

STAYING CONNECTED

IBEW/WESTERN UTILITIES HEALTH & WELFARE TRUST FUND

Winter 2022

HAPPY NEW YEAR

Congrats. 2021 Was a Stellar Year!

In an economy where every decision we make today has financial implications for tomorrow, you help us control costs when you make well-informed choices regarding the medical treatment and services you receive—for example, when you seek care from your primary care physician for routine health issues rather than go to an emergency room or an urgent care facility, when you take generic drugs instead of their brand-name equivalents, when you go to in-network versus out-of-network providers for your care, and when you work hard to get healthy and stay healthy.

Much of the Fund's success last year is due to the careful choices you made. We'd like to thank you for that and for your participation in last year's open enrollment. We value your service and are proud to offer coverage to help you meet your and your family's health care needs. If you have questions about your 2022 benefits, please do not hesitate to contact the Administrative Office.

As your Board of Trustees, we remain committed to ensuring that you receive quality, cost-effective health care benefits, and we look forward to working with you this year.

**Happy 2022,
Your Board of Trustees**

Let's Not Forget What's Important

COVID made it difficult to do so many things. But now that our country's focus on the pandemic has produced positive results, we have to get back to the basics of standard health maintenance. Nationally, we have seen a reduction in preventive exams and screenings, and care for chronic conditions and daily drug protocols have been put off or neglected. This neglect of care can lead to serious health conditions, so make sure you are focusing on what matters.

This edition of **Staying Connected** identifies ways that you can stay on top of your health in 2022, provides tips to ensure you use your benefits wisely, and tells you about the Plan benefits that can help you stay strong and healthy. Read on!

News Briefs

- Download the **myCigna app**, and access **mycigna.com**. There are valuable health assessment tools available.
- You save money when you use Healthcare Bluebook. See the enclosed flyer. If you haven't already, download Healthcare Bluebook onto your mobile device (iPhone or Android smartphone), desktop, laptop, or tablet by going to **healthcarebluebook.com/cc/IBEWWesternUtilities**. Log in using your last name and date of birth.
- We're here for you. If you ever have any questions about the Plan or your benefits, call the Administrative Office at **855-617-2478**.



IBEW/Western Utilities
Health & Welfare
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Have a nonemergency medical condition that can use some attention? Consider using Doctor On Demand.

If you are enrolled in one of the PPO or HDHP plan options, you and your family members can use the services of Doctor On Demand. Doctor On Demand isn't your normal doctor's office. It's a virtual health care provider that connects you with board-certified psychiatrists, psychologists, and therapists via video 24/7, so you can reach out to a doctor when it works for you and receive the attention you need—whether it's for an evaluation or educational visit for COVID-19, a behavioral health concern, or a nonemergency medical condition like a cold, flu, or rash. The services are free during the national public health emergency period; there is no copay (but based on IRS rulings, that is subject to change if you are enrolled in the HDHP). If you haven't done so already, download the app from the Apple App Store or Google Play, or access it via doctorondemand.com. The app works with any smartphone, tablet, or computer with a front-facing camera, and on a desktop via Google Chrome and Firefox browsers.

If you are a Kaiser HMO participant, you also have access to free virtual care via email, telephone, and video. There's no copay. To make an appointment or to speak to an advice nurse, contact Kaiser at **800-813-2000** or kp.org/appointments.

Not feeling sick? Get a checkup anyway!

During a regular checkup, your doctor can identify any potential health issues you may have, before they become a problem. So even if you aren't feeling sick, call your Cigna OAP primary care physician (PCP), and schedule a checkup. Do it today, if you can. Remember, you pay nothing—no copay or deductible—for checkups and other preventive care like immunizations (including vaccinations for COVID-19, influenza, and shingles), mammograms, Pap smears, prostate blood tests, and colonoscopies that you receive in-network. If you have not already selected an in-network PCP, find one near you by visiting mycigna.com, or calling **800-768-4695** for help.

Prefer to talk things out via text, voice, or video? Use Talkspace.

Here's yet another way to free yourself of unnecessary burdens. With Talkspace, you can exchange unlimited messages (text, voice, and video) with an EAP counselor, and each week that you connect with the counselor will be equivalent to one EAP visit (regardless of how many messages you send during a week). If you need more visits than what's available under the EAP (the equivalent of eight visits), a Talkspace therapist will help you assess your continuing benefit coverage. To access counseling through Talkspace, you must register. Call Cigna at **877-622-4327**, and request your EAP access code, or visit the Coverage Page on mycigna.com, and use the easy **Get Your Code** feature under **Visit an EAP** counselor that can be found in the **Emotional Health** tile. Remember to use the employer ID: `westernutilities`. You will be able to exchange unlimited confidential messages with your personal therapist immediately after you register.

Dealing with a stressful or difficult situation? Call the EAP.

There are in-network licensed therapists, psychiatrists, nurse practitioners, and behavioral health facilities available to you free, 24 hours a day, 365 days a year. Cigna's services are completely confidential, and you and each of your household members are eligible for up to eight free counseling visits per issue per calendar year, along with an unlimited number of telephonic sessions. 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`.

Staying on top of your medications? You should, no matter what!

Not taking your medicine as prescribed could lead to your illness getting worse, hospitalization, or even death. We recommend that prescriptions for maintenance medications (which are generally used on an ongoing basis to treat chronic illnesses like diabetes and high blood pressure) be filled through the mail-order program. It's a safe and convenient way to have your medications delivered right to your door. You can get up to a 90-day supply at one time (versus a 30-day supply at a retail pharmacy), and most prescriptions are filled and processed within 24 hours of receipt.

The Plan covers 100% of the cost associated with generic contraceptives and generic drugs used for maintenance purposes when they are purchased through the Sav-Rx mail-order pharmacy. In most other instances, you need to pay a copay for your medication in an amount that's based on the plan in which you are enrolled. If you fill a prescription at an out-of-network retail pharmacy, you will need to pay for the drug at the time of purchase and request reimbursement.

Sav-Rx Mail Order Pharmacy

Open 24 Hours a Day

Customer Service:	866-233-IBEW (4239)
Main Fax:	402-753-2890
Mail Order Pharmacy Street Address:	224 North Park Avenue Fremont, NE 68025
Mail Order Address:	P.O. Box 8 Fremont, NE 68026

Not feeling 100% sure about the state of your oral health?

Find out what's really going on inside your mouth.

Poor oral health can negatively affect overall health, which is why the Plan covers up to \$2,000 per person per year for eligible dental expenses and up to \$2,000 per person per lifetime for orthodontia. Most dental benefits have an annual deductible of \$50 per person or \$150 per family. However, to fully utilize your dental benefits, finding the right dentist is key. Delta Dental offers two provider networks—PPO and Premier. You can see any dental provider you choose, but when you go to a Delta Dental PPO provider, you'll receive the highest level of benefits. To find the Delta Dental network dentist that's right for you, visit deltadentalins.com/individuals/find-a-dentist.html. For tips on how to keep your teeth and body healthy, go to deltadentalins.com.

Thinking of getting care out-of-network?

Check on precertification.

If, for some reason, you plan to use the services of an out-of-network doctor or facility, call the toll-free number on your Cigna ID card before you do, and find out whether the service needs to be precertified. When you call, make sure you have available the doctor's or facility's name, the procedure code(s), and the date of the planned service. If precertification is required but not performed, you will have to pay a penalty of \$200, and it will not count toward your deductible or out-of-pocket maximum. And remember, going out-of-network means more out-of-pocket costs for you. The Plan will not impose prior authorization requirements for emergency services and will not impose more restrictive administrative requirements on out-of-network emergency services than on in-network emergency services.

Are you seeing things clearly? Get your eyes checked.

Are you seeing things clearly? Get your eyes checked. If you've been spending more time staring at your computer screen or watching TV because you're spending more time indoors, your eyes may be more strained than usual. It's advisable that you schedule an eye exam as soon as possible. An eye exam can help assess whether you need eyeglasses—your first pair or a change in lens strength—and also help detect serious health conditions like diabetes. The Plan covers costs associated with an annual vision exam and eyeglasses or contact lenses. Minimal copays and maximum Plan provisions apply. For instance, the Plan covers 100% of the cost of one vision exam, up to a maximum of \$75, after you pay a \$10

copay. The maximum benefit payable for vision hardware (including frames, lenses, and/or contact lenses) is \$300 per person per calendar year (refer to your Summary Plan Description for more coverage details). However, there is no prearranged vision network, so you are free to seek care from any licensed optometrist, ophthalmologist, or dispensing optician you choose. You pay for the service up front and then send a claim to the claims administrator for reimbursement.





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

Quest and LabCorp: First in Class

Get the best laboratory services at the best price. Have your doctor send your lab work to Quest Diagnostics (Quest) or Laboratory Corporation of America (LabCorp) for analysis. It can result in a savings of as much as 70% less than services provided at hospital-based facilities and non-network labs. 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

Who Are You Trying to Reach?	Contact Information
Administrative Office (BeneSys)	ibew-west.com
PaciCorp Employee Benefits Department	Email: benefits.services@pacificorp.com Enrollment Site: pacificorpactive.hrintouch.com
Cigna—OAP and Behavioral Health Services	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	877-622-4327
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.