

STAYING CONNECTED

IBEW/WESTERN UTILITIES HEALTH & WELFARE TRUST FUND

Winter 2023

2022. Was
Amazing!

You did it again! Wow. The great decisions you made in 2022 helped us control Fund costs. We ask that you keep it up in 2023.

News Briefs

- **We no longer contract with Healthcare Bluebook. However, you can still find information about the cost of care via mycigna.com. If you are ever scheduled for a medical procedure, visit the site, log in to your account, click *Find Care and Costs*, and see what you can expect to pay in your area for the procedure.**
- **If you have any questions about the Plan or your benefits in general, call the Administrative Office at 855-617-2478.**

- Stay on top of your preventive care (routine exams, screenings, flu shots).
- Get your care from in-network providers.
- If you need nonemergency care, see your primary care physician rather than going to an emergency room or an urgent care facility.
- Take generic drugs instead of their brand-name equivalents.

Remember, our Plan is only as healthy as you are, so take care of yourself and your family. We recognize that we could not have achieved the success that we did in 2022 without you. Thank you for the wise decisions you made throughout the year and for your active participation during Open Enrollment. It was your informed health care choices, coupled with our commitment to you and the Fund, that helped keep our Fund strong and stable.

We hope that you enjoy this issue of ***Staying Connected***. It provides information about your 2023 Plan benefits. If you have questions about your benefits, please do not hesitate to contact the Administrative Office.

Have a safe and happy new year!

Your Board of Trustees

When You Go In-Network, We All \$\$\$ave

We'll all save big when you use a doctor, hospital, or facility that's part of Cigna's OAP network. If you use an out-of-network provider, the cost of the service will not be discounted. Plus, an out-of-network doctor or facility might charge more than the Plan will pay for out-of-network care. That means you will have to pay the difference. So stay in-network. You can locate an in-network provider by accessing **mycigna.com**. (Note: When you get emergency care or get treated by an out-of-network provider at an in-network hospital or ambulatory surgical center, you are protected from surprise billing or balance billing.)

Make Time to Get Your Annual Screenings, and Keep Your Maintenance Appointments

It's true. Taking advantage of your preventive benefits and staying on top of your maintenance appointments could save your life. There are simple medical procedures that can detect certain cancers early enough to possibly prevent the spread of the disease, and an immunization can prevent an illness from even occurring. You can have such preventive procedures performed for FREE. Your Plan covers preventive or wellness benefits, like physical exams for adults, mammograms for women, immunizations, such as the influenza or shingles vaccines, Pap smears, prostate blood tests, and colonoscopies, at 100% when a Cigna network provider performs the service. No copay or deductible applies.

Furthermore, ongoing maintenance screenings for existing conditions like thyroid problems, heart disease, diabetes, and high blood pressure are of the utmost importance. Under most plans, you pay a small copay for in-network doctor office visits. Under the CDHP, the Plan covers 80%. If your in-network doctor codes the services you receive as preventive care, they are covered at 100%.

Remember, the Plan makes the benefit coverage rules, not the doctors that you see. It is not your doctor's decision as to whether a service, supply, or procedure is covered by the Plan. If you ever have a question about your benefits coverage, check with the Administrative Office at **855-617-2478**, or refer to your 2023 Enrollment Guide.

MDLIVE Is Our New Virtual Care Telemedicine Service Provider

We're pleased to introduce MDLIVE as our new vendor partner through Cigna. Now you have access to support for minor medical, behavioral, and mental health care needs via video or phone from wherever you are. Whether it's late at night and your doctor or therapist isn't available, or you just don't have the time or energy to leave the house, with MDLIVE you can:

- Get urgent care for minor medical conditions 24/7/365—even on weekends and holidays. It's secure and privacy-protected.
- Schedule a behavioral or mental health virtual care appointment online in minutes.
- Connect with quality board-certified doctors and pediatricians, as well as licensed counselors and psychiatrists.
- Have a prescription sent directly to your local pharmacy, if appropriate.
- Contact your in-network provider or counselor.
- Have the MDLIVE doctor's notes sent to your primary care physician.

MDLIVE is super easy and efficient—and you get the care you need when you need it. Check it out. To schedule an appointment:

- Access MDLIVE by logging in to **mycigna.com** and clicking on **Talk to a doctor**. You can also call MDLIVE at **888-726-3171**.
- Select the type of care you need: medical care or counseling. The cost will be displayed.
- Appointments are available via video or phone, whenever it's most convenient for you. Virtual dermatology does not require an appointment.

Attention Local 125 Kaiser Permanente Participants!

Kaiser Permanente offers telehealth visits via phone, email, and video. The visits are free of charge and become a part of your electronic medical records. Appointments may be scheduled by calling membership services at **800-813-2000** or through **kp.org**.

If You Need to Talk, Call the EAP



Through Cigna's Employee Assistance & Work/Life Support Program, you and your household members can speak with a Member Advocate and get help on a range of life's issues and topics that could affect your quality of life, like:

- Emotional well-being
- Difficult relationships
- Financial planning and debt management
- Grief and loss
- Anxiety
- Alcohol and drug abuse or dependence
- Personal achievement
- Smoking cessation

The Plan covers 100% (up to eight free counseling visits per person per issue, or unlimited telephonic sessions). Cigna's services are completely confidential, and its EAP Member Advocates are available to you and your household members free of charge. The only cost you may be responsible for is if you accept a referral to services that are not part of the Cigna network.

You and your family members are encouraged to contact Cigna when a situation first develops, including emergencies. You can reach a Member Advocate 24 hours a day, 365 days a year at **877-622-4327** or online at **mycigna.com**. Accessing the website is easy. The first time you log in, be sure to use the employer ID: **westernutilities**.

Save Money—Take Generic Medications When Available

Ask your doctor if a generic drug is appropriate for you. Generics are just as effective and efficient as their brand counterparts, and you'll pay less for generic drugs than for brand-name drugs. You'll also have to pay the difference in cost between a brand and generic drug if you choose a brand-name drug when a generic drug is available—so for all intents and purposes, generics are the way to go.

Plan Coverage for Certain Preventive and Generic Maintenance Meds

Under each of the medical plan options, except the CDHP, the Plan covers 100% of the cost of certain preventive and generic maintenance medications when they are purchased at network pharmacies or through mail order. If you are enrolled in the CDHP, the Plan covers 100% of the cost of generic and brand-name preventive medications when they are purchased at either a Sav-Rx retail pharmacy or through the mail-order facility. To find out if a particular medication applies, contact Sav-Rx at **866-233-4239**. A Sav-Rx pharmacist can also review your medications and suggest free medication options for you to discuss with your doctor.

The Plan continues to cover 100% of the cost of vaccines for influenza (the flu) and shingles when services are provided at an in-network pharmacy or by an in-network physician or provider.



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

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

Quest Diagnostics and LabCorp

Your benefits include discounted coverage for lab testing. If your doctor orders testing for you, be sure they use Quest Diagnostics (Quest) and Laboratory Corporation of America (LabCorp) facilities. They will cost as much as 70% less than services provided by hospital-based facilities and non-network labs. Your doctor can find the closest facility via mycigna.com, or by contacting Quest and LabCorp directly.

Quest

800-377-7220

questdiagnostics.com

LabCorp

888-522-2677

labcorp.com

If you have any questions about the Plan or the benefits available to you, call the Administrative Office at 855-617-2478.

Who Are You Trying to Reach?	Contact Information
Administrative Office (BeneSys)	ibew-west.com
PacifiCorp 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
MDLIVE	mycigna.com 888-726-3171
Cigna—Employee Assistance Program	877-622-4327
Talkspace (counseling via text, voice, or video)	mycigna.com 877-622-4327 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.