIARY
 The individual(s) you shall be my beneficiary(ies). If neither "Primary" nor "Contingent" is marked, each named beneficiary shall be an equally designated beneficiary. If multiple beneficiaries are named, they will share equally in the available benefit. If any Primary or Contingent beneficiary dies before you, his or her interest shall terminate completely, and the share of any remaining benefit(ies) shall be received on a per stirpes basis. In a contingency designated as Primary or Contingent beneficiary, complete the "Designation of Guardian/Custodian for a Minor Child" section.

Primary Contingent

Name: _____ Relationship: _____ Social Security Number: _____
 Address: _____ Home Phone Number: _____

Primary Contingent

Name: _____ Relationship: _____ Social Security Number: _____
 Address: _____ Home Phone Number: _____

DESIGNATION OF GUARDIAN/CUSTODIAN FOR A MINOR CHILD
 Under the Uniform Gifts to Minors Act (UGMA) or the Uniform Transfers to Minors Act (UTMA), I do hereby designate the following as guardian/custodian of my minor child(ren) named below.

Guardian Information

Name: _____ Social Security Number: _____
 Address: _____ Home Phone Number: _____

The above guardian is for the following minor child(ren) named below.

Minor Child Name: _____ Social Security Number: _____
 Minor Child Name: _____ Social Security Number: _____
 Minor Child Name: _____ Social Security Number: _____

Participant's Signature: _____ Date: _____

Yes No

Return the completed card to the Fund Office. Sign, fill and seal this card. Then, drop it at the local union office and ask them to send it to the Fund Office, or put a stamp on it and mail it from your home.

Don't Forget About Survivor Benefits

Another smart planning tip is to make sure the people who are covered by the Fund's medical plan know how survivor benefits work. If you die while covered under the Plan, coverage for your eligible dependents continues at no cost to them for two years following your death or until your spouse remarries, whichever occurs first. This survivor benefit applies to active participants and covers dependents who are enrolled in the Plan as of the date of your death.

November: Diabetes Awareness Month

The National Institute of Diabetes and Digestive and Kidney Diseases (NIDDK) estimates that 1 in 11 Americans suffer from diabetes, and another 7.2 million people have the disease but have not yet been diagnosed. Given these facts, it is not surprising that health care claims related to diabetes care and treatment represent high medical costs to the Fund.

To help raise awareness and educate people about prevention and diabetes management, November has been named National Diabetes Awareness Month. The Fund's benefits and programs provide resources for you to learn more about this dangerous disease.

Diabetes 101: The Basics. Diabetes is a condition that affects the amount of insulin a person's body produces. Insulin is important because it moves sugar (glucose) from our bloodstreams into our cells after we eat. This is the main source of fuel for our bodies.

In people with diabetes, the pancreas either produces little or no insulin, or the cells do not respond appropriately to the insulin that is produced. Instead of being used as energy, the glucose builds up in the blood and is passed out of the body. So, the body loses its main source of fuel. As shown in the chart below, there are different types of diabetes. In certain cases, it can be prevented or controlled without medication.

Type 1 Diabetes	Type 2 Diabetes	Gestational Diabetes
<ul style="list-style-type: none">• Usually affects children and adolescents• Requires regular monitoring of blood sugar• Meals/snacks can help increase low blood sugar• Insulin shots help decrease high blood sugar	<ul style="list-style-type: none">• Usually occurs after age 45• The most common form of diabetes• Can usually be controlled with diet and exercise	<ul style="list-style-type: none">• Occurs in the middle of pregnancy and is usually a temporary condition• Blood sugar levels can be controlled through diet and exercise• Increases a mother's risk of developing type 2 diabetes after pregnancy

Reduce Your Risk

To reduce the risk of developing type 2 diabetes, consider these lifestyle changes:

- **Eat right and be active.** Choose whole foods such as fruits, vegetables, whole grains, lean proteins and low-fat dairy products. Exercise can help control blood sugars and manage weight.
- **Quit smoking with the Quit for Life Program.** Heavy smokers almost double their risk of developing diabetes, when compared with nonsmokers.
- **Lose weight.** Research shows that overweight people can prevent or delay the onset of diabetes by losing 5% to 10% of their body weight.

Other risk factors include having a parent, sibling or other close relative who has type 2 diabetes, a history of cardiovascular disease, high blood pressure and gestational diabetes.

If you have questions or think you may be at risk, talk with your doctor. **The Fund's medical plans cover type 2 diabetes screenings 100% (in-network) for adults with high blood pressure, as required under the Affordable Care Act.**

IHD Helps a Child Manage Diabetes While at School

School supplies included more than just a new backpack for one member's child after he was diagnosed with type 1 diabetes. Innovative Healthcare Delivery (IHD) helped this family secure a continuous glucose monitor, which is attached to the body and can be monitored via the parent's cell phone. IHD found a provider that would ship the monitor to the member's home and made calls to the benefits administrator and doctor's office to coordinate the authorization and approval process. The first day of school was a little easier for everyone knowing that the child's sugar levels were being monitored while away from home. To learn more about IHD and other services they provide, visit the website at www.4thdistricthealthfund.com/transition-care-care-assist-programs/

Sav-Rx Cards Online Forgot your card? No problem. An electronic copy is available on the Member Area section of our website. Log in to view yours today. Also, for an additional level of security, new ID numbers will replace Social Security numbers on the cards. Either will work at the pharmacy, but only the new ID will display on the electronic cards.

Holiday Hints for Managing Diabetes

The holidays can be an especially hard time of year to avoid unhealthy foods. Use this assessment from **GuidanceResources Online** to determine if you know how to manage your diabetes during this time. Check all that apply.

- I ask the host ahead of time what food options will be available.
- I hang around the buffet table, sampling options before sitting down with my plate.
- At holiday parties, I indulge in pre- and post-meal cocktails.
- I check my blood sugar levels more often during the holidays.
- I always pack the exact amount of diabetes medication and supplies I will need on a trip.
- I make a point to exercise for at least 150 minutes each week.
- When flying or driving, I stay hydrated with fruit juice.
- I stretch every hour or so when traveling long distances.
- I always carry a healthy snack with me.
- I do not put extra salt on any of my meal choices.

To calculate your score and find out how well you are doing, visit **www.guidanceresources.com** and enter the Fund ID: MAP_4_IBEW. You'll also find videos, articles and podcasts on what to look for when eating out, meal planning guides and recipes, tips on reducing blood sugar levels and how to work with children who have diabetes.

Reminder: Get Your HEALTHY LIFE Exam by November 30



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. To continue the incentives, you must complete another exam by November 30. While you're there, you can also get a flu shot (see below). The exam, tests and flu shot are covered 100% when you go to an Anthem PPO provider.

Use the Quit For Life Program to Reduce Your Risk

If you or your adult dependent is a tobacco user, this program is provided at no cost and covers up to five coaching calls from a Quit Coach, online support via the Quit Now website at **www.quitnow.net**, and nonprescription Nicotine Replacement Therapy (such as the patch, gum or lozenges) upon recommendation of a Quit Coach. 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. After that, prescription smoking cessation products are subject to the copays and limitations outlined in the Summary Plan Description.

Protect Yourself—It's Flu Season

Flu season is here. If you haven't already, schedule your flu shot before the season is in full swing. The Centers for Disease Control and Prevention (CDC) recommends annual flu shots, because the flu virus is always changing, and the vaccine is updated each year to better match circulating influenza viruses. The flu generally peaks in January or February and can still be around through May. The Fund's medical plans cover the flu shot 100%. To get a flu shot, visit your in-network provider or local retail pharmacy.



HEALTHY LIFE
MAKE IT YOURS

Issue Highlights:

- Smart Planning:
Designate a Beneficiary
- November: Diabetes
Awareness Month
- HEALTHY LIFE
Program Reminder
- Protect Yourself—It's
Flu Season

FPO

Is your beneficiary designation on file with the Fund Office?

Information in the brochure is not correct. Update here:

Spouse's Name: _____
Spouse's Home #: _____

DESIGNATION OF BENEFICIARY
The following individual(s) shall be my beneficiary. If none are marked, each named beneficiary will be deemed a primary beneficiary. If none are marked, each named beneficiary shall be deemed a contingent beneficiary. If any beneficiary(ies) shall be included on a pro rata basis, the order of priority and the share of any remaining amount shall be as follows: _____

Primary or Contingent	Name	Relationship	Home Phone Number	Social Security Number
<input type="checkbox"/> Primary	_____	_____	_____	_____
<input type="checkbox"/> Contingent	_____	_____	_____	_____
<input type="checkbox"/> Primary	_____	_____	_____	_____
<input type="checkbox"/> Contingent	_____	_____	_____	_____

DESIGNATION OF GUARDIAN/CUSTODIAN FOR A MINOR CHILD
Under the Uniform Transfers to Minors Act, I do hereby designate the following as guardian/custodian of my minor child/children:

Guardian Information

Name	Address	Home Phone Number	Social Security Number
1. Minor Child's Name	_____	_____	_____
2. Minor Child's Name	_____	_____	_____
3. Minor Child's Name	_____	_____	_____

Participant's Signature: _____
Date: _____

Return the completed card to the Fund Office. Sign, seal the card, then drop it at the local union office and ask them to send it to the Fund Office.