



Keeping You Wired to Benefits News and Information

4th District IBEW Health Fund: News Wire

Can one day change your life? It can if you, or someone you know, decides to participate in the Great American Smokeout® on November 18. We know it's not easy to quit tobacco, but we also know there are big health benefits when you do—some are immediate; others are longer term. The Fund encourages our members to give it a try and to use the Quit For Life® Program to help make it a success. Another way you can better your health is to keep track of the preventive screenings you need. See page 2 for a list of age-appropriate screenings. Finally, be sure to review the important reminders about programs and benefits that can help make your life easier. As always, the Fund Office is available to answer questions about your benefits and how they work. Don't hesitate to contact us (304-525-0331 or 888-466-9094).

Quit for a Day: November 18

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 are 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 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 try quitting for just one day—November 18, which is the Great American Smokeout.

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 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 offers this program to all members and their adult 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.
- 2. Conquer your urges to smoke.** The online program gives you a personalized Quit Plan to help you track and manage triggers when you 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. 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, any prescription smoking cessation products are subject to the copayments and limitations of the Prescription Drug Plan.
- 4. Don't just quit, become a non-smoker.** You'll continue to have access to online support tools so that, once you've stopped using tobacco, you'll learn to never again have that "first" cigarette.



From the moment you quit, your health starts to improve.

According to the American Cancer Society, it only takes minutes for your body to start the recovery process:

- Within 20 minutes: Heart rate and blood pressure drop.
- A few days after: Carbon monoxide level returns to normal.
- 2 weeks – 3 months after: Circulation improves and lung function increases.
- Within 1 – 12 months: Coughing and shortness of breath decreases.
- Within 1 – 2 years: The excess risk of a heart attack drops.
- 5 - 10 years after: The risk of mouth, throat and voice box cancers is cut in half, and the risk of stroke decreases.
- 10 years after: The risk of lung cancer is about half that of a person who is still smoking.
- 15 years after: The risk of coronary heart disease is close to that of a non-smoker's.

Don't Skip Important Health Screenings

The Fund's medical plan covers a wide variety of preventive health screenings from in-network providers at no cost to you. Examples of free preventive health screenings include a cholesterol test (starting at age 35) and a type 2 diabetes screening for adults who may not have diabetes symptoms but whose blood pressure is higher than 135/80. The table below provides other examples of age-appropriate preventive screenings for men and women. Of course, you should always discuss what type of preventive care and tests are appropriate for you with your doctor or health care provider.

Age	For	Recommended Screenings
18 or older	Men and women	Blood pressure check at least every two years (high blood pressure is 140/90 or higher).
21 or older	Women only	Pap smear every one to three years to screen for cervical cancer.
20 or older (earlier if you have certain risk factors)	Men and women	Lipid panel , including LDL. Recommended earlier if you have any of these risk factors: <ul style="list-style-type: none"> You use tobacco. You are obese. You have diabetes or high blood pressure. You have a personal history of heart disease or blocked arteries. A man in your family had a heart attack before age 50 or a woman, before age 60.
Starting at age 40	Women only	Annual mammogram. Ask your doctor if a mammogram is right for you based on your age, family history, overall health, and personal concerns.
Starting at age 45	Men and women	Diabetes screening. November is American Diabetes Month. If you are one of the approximately 600 members who have this condition, be sure to keep up on your routine care. It will help prevent kidney disease and eye-related problems. More information about the American Diabetes Association 2021 campaign can be found on diabetes.org .
Starting at age 45	Men and women	Colorectal cancer screenings , which include colonoscopy, high-sensitivity stool occult blood testing, or flexible sigmoidoscopy. If you have a family history of colorectal cancer, you may need to be screened earlier.
Starting at age 50	Men only	Prostate cancer screening. Starting at age 40 for African Americans.
Between 65 and 75	Men only	If you've ever been a smoker, talk to your doctor about being screened for abdominal aortic aneurysm (AAA) .
Age 65	Women only	Osteoporosis (bone thinning) screening to make sure your bones are strong. If you're younger than 65, talk to your doctor about whether or not you should be tested.

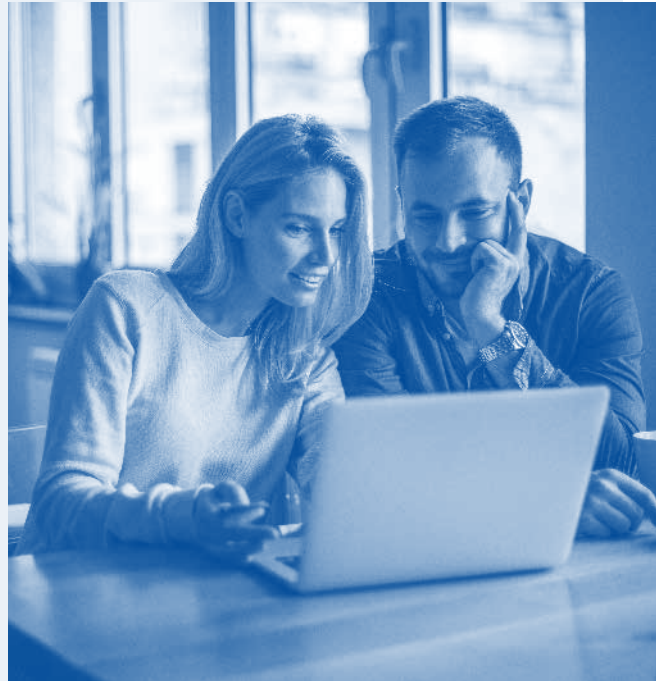
As a reminder, the Fund pays 100% of covered preventive services—you do not have to pay a deductible or coinsurance—as long as you go to an in-network doctor. For more information, check out the schedule of benefits section in your Summary Plan Description, which is posted to the website (4thdistricthealthfund.com).

Does Your Spouse Have Access to Other Coverage?

The Fund is sending out a notice asking members to complete a short online survey about their spouse's access to other health care coverage. We'd like to hear from as many members as possible.

We are asking for this information because we are reviewing the current eligibility rules as part of our responsibility as Trustees and our ongoing management of the Fund. Having a better understanding of spouse coverage options will help us make a decision that is fair and equitable for our members and the Fund.

This is your opportunity to provide input before decisions are made. It should take only five minutes to complete. The questionnaire is available at on the **Member Dashboard** (registration and log in required).



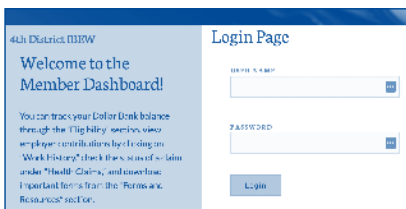
Important Reminders



Call your doctor and schedule an exam before the November 30 deadline. When you do, you'll be eligible for the **HEALTHY LIFE** incentives January 2022 through December 2023. If you're not sure of your **HEALTHY LIFE** status, log in to the Member Dashboard. Your home page will note your eligibility status.



Electronic communications are more efficient and help to reduce the Fund's printing and mailing expenses. To help us stay connected, please make sure your email address and cell phone number are up to date. Log in to the Member Dashboard, and select **Manage My Account** to get started.



Register now or you may miss out on important plan information and resources. The **Member Dashboard** makes it easier to manage your benefits with online access to your Dollar Bank balance, HRA balance, and claim information. You can even elect to go paperless and unclutter your mailbox.

Adults Need Vaccines Too

Vaccines are an important tool in preventing the spread of certain types of diseases. They expose your body to a small part of the virus that has been weakened or killed. This limited exposure activates your immune system. As we age, we are at risk for different diseases than children. For example, vaccines for the flu (annually) and tetanus (every 10 years) are routinely recommended for adults. You should discuss your long-term wellness goals with your doctor, including which vaccinations are best for you. This year, adults are also advised to receive the COVID-19 vaccine. Choosing which vaccines are right for you remains a private decision between you and your doctor.



Save Time and Money With Virtual Visits

If you can't make it to the doctor's office, you have options that can save time and money. LiveHealth Online is the Fund's telehealth provider, but many doctors' offices are using their own platforms for virtual office visits. Here's how they compare.

	Emergency Room*	Urgent Care Center*	LiveHealth Online	Network Provider Virtual Platform
Wait time	3+ hours	16-60 minutes (or less)	10 minutes or less	10 minutes or less
Your cost	\$454 (20% HEALTHY LIFE coinsurance of the \$2,270 average allowed charge)	\$38.20 (20% HEALTHY LIFE coinsurance of the \$191 average allowed charge)	\$9.80 (20% of the \$49 visit)	20%-30% of an office visit, based on HEALTHY LIFE status

*Based on national average costs from an employer perspective. Your costs will be based on the actual charge, plan provisions, and your HEALTHY LIFE status.