



Keeping You Wired to Benefits News and Information

# 4th District IBEW Health Fund: *News Wire*



## In This Issue: Shut Down Diabetes

*The Fund's benefits and programs help you live a healthy life. But even those who live the healthiest of lifestyles can receive a frightening diagnosis. When that happens, the Fund's benefits have you covered.*

*In this issue, we focus on diabetes, because it is a condition that can be managed, or reversed, if treated early. The statistics for the U.S. population are shocking. According to the Centers for Disease Control and Prevention (CDC), around 11.3% of the population of all ages have diabetes. That's about 37 million people and counting.*

*Diabetes is the number one chronic condition faced by our members. It tops the list in prevalence and cost. In our last fiscal year, April 2021 to March 2022, the Fund paid almost \$7 million in medical claims related to treating and managing diabetes. The good news is that prediabetes and type 2 diabetes can be prevented with certain changes in your day-to-day life. More good news is that the Fund's benefits make these changes easy.*

*Whether you've had a recent diagnosis, are caring for someone with diabetes, been dealing with the condition for years, or want to be more informed, there's something for everyone in this issue.*

## Knowledge Is Power

The more you know about diabetes, the more you can help prevent it or better manage the condition. Diabetes 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. There are a few different types of diabetes—type 2 can be prevented or shut down all together!

Type 1	Type 2	Gestational
<ul style="list-style-type: none"> <li>• Body doesn't make insulin</li> <li>• Requires blood sugar monitoring</li> <li>• Insulin helps decrease high blood sugar</li> <li>• No cure or prevention</li> </ul>	<ul style="list-style-type: none"> <li>• Body doesn't use insulin well</li> <li>• Requires blood sugar monitoring</li> <li>• Can be prevented or delayed</li> </ul>	<ul style="list-style-type: none"> <li>• Occurs during pregnancy and is usually temporary</li> <li>• Can be controlled through diet and exercise</li> <li>• Increases risk of developing type 2 diabetes after pregnancy</li> </ul>



## How to Lower Your Risk

Someone who is prediabetic has higher blood sugar levels than normal but not high enough to be diagnosed. According to the CDC, more than 1 in 3 Americans are prediabetic and, most likely, don't even recognize it. Prediabetes goes undetected, because there are no obvious symptoms; however, it can be reversed. Here are a few ways to lower your risk:



**Know your risk.** Answer a few simple questions to get your risk score at [cdc.gov/diabetes](https://www.cdc.gov/diabetes).



**Watch your weight and get active.** Losing just 5% to 7% of your body weight can make a difference. The CDC recommends at least 150 minutes a week of brisk walking or similar activity. The **Member Assistance Program** and **ComPsych** have the resources to help you improve your fitness and nutrition.



**HEALTHY LIFE Program.** Keep up with your health by completing preventive care and related tests. If you have the exam and tests performed by November 30, you'll have a lower annual deductible, coinsurance, and out-of-pocket maximum. Complete details are on our website at [4thdistricthealthfund.com](https://www.4thdistricthealthfund.com).



## Connect to the Right Care

When you have a chronic disease like diabetes, even a simple illness like a common cold can turn serious quickly or be more complicated to treat in the long run. Therefore, getting the right level of care as soon as you need it is important. Whether it is a scheduled doctor visit, an after-hours need, or an emergency, you are covered.

If you're concerned about your risk for diabetes, your doctor can do a blood sugar test.

**Doctor visits.** Under the medical plans, you can see any doctor you wish. For an office visit, you will pay:

- Preventive visit: no charge in-network; not covered out-of-network
- Primary care visit (after the deductible): 20% in-network; 40% out-of-network. Fund benefits cover the balance.
- Tests and lab work: Laboratory testing at an in-network facility is covered 100%.

**Urgent care.** This is an option for when your doctor's office is closed, and you don't want to wait until the office is open. Urgent care is not for life-threatening conditions. Diabetes can lead to other health problems with your feet, oral health, vision, and hearing that may require immediate care. For a visit to urgent care, you will pay 20% of the cost at an in-network facility (after the deductible) or 40% if you go out-of-network (after the deductible). Fund benefits cover the remaining 80% or 60%.

**Emergency room.** Life-threatening issues require an emergency room visit or a call to 911. Diabetes may lead to other, more serious health complications, including heart disease, kidney disease, and nerve damage. For a visit to the emergency room, you will pay 20% of the cost in- and out-of-network. Fund benefits cover 80% of the cost.

## Stay Strong

A necessary part of managing diabetes is following your doctor's instructions for taking medications and getting the necessary screenings and tests. Most people with type 1 and, in some cases, type 2 diabetes use insulin to help treat their diabetes. When used as directed, it is effective in controlling the disease. In addition, A1C tests and annual screenings for diabetic nephropathy and retinopathy are important. Here's why:

- Higher A1C levels are linked to diabetes complications; therefore, reaching and maintaining your individual A1C goal is important.
- Annual diabetic nephropathy screenings check for kidney disease. Over time, poorly controlled diabetes can cause damage to the blood vessels in the kidneys and prevent effective filtering of your blood.
- Annual diabetic retinopathy screenings monitor your vision to check for vision loss, which can lead to blindness.
- Self-testing your blood sugar (blood glucose) is an important tool in managing your diabetes and preventing complications.

It is important to take medications as prescribed and to follow your doctor's directions. Skipping tests and screenings or taking the wrong dose of medication can only further complicate the condition. The American Diabetes Association website at [diabetes.org](https://www.diabetes.org) can be another resource to help you learn more, make healthy lifestyle changes, or support a family member.

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## When You Have Questions

Contact	For Questions About	How
<b>Fund Office</b>	<ul style="list-style-type: none"><li>• Ask about eligibility</li><li>• Make changes in coverage</li><li>• Medical benefits</li></ul>	<a href="http://4thdistricthealthfund.com">4thdistricthealthfund.com</a> 304-525-0331 or 888-466-9094 8:30 a.m.-5:00 p.m. ET
<b>Anthem Blue Cross and Blue Shield</b>	<ul style="list-style-type: none"><li>• Network providers</li><li>• Virtual visits (medical and mental health)</li></ul>	<a href="http://anthem.com">anthem.com</a> 800-810-2583  <a href="http://livehealthonline.com">livehealthonline.com</a> 844-784-8409 7:00 a.m.-11:00 p.m. ET or PT
<b>Sav-Rx</b>	<ul style="list-style-type: none"><li>• Covered medications</li><li>• Network pharmacies</li><li>• Mail-order program</li></ul>	<a href="http://savrx.com">savrx.com</a> (enter group number: IBEWD4) 866-233-IBEW (4239) 24 hours a day, 7 days a week
<b>naviHealth</b>	<ul style="list-style-type: none"><li>• Hospital stays and post-discharge assistance</li><li>• Home health care services</li></ul>	<a href="http://navihealth.com">navihealth.com</a> 800-554-0281