

STAY CURRENT on your benefits



Stay Current on Your Benefits

The *News Wire* is being recharged with a new look and a new name. Introducing the first issue of **Stay Current on Your Benefits**. We hope it will encourage you to **stay current** on your benefits and learn how to get the most out of them. For example, in this issue we're focusing on how preventive care—such as annual checkups and immunizations—is an important way to identify health issues before they become more serious and costly to treat.

A New Opportunity for Members

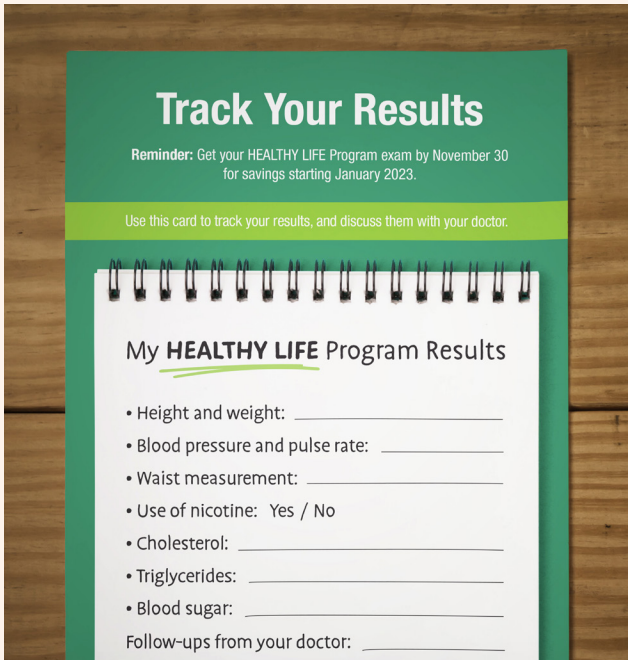
One of the best ways to stay current on your benefits is to never miss a letter, plan notice, coverage update, or newsletter. The U.S. mail is not always the most timely or reliable. It is also a very expensive way to send out information.

The Trustees are asking all members to consider going digital and to sign up for electronic delivery of certain benefits-related communications. This means that, instead of home mailings, you'll be able to log in to the member portal on the Fund's website and access all important benefits information from one, online location. It's a more convenient, faster, and more secure way to stay in the know about your benefits.

Included with this newsletter is a notice explaining how electronic consent works, the types of materials it covers, and how to withdraw your consent if you change your mind in the future. After reading the notice, please complete the consent form, and return it to the Fund Office. It is also available online by scanning the QR code.

We realize that you may have questions about this new process. Please contact the Fund Office at **304-525-0331** or **888-466-9094**. It's also important to remember that it is not a permanent decision. You can withdraw your consent to receive electronic materials at any time, as described in the enclosed notice.





Happy Life, HEALTHY LIFE

Mark your calendars, because it's time to get qualified for the HEALTHY LIFE program! Members who've participated in the past know that the program has amazing incentive benefits, including:

- Lower in-network deductibles
- Lower share of in-network coinsurance
- Lower in-network, annual out-of-pocket maximum

If you complete your HEALTHY LIFE physical exam by the **November 30** deadline, you will save hundreds of dollars on health care services during the two-year program. Getting your annual physical, which is fully covered by the Plan, is crucial to checking all areas of your health and detecting any early health concerns before they become major medical issues.

To check your HEALTHY LIFE status, log in to the member dashboard on 4thdistricthealthfund.com.



HEALTHY LIFE Eligibility

The HEALTHY LIFE program is available to members (active and non-Medicare retirees) and their spouses who are enrolled in the Building Trades Plan. If you and your spouse are both enrolled, then you must both complete the exam to receive the incentive. Members with critical and/or terminal health issues are exempt from the HEALTHY LIFE program, because the Fund does not wish to create any more hardships for members who are already dealing with difficult health issues. Medicare-eligible members are also exempt from participating.

Reminder: Return required documents

Some of our members received a mailing from Part D Advisors, Inc. (PDA). The Fund is working with PDA to ensure that all dependents covered under the Plan are eligible for benefits. If you have a dependent covered by Fund benefits, you must fill out and return the required documents to PDA by the date on the form. Otherwise, **your dependent's benefit coverage will be terminated**. Contact the Fund Office at **304-525-0331** or **888-466-9094**. **Note: If you did not get a letter from Part D Advisors, Inc., this does not apply to you and no action is needed on your part.** This project applies to non-Medicare members who cover dependents under the Fund's benefits. If you are a Medicare retiree or don't cover family members, this does not apply to you.



But Wait, There's More!

Preventive care is more than just the medical plan coverage. The Fund's benefits program includes other programs and benefits to support your overall well-being. Make sure you are getting the most out of your benefits by using them all.



Set Your Sight on Good Health

Even if you have perfect vision, it is still a good idea to get a vision exam. Your eyes change as you age, and certain health issues can be detected during a routine vision exam. For example, plaque deposits and damaged cells can be detected in the eyes, which could be an early indication of cardiovascular disease. Vision screenings are covered 100% by the Fund when you use an in-network provider.



Your Mental Health Matters

Life happens, and sometimes we all need a little extra support. The Fund has you covered with benefits that can help you better manage stress, life transitions, anxiety, depression, substance abuse, relationship troubles, and more. Visit [anthem.com](https://www.anthem.com) or [livehealthonline.com](https://www.livehealthonline.com) for resources and to connect with in-network, licensed therapists who can help you. Virtual options are available.



Smile for Good Health

A nice smile is good to have, but a healthy mouth has other benefits too. If gum disease is left untreated, it can lead to other health complications. For example, unhealthy teeth and gums have been linked to an increased risk of heart disease, vascular disease, and diabetes. Routine dental checkups can serve as an early warning system for these and many other conditions. Review the list of covered services on the Dental Benefits page of [4thdistricthealthfund.com](https://www.4thdistricthealthfund.com) to see what's covered. If you need a service that is not covered by the plan, you can use your HRA to pay for it.





Important Vaccine Reminder

Flu season is here and can still be around in May. Also, COVID-19 variants continue to be prevalent. Although their symptoms are similar, they are different illnesses and require different vaccines. So, should you get a flu shot and the COVID-19 vaccine? Health experts advise that you should and that you can get both vaccinations at the same time. Talk to your doctor to determine what's best for your personal health situation.
