

STAYING CONNECTED

IBEW/WESTERN UTILITIES HEALTH & WELFARE TRUST FUND

WINTER 2021



We Bring You Good Tidings

Now that 2020 has ended, we can look back and be proud of the things we accomplished last year. In the midst of rising health care and prescription drug costs, we were able to provide comprehensive benefits to all Plan participants without disrupting the Fund's financial stability. However, we recognize that we could not have achieved this success without you. We'd like to thank you for the wise decisions you made throughout 2020 and for your active participation during Open Enrollment. It was your informed health care choices, coupled with our commitment to you and the Fund, which helped keep our Trust Fund strong and stable.

We are pleased to provide you with this issue of **Staying Connected**. We will continue to reach out to you throughout the year and provide you with important Plan benefit information.

Have a safe and happy New Year!

Your Trustees

NEWSBRIEFS

- **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!
- **For information about how to manage your daily life and cope with COVID-19**, visit the Centers for Disease Control and Prevention's website at **cdc.gov/COVID-19**.

Save \$\$\$ on Your Next Procedure and Put Some Extra Money in Your Pocket

If you are ever scheduled for a medical procedure, use Healthcare Bluebook to compare provider costs and find out what you should expect to pay in your area for the procedure. If you select a preferred provider to deliver your medical care, Healthcare Bluebook may even send you a check for \$25, \$50, or \$100.

If you receive a check, cash it. It's legit! A document containing a sample letter and check is provided as an insert.

You can access Healthcare Bluebook on your mobile device (iPhone or Android smartphone), desktop, laptop, or tablet. To download Healthcare Bluebook, go to **healthcarebluebook.com/cc/IBEWWesternUtilities**. Login: last name and date of birth.

COVID-19 Update

Remember, 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) 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.

Urgent Care Versus the Emergency Room: What's the Difference Between the Two?

It's important to know where to go when you're dealing with an illness or injury. It's highly recommended that you utilize Cigna in-network providers when you need care—at either an urgent care facility or an emergency room. However, knowing when to go to which one can be confusing. Let's look at the difference between an urgent care center and an emergency room (ER) so you have an idea of which to choose when you need medical attention.

URGENT CARE CENTERS

If you have a medical condition that isn't serious or life threatening, an urgent care center is a less expensive choice than an ER. Urgent care centers provide quality care like an ER. They handle non-life-threatening situations, and many are staffed with doctors and nurses who have access to X-rays and labs on-site. Most centers are even open late, weekends, and holidays—and now, **Castleview Hospital** offers urgent care services.

Here are some common conditions that can be treated at an urgent care center:

- Earaches and infections
- Minor cuts, sprains, and burns
- Fever and flu symptoms, cough, cold, and sore throat
- Animal bites
- Mild asthma
- Urinary tract infections
- Headaches
- Back and joint pain

EMERGENCY ROOMS

If you have a life-threatening situation, go to your nearest ER, or call 911. Most hospital ERs are open 24/7 and are meant to treat true emergencies. An ER may be the best choice if you experience:

- Sudden numbness or weakness
- Disorientation or difficulty speaking
- Sudden dizziness or loss of coordination
- Seizure or loss of consciousness
- Shortness of breath or severe asthma attack
- Head injury/major trauma
- Blurry vision or loss of vision
- Severe cuts or burns
- Heart attack, chest pain, or chest pressure
- Overdose
- Uncontrolled bleeding
- Coughing or vomiting blood
- Severe allergic reactions

If you ever have difficulty deciding where to go, call the number on your member ID card, or visit your network provider's website.

Make Healthy Choices

Dietary guidelines promote a continual plan of healthy eating in order to maintain good health and reduce the risk of disease. Everything we consume each day, from the food we eat to the beverages we drink, all matter when it comes to our overall health. MyPlate, which is based on dietary guidelines, offers messages, resources, and tools to help you make the choices that are right for you. It is highly recommended that we:

- Eat vegetables, fruits, whole grains, low-fat dairy products, and lean protein foods.
- Cut back on foods that are high in solid fats, added sugars, and salt.
- Drink more water instead of sugary drinks.
- Eat the right amount of calories needed to nourish our bodies.

For more information on nutrition and proper diet, go to choosemyplate.gov/eathealthy/dietary-guidelines.

Testing, Testing, 1-2-3

It's as simple as 1-2-3. Services provided by the labs that participate in the Cigna OAP network can cost significantly less than the same services provided by hospital-based facilities and non-network labs. Tell your doctor to use an in-network laboratory (lab), like Quest Diagnostics (Quest) or Laboratory Corporation of America (LabCorp), when you need laboratory or pathology tests performed. To find the nearest network lab or other health care facility, visit mycigna.com, or contact Quest or LabCorp directly:

Quest: 800-377-7220 questdiagnostics.com

LabCorp: 888-522-2677 labcorp.com

DOCTORS ARE AVAILABLE 24/7 WITH DOCTOR ON DEMAND



Having easy access to something is often preferred, but the quality of what you receive when you reach your destination may not always be the best. Luckily, that's not the case with Doctor On Demand (DoD). DoD doctors can see the full you—body and mind—and help support your wellness journey. If you are enrolled in one of the PPO or HDHP plan options and you or a family member needs attention for a nonemergency medical condition or for behavioral health,

you can reach out to a DoD doctor 24/7 and receive the attention you need. The services are currently free—there is no copay—and DoD has U.S.-based, board-certified physicians and licensed psychiatrists, psychologists, and therapists ready to assist you.

Note that DoD services for participants in the HDHP are currently free but subject to change based on IRS rulings.

What DoD Providers Can Treat

Urgent care services—if you're sick and need to see a doctor. The DoD team is available 24/7 and can help get you on track and order labs and prescriptions if needed. They can help with and treat colds and flu, skin conditions, women's and men's health issues, allergies, headaches, and more.

Behavioral health services—if you'd like to speak with an experienced, licensed psychiatrist, psychologist or therapist. You just need to schedule an appointment. The doctors can help with medical screenings and treat anxiety, depression, postpartum issues, relationship problems, trauma, loss, and more. You can even get a free mental health assessment on the app or website.

Preventive health services—if you can use support with your day-to-day health and self-care routines. From healthy eating to preventive lab screenings, DoD's providers are available with solutions that actually work in the real world. They provide wellness visits, family medicine, diet and nutrition consultation, medications, and much more. They also help with labs and screenings and provide support related to emotional and behavioral health, and smoking cessation.

Chronic care services—if you need help managing an ongoing or chronic health condition. DoD's approach to care gives you the flexibility to focus on your health when it works for you, and providers are available with the touch of a button. They can treat things like asthma, high cholesterol, high blood pressure, weight management, diabetes, insomnia, thyroid issues, and more.

What DoD Providers Can't Prescribe

Unfortunately, DoD doctors are unable to write prescriptions for controlled substances like codeine and oxycodone. You'll need to see your doctor in person if you require a medication that's classified as a controlled substance.

How to Access DoD

You'll need to download the DoD 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. For use on a desktop, the only supported browsers are Google Chrome and Firefox. To create an account, go to doctorondemand.com, click **Join Now**, and fill in the information requested on the screen. Call Member Support toll-free at **800-997-6196** if you need assistance.

Kaiser HMO Participants:

You also have access to free virtual care via email, telephone, and video visits. You do not have to pay a copay. To make an appointment or to speak to an advice nurse, contact Kaiser at **800-813-2000** or kp.org/appointments.



IBEW/Western Utilities

Health & Welfare

Trust Fund

BeneSys Administrators

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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
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.