

STAYING CONNECTED

IBEW/WESTERN UTILITIES HEALTH & WELFARE TRUST FUND

SPRING 2021



WHO DOES WHAT?

We recognize that with so many vendors providing services on your behalf, you may get a bit confused about where to go when you need a medical service or supply. You can always refer to the back panel of this newsletter to find out the names of our vendor partners, the services they provide, and the web address you can use to contact them. All of the contact information can also be found at ibew-west.com. And there's nothing that says you can't cut the contact panel off and keep it in your wallet or even post it on your fridge.

NEWS BRIEFS

- **Let your savings grow.** You can save a lot of money when you use Healthcare Bluebook. Take a look at the enclosed flyer. Remember, if you select a green provider to deliver your medical care, Healthcare Bluebook may send you a check for \$25, \$50, or \$100 as a reward. Just download Healthcare Bluebook on your mobile device (iPhone or Android smartphone), desktop, laptop, or tablet via healthcarebluebook.com/cc/IBEWWesternUtilities. To log in, use your last name and date of birth.
- **If you ever have any questions** about the Plan or the benefits available to you, call the Administrative Office at **855-617-2478**. We're here to help!

8 STRATEGIES FOR A HEALTHY SPRING

According to the National Center for Chronic Disease Prevention and Health Promotion, there are eight habits we can adopt that may help prevent chronic diseases like type 2 diabetes, heart disease, and cancer. Things like moving more and sitting less, eating a healthy diet, being safe in the sun, and visiting the doctor regularly for preventive checkups and screenings. Sounds like just what the doctor would order, and spring weather may be just the springboard you need to get started. To learn all about the eight strategies, visit cdc.gov/chronicdisease/resources/infographic/healthy-spring.htm.

What's New This Year?

- There is no cost sharing (no copayment) when you or your eligible dependents use Doctor On Demand's services. However, if you are enrolled in the CDHP, you must meet your annual deductible before services are covered. Get registered BEFORE you need to use it. Visit doctorondemand.com, and under "employer," enter IBEW Western Utilities.
- If you are enrolled in the CDHP, select preventive services will be covered at 100% for certain chronic conditions. To find the services that are covered, visit irs.gov/pub/irs-drop/n-19-45.pdf.



COVID-19 COVERAGE IN 2021

The Plan continues to provide you with coverage for COVID-19-related services. Until the federal government has announced that the coronavirus is no longer a national public health emergency, the Plan will cover 100% of the costs (no deductible) for COVID-19 testing, as well as office visits, urgent care visits, and emergency room visits that result in an order for COVID-19 testing. For help managing your daily life as it relates to COVID-19, visit the Centers for Disease Control and Prevention's website at [cdc.gov/COVID-19](https://www.cdc.gov/COVID-19).

BE PROACTIVE. BE PREVENTIVE.

Your Plan covers preventive benefits like physical exams, immunizations, influenza and shingles vaccines, mammograms, Pap smears, prostate blood tests, and colonoscopies at 100% when a Cigna network provider performs the service. No copay or deductible applies. We highly recommend that you take advantage of the preventive benefits available to you. It could mean the difference between life and death.

Life-Saving Preventive Care

For Women—Mammograms are used to check for breast cancer, even before there are any signs or symptoms. According to the National Cancer Institute, random clinical trials and other studies show that screening mammography can help reduce the number of deaths from breast cancer among women ages 40 to 70, and especially for those over age 50.

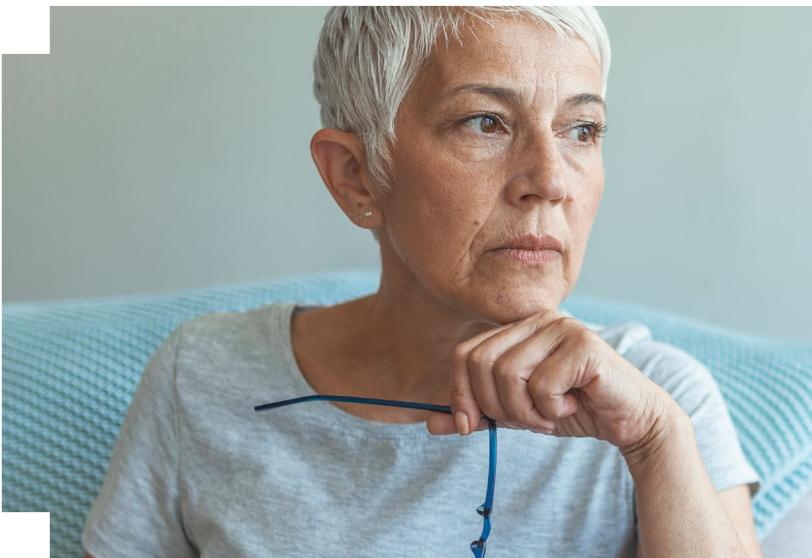
For Men—Prostate-specific antigen (PSA) blood tests are performed to check for prostate cancer. PSAs are also used to monitor prostate cancer during and after treatment.

Get Your Doctor on Board—Tell Them Quest and LabCorp Are Your Labs of Choice

Services provided by the labs that participate in the Cigna OAP network can cost significantly less than the same services provided by non-network labs. Tell your doctor to use an in-network lab like Quest Diagnostics (Quest) or Laboratory Corporation of America (LabCorp) when they order tests for you. To find the closest facility, visit mycigna.com, or contact Quest or LabCorp directly:

Quest
800-377-7220
questdiagnostics.com

LabCorp
888-522-2677
labcorp.com



FEELING BLUE?

We ALL get a little sad about one thing or another sometimes. But it's one thing to be sad and another to be clinically depressed. Clinical (or major) depression can be debilitating, causing a person to feel a constant sense of hopelessness and despair. Other symptoms may include difficulty working, sleeping, eating, and even finding enjoyment in activities that we used to love.

If you ever feel hopeless or exhibit signs of clinical depression, there's help. You have access to a network of licensed therapists, psychiatrists, nurse practitioners, and behavioral health facilities if you ever experience a bout of major depression. You also have automatic access to an employee assistance program (EAP) and behavioral health and substance abuse services through Cigna's Employee Assistance & Work/Life Support Program. You and your household members can speak with a member advocate to help you with a range of life's issues, including but not limited to:

- Stress, isolation, and anxiety
- Relationship difficulties
- Financial planning and debt management
- Alcohol and drug abuse/dependence
- Smoking cessation
- Grief and loss

Cigna's services are completely confidential, and EAP member advocates are available to you and your household members free of charge, 24 hours a day, 365 days a year. The only cost you may be responsible for would be the result of accepting a referral to services that are not part of the Cigna network. You can reach a member advocate at **877-622-4327** or online at **mycigna.com**. The first time you log in, be sure to use the employer ID: westernutilities.

You Can Change Your Benefit Elections Under Certain Circumstances

Generally, the elections you made for yourself and your eligible dependents during open enrollment last year determine your Plan coverage through December 31, 2021. However, life has a tendency to get in the way, and you may want to change the elections you made for yourself and your eligible dependents well before the next open enrollment period. While midyear changes to benefits are not generally acceptable, we can adjust your Plan coverage if you experience one of the following events:

- Change in legal marital status (e.g., marriage, divorce/legal separation, dependent's death)
- Change in the number or status of your dependents (e.g., birth, adoption, dependent's death)
- Change in your, your spouse's, and your dependent's employment status, work schedule, or residence that affects their eligibility for benefits
- Added responsibility to provide medical coverage for a child due to a qualified medical child support order (QMCSO)
- Entitlement or loss of entitlement to Medicare or Medicaid
- Certain changes in the cost of coverage, composition of coverage, or curtailment of coverage of your or your spouse's plan
- Changes consistent with special enrollment rights and family medical leaves

If you need to make a midyear change due to a change in status, you need to visit **pacificorpactive.hrintouch.com/**. Once you log in, you will create a midyear qualifying life event (QLE). Make sure you upload all supporting documents, or your request will be denied.



IBEW/Western Utilities

Health & Welfare

Trust Fund

BeneSys Administrators

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San Ramon, CA 94583

THE FDA HAS GIVEN EMERGENCY-USE AUTHORIZATION FOR SEVERAL COVID-19 VACCINES!

For information regarding your state's COVID-19 vaccination plan, please visit the Centers for Disease Control and Prevention's website at [cdc.gov/vaccines/covid-19/covid19-vaccination-guidance.html](https://www.cdc.gov/vaccines/covid-19/covid19-vaccination-guidance.html).

On February 26, 2021, the federal government announced that any extended deadline due to COVID-19 cannot be more than the earlier of one year from the date someone became eligible for the extended deadline or the end of the Outbreak Period. This applies to Special Enrollments, COBRA, and appeals. Contact the Plan Administrator for details.

Who Are You Trying to Reach?

Web Address

Administrative Office (BeneSys)	ibew-west.com
PaciCorp 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.