



Keeping You Wired to Benefits News and Information

4th District IBEW Health Fund: News Wire

The Fund wants to kick off the summer by reminding members to take good care when enjoying the warm weather. While limited exposure to the sun can have some benefits, ultraviolet (UV) radiation and too much time in the heat have health risks. The Member Assistance Program offers tips on how to stay cool and protect your skin and eyes while having fun in the sun. In addition, this issue has some important reminders about plan changes that were effective June 1, 2020, and other Plan rules. We hope our members are safe and healthy as the COVID-19 health crisis continues to evolve. The Fund has our members covered during this time with benefits and programs—like naviHealth (formerly IHD) and telehealth services. Be well, stay safe, and have a great summer!

Eligibility...Why It Matters

The Fund has eligibility rules in place as part of our obligation to use the Plan's resources exclusively for eligible members and to reduce unnecessary health care costs. Otherwise, our members and the Fund may be paying claims for ex-spouses, grandchildren, and other dependents who are not eligible for coverage.

How you can help. Make sure the people you cover under the medical plan are eligible. For example, a child who turns age 26 or an ex-spouse is no longer an eligible dependent and should be removed from coverage. In addition, grandchildren, nieces, nephews, and siblings are only eligible for coverage if you have initiated the adoption process.

In some cases, dependents may also be eligible for coverage elsewhere—for example, from their employers. If this applies, you should notify the Fund Office to ensure benefits are applied correctly under the Plan's Coordination of Benefits provision.

Keep your beneficiary information current. It's a good idea to review your beneficiary information whenever you update dependent information. For example, if you are getting married or divorced, you'll want to make sure that your benefits are going to the right person. If you need to make a change, **Beneficiary Designation Forms** are posted on www.4thdistricthealthfund.com.

Plan changes effective June 1, 2020. As a reminder, the Board of Trustees has modified and amended the Building Trades medical plan as follows:

- **Contribution rate change due to increased medical costs:** The monthly premium for active bargaining members is increasing from \$1,071 to \$1,141, which requires an increase of \$7.65 per hour to \$8.15 per hour.
- **Dollar Bank maximum increase:** Employer contributions received on your behalf are credited to your Dollar Bank up to a maximum of \$9,128.

Virtual Doctor Visits

If you are concerned about crowded waiting rooms, the Fund's telehealth service—LiveHealth Online—allows you to see a doctor without leaving your home. LiveHealth Online is similar to FaceTime and Skype, but it uses a secure, HIPAA-compliant technology that allows you to have a live face-to-face computer consultation with a doctor 24/7.

Sign up at www.livehealthonline.com, and, if using a smartphone, download the app. You'll need the Subscriber ID number (including the three-letter prefix) that is printed on your medical plan ID card.



What to Expect	Examples of Conditions Treated
<ul style="list-style-type: none">• Evaluation of your issue• Discussion of your diagnosis• Summary of your consultation and follow-up recommendations• Submission of any necessary prescriptions, subject to certain restrictions	<ul style="list-style-type: none">• Upper respiratory infection• Sore throat/strep throat• Bladder and urinary tract infections• Sinus infections• Cold and flu symptoms/allergies

IHD Is Now naviHealth

Recently, Innovative Healthcare Delivery (IHD) changed its name to naviHealth. Under the new name, naviHealth provides the same transition-care services our members have come to rely on when they need help navigating the health care system. naviHealth specializes in providing assistance with hospital admissions and outpatient procedures and surgeries so patients can transition back to normal life. Some of the many services they provide are:

- Coordinating and scheduling medical appointments
- Assisting with approvals and provider referrals, as needed
- Finding home health care support and medical equipment
- Working across multiple health care vendors
- Helping with pharmacy claim questions or getting medications

As a reminder, these benefits are provided at no additional cost to you. naviHealth will contact you to assist with coordinating your post-discharge and pre- or post-operative care. If you have health care needs and have not heard from naviHealth yet, call **800-554-0281** to arrange assistance.

naviHealth in Action: Navigating Around COVID-19

A member with chronic pneumonia was in need of antibiotics to help control a flare-up. Given the current COVID-19 health crisis, it was difficult to get an appointment with a primary doctor or pulmonologist. Unfortunately, the member was admitted to the hospital and tested for COVID-19. The hospital admission triggered naviHealth's involvement. The member was cleared and discharged from the hospital with antibiotics. naviHealth is helping the member find a new in-network doctor and set up future testing and follow-up visits so a lapse in treatment doesn't happen again. With naviHealth taking care of these details, the member was able to focus on getting better.

During the early months of the COVID crisis (March–June), naviHealth helped approximately 300 members with rescheduling surgeries, extending prior authorizations, and getting the home care needed to stay safe and healthy until provider offices open again.

Member Assistance Program (MAP) Summer Safety Tips

Spending time in the sun can be a lot of fun, but there are some risks to being outside during the warmest months of the year. The following tips can help ensure a fun and safe summer:

Hot Weather

Stay safe while out in the heat by:

- » Drinking plenty of water, even if you do not feel thirsty
- » Taking frequent breaks from activity
- » Taking extra caution with babies, young children, and elders
- » Reducing your activity level until your body adjusts to the warmer weather
- » Limiting strenuous activity to the morning and evening hours
- » Wearing light-colored clothing and eye protection



Sun Safety

Take these steps to minimize the damage caused by ultraviolet (UV) radiation.

- » Avoid exposure when the sun is hottest: 10:00 a.m. to 2:00 p.m.
- » Use a sun block with an SPF of 30 or higher.
- » Use broad-spectrum sun blocks, which block UVA and UVB radiation.
- » Reapply sun block after you have been swimming and every two to three hours while you are outdoors.
- » Wear long sleeves and hats when possible.



Eye Damage

The same UV rays that can damage your skin can harm your eyes, putting you at risk later in life for cataracts and age-related macular degeneration. To reduce your risk, the American Academy of Ophthalmology recommends that you:

- » Wear sunglasses that block 99% to 100% of UVA and UVB rays.
- » Wear a wide-brimmed hat. It can also protect the skin on your face.
- » Stay inside during peak sun hours, 10:00 a.m. to 2:00 p.m., to avoid the strongest levels of UV light.
- » Protect your children's eyes with hats and sunglasses.



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Yes, I Want to Register!

The Member Dashboard is the personalized section of the Fund's website. Only registered members can:

- » View their Dollar Bank balance
- » Review medical, dental, prescription drug, and vision claims
- » Check employer contributions and hours worked
- » Update phone number and address
- » Use electronic medical and prescription drug ID cards

If you haven't registered yet, click Login at the bottom right corner of the home page on www.4thdistricthealthfund.com. Then select Register, and follow the steps.

