

STAYING CONNECTED

IBEW/WESTERN UTILITIES HEALTH & WELFARE TRUST FUND

FALL 2020



Support in the Fight Against the Novel Coronavirus (COVID-19)

Be assured that you can count on your Plan to provide the support and health care benefits that you and your family need. Through the end of the period during which the federal government has announced that a national public health emergency exists, the Plan will cover 100% of the costs (no deductible will apply) of the following services:

- Testing for COVID-19
- Office visits, urgent care visits, and emergency room visits that result in an order for COVID-19 testing

For updated information about COVID-19, visit the Centers for Disease Control and Prevention's (CDC) website, cdc.gov/coronavirus/2019-ncov/.

NEWSBRIEFS

About Lisa Fullerton. Lisa (your Member Service Representative) has moved to a new location:

**5295 Commerce Drive, Suite 220
Murray, UT 84107**

However, you can still reach Lisa via phone by calling **855-617-2478**, or you can send a fax to her at **385-299-7290**.

We have a new Union Trustee. As of July 10, 2020, Kevin Owen has replaced Brent Donohue as a Union Trustee on the Board.

Stay healthy. Schedule your preventive visits ASAP, and make sure to continue to take your maintenance medications as your doctor prescribes.

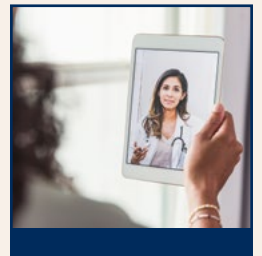
Save money with Healthcare Bluebook. We've provided you with access to Healthcare Bluebook so that you can find high-quality, low-cost facilities in your area and not overpay for your health care. Just download the tool onto your mobile device (iPhone or Android smartphone), desktop, laptop, or tablet. Go to healthcarebluebook.com/cc/IBEWWesternUtilities, and download the tool today (login: last name and date of birth). Refer to the enclosed flyer for more information.

Questions? If you ever need information about your Plan benefits, call the Administrative Office at **855-617-2478**, or visit ibew-west.com.

Need lab work? Request that your doctor use an in-network laboratory (lab):

Quest: **800-377-7220**, questdiagnostics.com
LabCorp: **888-522-2677**, labcorp.com

Easy Access to Medical Care. No Copay.



PPO plans' participants: If you or a family member becomes ill or needs medical attention for a nonemergency medical condition, you can get the care you need at home using Doctor On Demand. It's easy, convenient, and there is a \$0 copay. Take advantage. Download the app from the Apple App Store, Google Play, or via doctorondemand.com. The app works with any smartphone, tablet, or computer with a front-facing camera. It's recommended that you download the app and register to use Doctor On Demand ahead of time—before you become ill. When asked for "Employer," please use "IBEW Western Utilities." If you have any questions, you can call Member Support at **800-997-6196**.

HMO plan participants: You also have access to virtual care via email, telephone, and video visits. There is **no copay** for virtual care, and all appointment information is added to the participant's Kaiser medical records. To make an appointment or to speak to an advice nurse, contact Kaiser at **800-813-2000** or kp.org/appointments.

FOCUS ON YOUR DENTAL BENEFITS AND HEALTH

Information from Delta Dental

Will there ever be a vaccine for cavities? It's possible. Cavities are creeps. They lurk around, settling into the grooves of your mouth, only to be discovered by your disappointed dentist. It's no wonder you're asking about vaccines. Cavities can make you feel helpless!

But the good news is that scientists at the Chinese Academy of Sciences have been working on a vaccine that could potentially lower your risk of cavities. Here's how it would work:

- Similar to a flu shot, a cavity vaccine would blend proteins with *Streptococcus mutans* (*S. mutans*), which is the cavity-causing bacteria.
- Once received, the vaccine would boost your body's resistance to *S. mutans*, so that over time, it may no longer cause tooth decay.

Tooth decay does more than diminish oral health. Cavities can lead to gingivitis and gum disease, both of which have been linked to **heart disease**, **diabetes**, and even **dementia**. But even though a cavity vaccine could improve lives and smiles around the world, the science is still in the discovery phase.

Got kids? *Grin! for Kids* is a children's coloring and activity book. Print it at home for coloring, hands-on projects, and games about dental health. Download it here: deltadental.com/grinmag/us/en/ddins.html

Need help finding a dentist? Checkups with a dentist are important to your overall health, and finding the right dentist is key. Delta Dental has the nation's largest network of dentists, so you have a lot of options. Find the dentist that's right for you here: deltadentalins.com/individuals/find-a-dentist.html

Treatment options and costs. When planning your treatment, it's important to know the costs, available treatment options, and the Plan's benefits. To make the best decision about your dental treatment, review your Plan information, and talk to your dentist.

Got the sniffles? For tips on how to maintain your dental health during the cold and flu season visit: deltadentalins.com/oral_health/5-dental-health-tips-for-cold-and-flu-season.html





TIPS ON HOW TO HANDLE DENTAL EMERGENCIES.

To help prepare for dental emergencies, consider carrying a dental emergency kit that includes a handkerchief, gauze, small container with a lid, saline solution, water, and your dentist's phone number. If a dental emergency occurs, try to stay calm, and call your dentist as soon as you can. Here are some tips on how to handle some common dental emergencies:

- **Toothache**—If you have a toothache, gently clean the painful area using a soft-bristle toothbrush and floss. Rinse your mouth with warm salt water. Avoid placing aspirin on the gums or tooth, as this may cause a burn. If you experience facial swelling, apply a cold compress to the area for relief, and call your dentist as soon as possible.
- **Knocked out tooth**—If a tooth is knocked out completely, getting care within an hour of the incident is vital to re-implanting the tooth and getting your smile back on track. Follow these steps before your emergency appointment:
 - Recover the lost tooth.
 - Gently rinse away debris with water.
 - Transport the tooth by placing it between your cheek and gums, or wrap it in a clean cloth or gauze soaked in milk or saline (salt water) solution. This can increase the chance of re-implantation.
- **Loosened tooth**—If your tooth is pushed inward or outward, try to reposition it using the tip of your finger to apply very light pressure. Then, contact your dentist as soon as possible. On the way to the dental office, stabilize the tooth and hold it in place with a moist tissue or gauze.
- **Chipped tooth**—Chipped teeth can sometimes be repaired with prompt dental care:
 - If you chip a tooth, try to find the missing piece. Place it in a moist cloth or baggie with a few drops of water or saliva. If kept in good condition, it may be possible to reattach it.
 - Rinse your mouth with warm water and keep it clean until you reach the dentist. Treatment will vary depending on the severity of the damage.
- **Soft tissue injury**—
 - If your tongue, lips, or cheeks are bitten, cut, or punctured, there may be bleeding. To stop blood flow, apply firm pressure to the injured area with gauze or a clean cloth. If the bleeding does not stop within 15 minutes, contact your dentist or physician immediately.
 - If there is no bleeding, soak a piece of gauze or a clean cloth in warm water, and gently clean the affected area. Apply an ice compress. If pain or swelling does not subside, contact your dentist for further instructions.



**IBEW/Western Utilities
Health & Welfare
Trust Fund**

BeneSys Administrators
P.O. Box 215
San Ramon, CA 94583

Check out our enhanced website at ibew-west.com Now you can view your health care and retirement benefits, check up on the status of your claims, access provider information, and more via our user-friendly website. Just enter your username and password, and then point and click. Valuable information is at your fingertips.

Who Are You Trying to Reach?	Web Address
Administrative Office (BeneSys)	ibew-west.com
PacifiCorp Employee Benefits Department	eportal.pacificorp.us/irj/portal
Cigna—Precertification/Case Management, OAP	mycigna.com Employer ID: westernutilities
Sav-Rx—Prescription Services	savrx.com
Doctor On Demand	doctorondemand.com Employer: IBEW Western Utilities
Healthcare Bluebook—Health Care Price Comparison Tool	healthcarebluebook.com/cc/IBEWWesternUtilities Login: last name and date of birth
Cigna—Employee Assistance Program and Behavioral Health Services	mycigna.com Employer ID: westernutilities
HealthEquity—Health Savings Account	healthequity.com
Kaiser—HMO Network	kp.org
Delta Dental	deltadentalins.com

The information provided in this **Staying Connected** newsletter is of a general nature only and does not replace or alter the official rules and policies contained in the official plan documents that legally govern the terms and operation of the plans.

If this newsletter differs in any way from the official plan documents, the official plan documents always govern. Receipt of this newsletter does not guarantee benefits eligibility.