



Keeping You Wired to Benefits News and Information

4th District IBEW Health Fund: News Wire

Welcome to the Summer 2021 edition of the News Wire. From Memorial Day to Labor Day—and every day in between—the Health Fund has your back! In this issue, we'll talk about the many ways the Fund supports a healthy life for you and your family. Find out how to get help with all the challenges you face through the Member Assistance Program and how your benefits support you by coordinating your hospital inpatient and outpatient care. You'll also learn about how preventing or managing chronic conditions can help keep costs down—for yourself and for the Fund. And be sure to check out how to stay connected to important benefits information electronically so you won't Be Left in the Dark (see back cover). Here's to an enjoyable—and healthy—summer for you and your family!

Your Life Assistant

The Fund has you covered when it comes to managing life's issues. The Member Assistance Program (MAP) helps you and your family contend with matters ranging from the simple (e.g., finding the right daycare) to the emotional (e.g., coping with the death of a loved one). You or your family members can receive assistance, free of charge, with any of the topics listed below. Call **877-627-4239** to speak with a counselor. Counseling sessions are completely confidential. Your data is not shared with the Plan, union, or your employer.

- Short-term, confidential counseling sessions for critical incidents and stress management
- Work-life referral services and resources for childcare, elder care, education, relocation, and daily living issues
- Legal services relating to parental rights, civil/criminal issues, or divorce
- Financial services and advice on debt, credit card issues, and tax issues

GuidanceResources® Online and the GuidanceNowSM app are your virtual life assistants. You'll find thousands of articles, tools, calculators, and videos on various topics. You can search for lawyers, childcare providers, nursing homes, and popular discount programs. Here's how to register:

- Go to guidanceresources.com/groWeb/login/login.xhtml or download the app.
- Click on **Register**.
- Enter organization web ID: **MAP_4_IBEW**
- Follow the prompts to set up a username and password.



GuidanceNowSM

The GuidanceNowSM app provides fast, easy access to your ComPsych Member Assistance Program and a wide array of resources.

Make Preventive Care a Priority

With the rate of new COVID-19 infections declining and most health care professionals vaccinated against the virus, it's a good time to get the preventive care you might have put on hold during the pandemic. If you have a chronic condition, you can improve your long-term health and prevent complications by following the doctor's orders for preventive and maintenance care. Chronic conditions are those that are long lasting—usually more than three months—or develop over time. These conditions include things like diabetes, heart disease, and high cholesterol.

Why Preventive Care Matters

The following table shows why it's so important to get the preventive and maintenance care associated with a chronic condition.

Chronic Condition	Required Routine Care	Why It Matters
Diabetes	<ul style="list-style-type: none">• Hemoglobin A1C test at least once a year• Annual screening for nephropathy• Annual screening for diabetic retinopathy	<ul style="list-style-type: none">• Measures average blood sugar levels over the last 3 months• Helps prevent kidney disease• Early warning for eye conditions that can cause vision impairment or blindness
Coronary artery disease (CAD)	<ul style="list-style-type: none">• Use of ACE inhibitor or ARB drug• Use of statin medication	<ul style="list-style-type: none">• Lowers risk for a future heart attack or heart failure• Lowers cholesterol and reduces inflammation
Hyperlipidemia	<ul style="list-style-type: none">• Total cholesterol testing in last 12 months	<ul style="list-style-type: none">• Assesses the risk of heart disease including heart attack and stroke
Chronic obstructive pulmonary disease (COPD)	<ul style="list-style-type: none">• Spirometry testing in last 12 months	<ul style="list-style-type: none">• Essential for diagnosing COPD and managing treatment
Asthma	<ul style="list-style-type: none">• Regular, prescribed use of inhaled corticosteroids or leukotriene inhibitors to help limit number of asthma episodes	<ul style="list-style-type: none">• Suppresses inflammation, which is responsible for dangerous changes of the airway



Preventive care can better manage your condition and keep costs low. As a self-funded plan, every time you or a family member goes to the doctor and files a claim, you are reimbursed from employer contributions paid to the Fund on your behalf and from member self-payments (plus any interest earned on these amounts). By taking care of yourself—and following preventive and maintenance care guidelines—you can better manage your conditions. Staying healthy over the long term will help lower future medical claims, which can save money for you and the Fund.

Other recommended preventive care and screenings:

- Cervical cancer - Pap test and HPV test
- Breast cancer - mammogram
- Colorectal cancer - colonoscopy
- Prostate cancer - PSA test

Planning for the Future: Medical Plan Savings

The Board of Trustees has been working with Sav-Rx, the prescription drug plan administrator, on identifying opportunities for savings. They helped us find one by changing the way we cover specialty medications that are given by infusion or injection.

Currently, these types of medications are covered under the medical plan.

Starting August 1, infusion and injection specialty medications will be covered under the Sav-Rx prescription drug plan. This is called the Medical to Pharmacy program.

The new program saves the Fund on claim expenses while preserving the quality of care you receive. For example, Entyvio, a brand-name drug that treats Crohn's disease, costs the Plan approximately \$30,000 a month for every claim that a member files through the medical plan. If this same claim is filed through the prescription drug plan, the monthly cost is approximately \$7,200. That's savings of \$22,800 per month!

We expect everything on your end to stay the same. There is no action required on your part. Your provider will prescribe your therapy, and the medication will be administered in the same way. The only difference is who processes the payment.

Sav-Rx is working directly with the Trustees, the Fund Office, and your provider to ensure a smooth transition for new and existing therapies. You will receive a letter in the mail with more information. In the meantime, if you have questions, please call the Fund Office at **888-466-9094**. We expect this change to represent a significant savings in medical plan costs.

What are specialty medications? Specialty medications are powerful drugs designed to treat chronic conditions like multiple sclerosis or hemophilia, complex illnesses like cancer, or rare diseases. They are frequently given by injection or infusion, so they have to be administered either at a doctor's office or at an infusion center. They may require special handling and are usually not stocked by your local pharmacy, so you have to receive them directly from your provider.

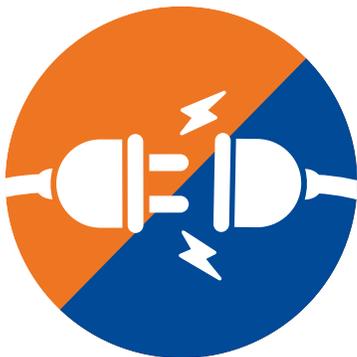
Real Life Examples: naviHealth in Action

naviHealth provides our members with two programs designed to assist with coordinating your inpatient hospital stays and outpatient care:

- **Transition Care Program:** Supports transition from a hospital stay to your home
- **Care Assist Program:** Supports you at home following an outpatient surgery or procedure

Below are a few examples of how naviHealth has helped our members get the most out of their benefits and avoid additional hospital admissions. If you have a planned hospital stay or outpatient procedure scheduled and have not heard from naviHealth, call **800-554-0281** to arrange assistance.

The Situation	How naviHealth Helped
After an outpatient surgical procedure, a member was in fear of a hospital admission due to not having all her post-operative care set up. She was in need of her pain medications, a home health nurse, and medical equipment, all of which were delayed by a variety of barriers.	<p>Within 24 hours, a naviHealth Patient Navigator was able to:</p> <ul style="list-style-type: none"> • Coordinate with Sav-Rx, the provider and the pharmacy, to obtain pain medications • Work with the medical equipment provider to deliver the supplies with a pending authorization status • Contact the home health agency to ensure that her nurse visits were coordinated with the arrival of medical equipment
A member's child had surgery that required him to have a wheelchair; however, one was not provided before leaving the hospital.	<ul style="list-style-type: none"> • The Patient Navigator coordinated with the hospital staff to receive a copy of the discharge order. • After coordinating with the discharge planner, it was identified that the hospital should not have discharged the patient without a wheelchair. • The wheelchair was ordered, and naviHealth followed up to be sure it arrived within days.
Following a 10-day hospital stay, a member needed a hospital bed for his home, a new glucose monitor, and a refill of his pain medications, although the pharmacy did not have his prescription in stock.	<ul style="list-style-type: none"> • The Patient Navigator coordinated with the member's provider to order the hospital bed and ensure home delivery. In addition, the provider and naviHealth were able to authorize a glucose monitor for the member to pick up. • naviHealth located an alternative pharmacy near the member's home and coordinated with both pharmacies to get the prescription transferred. The member received his medication before his current supply ran out.



DON'T BE LEFT IN THE DARK

This past year proved how important it is to have quick, reliable ways to reach our members. In fact, we are planning to use more electronic-based communications in the future. It is more efficient and helps reduce the Fund's printing and mailing expenses. To help us stay connected, please make sure your email address, cell phone number, and address are all up to date.

- Log in to the Member Dashboard.
- Select **Manage My Account**/Log Out and then **My Account**.
- Update information as needed.

