

# STAY CURRENT on your benefits



## Stay Current on Your Benefits

In our first edition of 2024, we have exciting updates to your coverage and a few reminders, so you can make sure to take full advantage of your benefits year-round. Keep in mind that this newsletter, along with all your benefits information, is available online 24/7, so you can always **stay current** on what matters most.

## The New MAP Is for More Than Mental Health

Our new Member Assistance Program (MAP), offered through Lyra Health, is more than counseling and emotional support services. Lyra Health provides you and your family with a variety of tools and resources to support every aspect of your life, for example:

- Guided self-care (live video, messaging, and digital activities) developed by a Lyra coach to help you develop new skills at your own pace
- Medication management
- Work-life services, such as
  - » **Legal help** that includes access to an online library, 24-hour emergency support, and a consultation with an attorney or mediator
  - » **Financial assistance** with support from a financial professional or a certified public accountant (CPA)
  - » **Identity theft protection** with fraud resolution specialists
  - » **Dependent care support services** for children, elders, and even pets

**Get the help you need 24/7.** You can access many of these services anytime, day or night, via the mobile app, available on the [App Store](#) and [Google Play](#). For more information or assistance, visit [4thdistricthealthfund.lyrahealth.com](https://4thdistricthealthfund.lyrahealth.com) or call the Lyra Care Navigator Team at **877-363-0489**.



## The Easy Way to Get in Touch

When you need care or have questions regarding your benefits, knowing where to go can save you time and stress. The 4th District Health Fund's benefits site is always your best source for the most up-to-date vendor contact information. To find what you need when you need it, visit [4thdistricthealthfund.com/vendor-partners](https://4thdistricthealthfund.com/vendor-partners) or scan the QR code for access.



## When Life Happens, Let Us Know

Life can come at you fast. When it does, it's important to alert the Fund Office about any changes that affect your benefits or personal information. To take advantage of a life-event-related enrollment period, you must contact the Fund Office to request enrollment:

- Within 30 days after you or your dependents lose eligibility under another group health plan
- Within 60 days after marriage, birth, adoption, or placement for adoption
- Within 60 days after your or your dependents' Medicaid or Children's Health Insurance Program (CHIP) coverage is terminated due to loss of eligibility
- Within 60 days after you or your dependents become eligible for a subsidy under Medicaid or CHIP

If you experience any of these life events, you must contact the Fund Office at **304-525-0331** or **888-466-9094**. You are responsible for advising the Fund Office of changes in address, beneficiaries, or dependents.



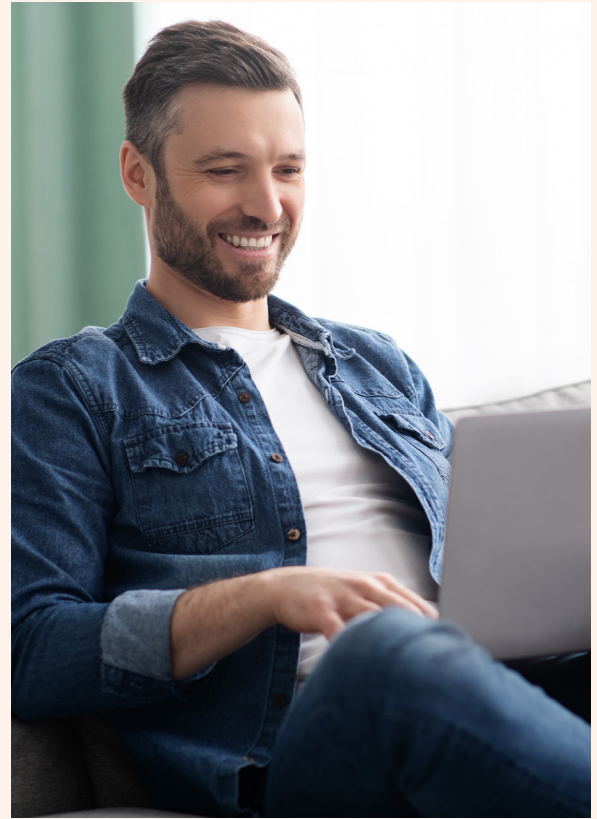
# Save Paper; Go Paperless

Last year, the Trustees asked all members to consider going digital and begin receiving electronic delivery of certain benefits-related communications. The perks of going digital include not only taking away the unreliability of physical mail but also safeguarding the Fund's resources by lowering printing and postage costs.

So far, less than 5% of members have made the choice to go digital. This number is lower than we'd like—but it's not too late to elect the paperless option. By doing so, you will begin to receive benefits-related communications, including plan notices and coverage updates, delivered straight to your member portal on the Fund's website. This way, all of your important benefits information is located in one convenient and secure place.

To go electronic, you must first give consent by logging on to your member dashboard at [4thdistricthealthfund.com](http://4thdistricthealthfund.com) and selecting the **Go Paperless** option. Then you will follow a set of prompts with further details on how electronic consent works, the type of materials it covers, and how to withdraw your consent if you change your mind in the future.

If you have any questions about the process, contact the Fund Office at **304-525-0331** or **888-466-9094**.



## Disability Benefit Update

Good news: Your weekly disability benefit has increased! If you become disabled due to a non-occupational sickness or injury, you can now receive a weekly benefit of \$400—an increase from \$250—for up to 26 weeks to help replace your lost income.

This benefit begins the day you become disabled due to an accident or on the eighth day of a disability due to sickness. Once you file your claim, submit your [claim form](#), and provide any other requested materials, the Fund Office will make a decision regarding your claim within 45 days.

If you have any questions regarding your weekly disability benefit, please contact the Fund Office at **304-525-0331** or **888-466-9094**.

## Sleep Issues Are a Safety Hazard

The safety of our members on the job site is a top concern, and not getting enough sleep can play a huge role in your ability to perform on the job. Your body needs sleep the same way it needs oxygen and balanced nutrition to function properly.

Experts from the National Institutes of Health recommend that adults get between seven and nine hours of sleep each night. Less than that can have negative effects on health and safety, such as:

- Making it harder to focus when driving or operating equipment
- Slowing reaction time
- Increasing anxiety and stress levels
- Turning to self-destructive behaviors like use of medications or other substances to try to stay focused during the day
- Making you more susceptible to serious health concerns like heart issues, diabetes, and a weakened immune system

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## Lean on the MAP for Better Sleep

If you or someone you know struggles with getting a good night's rest, the MAP can help. You can work with a Lyra Care Navigator or take the DIY approach. If you prefer doing your own research, the Lyra site has articles, videos, and blog posts packed with helpful information on how to improve your sleep habits (see below for links). For example, review this [recent blog post](#) on *5 Ways to Get a Good Night's Sleep*.

Tips	What You Need to Do
✓ <b>Establish a sleeping pattern, and only sleep when tired.</b>	<ul style="list-style-type: none"><li>• Follow a schedule.</li><li>• If you are restless, get up and do something else until you're tired enough to fall asleep.</li></ul>
✓ <b>Protect your bed space from anything other than sleep.</b>	<ul style="list-style-type: none"><li>• Do not eat, watch TV, or bring your work laptop, cellphone, or iPad to bed with you.</li><li>• Avoid confronting relationship conflicts in bed.</li><li>• Make your bed a sanctuary and a place to unwind.</li></ul>
✓ <b>Don't take naps.</b>	<ul style="list-style-type: none"><li>• Taking a nap can rob you of the exhaustion you'll need to sleep at night.</li><li>• If you're tired during the day, try your best to work through it.</li></ul>
✓ <b>Stop struggling.</b>	<ul style="list-style-type: none"><li>• The more you struggle to sleep, the harder it is to sleep.</li><li>• Try to avoid checking the clock or counting down how many hours you have left before you have to wake up.</li><li>• Allow yourself the rest you deserve.</li></ul>
✓ <b>Use relaxation techniques.</b>	<ul style="list-style-type: none"><li>• Do muscle exercises.</li><li>• Visualize a place that calms you.</li><li>• Refrain from drinking alcohol before bed, because it can ruin your quality of sleep and cause you to wake up periodically.</li></ul>

Getting a good night's rest isn't that hard, especially once you have help. If you still struggle with sleeping issues after following these steps, you can connect with a Lyra therapist who specializes in insomnia by visiting [4thdistricthealthfund.lyrahealth.com](http://4thdistricthealthfund.lyrahealth.com) or by contacting the Lyra Care Navigator Team at **877-363-0489** for further assistance.

### Here's a list of other sleep resources from the MAP:

- Article: [Taking Care With Better Sleep](#)
- Article: [Mindfulness and Progressive Relaxation for Better Sleep](#)
- Blog Post: [Getting Better Sleep](#)
- Lyra Essentials resources require you to [log in](#) to the Fund's site:
  - » Video: [Our Body's Sleep Systems](#)
  - » Video: [Basics of Better Sleep](#)
  - » Article: [Sleep Deprivation: Causes and Remedies](#)
  - » Article: [Nighttime Worries: How to Think Differently to Sleep Better](#)

### Let's Move, Retirees!

A new wellness program for retirees is available. Let's Move, provided through UnitedHealthcare, is focused on helping you live to your fullest by keeping your mind, body, and social life active. It includes events that cover nutritional eating, fitness classes, financial education, and more, all offered to you at no additional cost.

Visit [letsmovebyuhc.com](http://letsmovebyuhc.com) to learn more.