



Keeping You Wired to Benefits News and Information

4th District IBEW Health Fund: *News Wire*



While the world around us may be a little different, unusual, and more stressful, the Fund wants you to know that we have you covered when it comes to your benefits. The health plans provide financial protection from the high cost of medical and prescription drugs. Other programs, such as the Member Assistance Program (MAP) and naviHealth, provide support to help you better manage or improve any health challenges you may face. The MAP can also provide help for matters other than your health—for example, legal, financial, educational, or childcare-related. Take a moment to regroup, and review the tips and resources in this issue. They'll help you get the most out of your benefits and make life a little easier. Be well.

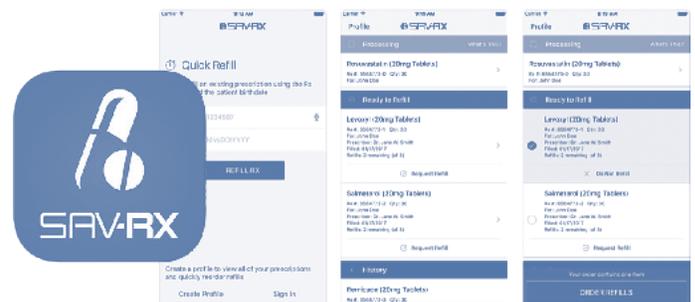
Sav-Rx Helps You Save

The Fund's prescription drug administrator, Sav-Rx, negotiates with pharmaceutical companies to ensure our members have access to safe and effective medication at reasonable prices.

For example, these programs provide discounts for certain high-cost medications:

- **Patient Assistance Program:** Sav-Rx works with drug manufacturers and other sources to negotiate discounts on certain specialty medications. This means the Fund and our members pay a smaller portion of the total cost of the medication. In the past 12 months, this program saved over \$2 million dollars.
- **High Impact Advocacy Program:** Sav-Rx will facilitate your enrollment into this manufacturer-sponsored coupon program, depending on your medication. This usually includes medications to treat conditions like multiple sclerosis, hepatitis C, cancer, and HIV. These types of medications are delivered through the Sav-Rx Specialty Pharmacy.

You can also do your part! By understanding how your prescription drug plan works and taking advantage of cost-cutting opportunities whenever possible.



The Sav-Rx App

This is a quick and convenient way to monitor your prescriptions—order multiple refills at once, view your history and prescription order status, track a mail-order delivery, and update your personal contact information. Search “Sav-Rx” in the Apple App Store (iOS) or on Google Play (Android) to download the app today.

Just Click and Submit

The Health Reimbursement Arrangement (HRA) that comes with the medical plan is funded by employer contributions. The contributions go into your HRA tax-free, and you are not taxed on the money when you use it for **qualified expenses**. Because of this tax-advantage benefit, the Internal Revenue Service regulates the types of expenses that are eligible for reimbursement.

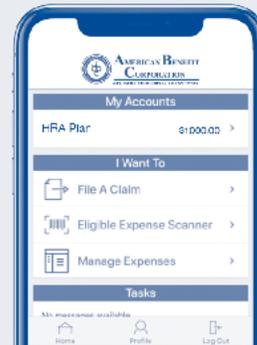
Provide documentation. You must provide the proper documentation to show you used your HRA for a qualified expense. For example, an itemized statement with a copy of your medical, dental, or vision explanation of benefits **after your insurance has paid**. For over-the-counter drugs, a doctor's prescription or a letter of medical necessity is needed. Otherwise, your request for reimbursement may be denied. You may also need this documentation for tax purposes.

Qualified expenses. Only qualified expenses under Internal Revenue Code Section 213(d) that are not reimbursed by the Plan, or any other plan, are eligible for reimbursement through your HRA. A qualified expense is an expense that is related to the diagnosis, care, mitigation, treatment, or prevention of disease. A few examples of qualified expenses are below. The complete list appears in your summary plan description, available on www.4thdistricthealthfund.com.

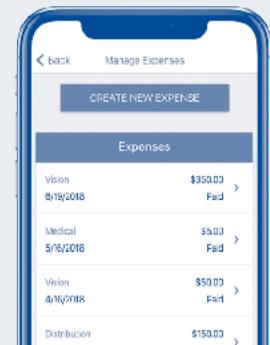


Click and submit. The **ABC HRA Mobile** app makes it easy to submit and store copies of your receipts. Simply take or upload a picture of your receipt, and submit it with your claim. The app also provides account balances and quick links to customer service.

View your **account(s)** and link to resources from 'I Want to'



Manage **expenses** from a consolidated dashboard



Expenses Eligible for HRA Reimbursement*	Expenses <i>Not</i> Eligible for HRA Reimbursement*
<ul style="list-style-type: none"> • Chiropractors • Contact lenses and solutions • Copayments • Deductibles • Dental fees • Drug and medical supplies (syringes, needles, etc.) • Eyeglasses prescribed by your doctor • Eye examination fees • Eye surgery (cataracts, LASIK, etc.) • Hearing devices and batteries • Hospital bills • Insulin 	<ul style="list-style-type: none"> • Bottled water • Cosmetics, toiletries, toothpaste, etc. • Diaper service • Group medical insurance premiums from your spouse's employer • Health club dues or membership fees • Long-term care services • Marijuana and other controlled substances that are in violation of federal laws, even if prescribed by a physician • Nursing services for a healthy baby • Uniforms or special clothing, such as maternity clothing

*Certain services require a receipt and a doctor's note of medical necessity for reimbursement.

New and Noteworthy

IHD is now naviHealth

Recently, Innovative Healthcare Delivery (IHD) changed its name to **naviHealth**. 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.



Transitional Care Program



Acute to Home

Patient Navigators initiate telephonic engagement in the inpatient setting within 24 hours of admission and continue high touch support, post discharge for a 30 day period.

Care Assist Program



Outpatient Surgery to Home

Patient Navigators support members in their scheduled outpatient surgical procedure, by ensuring pre and post operative care compliance, and in network provider usage.

Virtual Visit Options

When you are on the go and need care, you have options. The Fund's telehealth provider is LiveHealth Online. In addition, doctors are using other platforms for their virtual office visits. Both options offer convenience; however, there are differences in the benefits for each, as shown below.

LiveHealth Online	Network Provider Telehealth
<p>How it works:</p> <ul style="list-style-type: none"> • Uses the LiveHealth Online app. • The cost for your consultation is \$49. • Fund benefits pay \$39.20 (80% x \$49). • You will pay \$9.80 (20% x \$49). • Prescriptions are covered according to the prescription drug plan. 	<p>How it works:</p> <ul style="list-style-type: none"> • Uses platform selected by your doctor. • Telehealth visits are covered the same as an in-office visit. • The Fund pays 80% of covered expenses in-network with HEALTHY LIFE incentive. • The Fund pays 70% of covered expenses in-network without the HEALTHY LIFE incentive. • Prescriptions are covered according to the prescription drug plan.

It's Time to Renew Your HEALTHY LIFE

As stay-at-home orders lift, the Fund wants to remind members to call their doctors and schedule an exam **before November 30**. That's the eligibility deadline for HEALTHY LIFE incentives starting January 2021 through December 2022.

The exam and tests are covered 100% when you go to an Anthem PPO provider. More details are available at www.4thdistricthealthfund.com.

Here When You Need Us

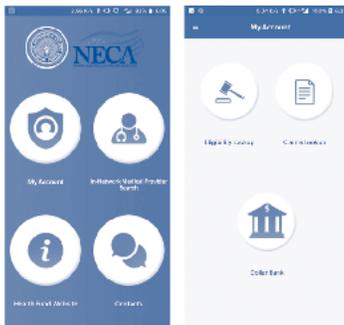
The Fund offers a **Member Assistance Program (MAP)** as part of your benefits. Entirely confidential and provided at no cost to you, the MAP is designed to help you and your family contend with issues ranging from the simple (e.g., finding the right daycare) to the emotional (e.g., depression). If you are feeling depressed or need help, don't wait. Call **877-627-4239** to speak with a counselor. MAP counselors are available 24 hours a day, seven days a week. Or visit www.guidanceresources.com, and enter the Fund ID (MAP_4_IBEW) for access to all the online resources.

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Timesaving Tips Paperless EOB Delivery

Go paperless. Get your Explanation of Benefits (EOB) online. Click the green button in the Member Dashboard at www.4thdistricthealthfund.com.



The Fund's App

Put all your benefit tools in the palm of your hand. Search "4th District Health Fund" in the App Store (Apple) or on Google Play (Android).

