

# STAYING CONNECTED

IBEW/WESTERN UTILITIES HEALTH & WELFARE TRUST FUND

Fall 2023



## The Year Is Almost Over. Have You Had a Preventive Care Exam Yet?

We highly recommend that you stay on top of your health and take advantage of your preventive care benefits. By investing in preventive care exams, you can save time and money and help your doctor prevent or detect illnesses, diseases, and other health problems at an early stage.

Your Plan covers preventive benefits like physical exams for adults at 100% when a Cigna network provider performs the service. No copay or deductible applies. So act now!

### **IMPORTANT!**

If you need to contact the Employee Assistance Program (EAP) please call 877-622-4327.

## News Briefs

- **Do this before your doctor orders any lab tests for you.** Tell him or her about Quest Diagnostics (Quest) and Laboratory Corporation of America (LabCorp). They offer discounted costs for lab testing—as much as 70% less than services provided by hospital-based facilities and non-network labs. Let your doctor know they can find the closest facilities by referring to [mycigna.com](https://mycigna.com) or by contacting Quest and LabCorp directly (Quest at 800-377-7220 or via [questdiagnostics.com](https://questdiagnostics.com), and LabCorp at 888-522-2677 or via [labcorp.com](https://labcorp.com)).
- **Contact us if you need information.** If you have any questions about your benefits, visit [ibew-west.com](https://ibew-west.com), or call the Administrative Office at 855-617-2478.



# The Dental Corner

An investment in your oral health is an investment in your overall wellness, and your dental coverage is something you can smile about. Your coverage includes:

- A benefit of up to \$2,000 per person per year for eligible dental expenses; and
- A benefit of up to \$2,000 per person per lifetime for orthodontic care.

An annual deductible of \$50 per person or \$150 per family may apply to certain benefits. And remember, you'll receive the highest level of benefit and avoid high out-of-pocket costs when you receive care from a dental provider who participates in one of Delta Dental's two network offerings—PPO and Premier. To find the Delta Dental network dentist who's right for you, visit [www1.deltadentalins.com/members/find-a-dentist.html](http://www1.deltadentalins.com/members/find-a-dentist.html).

## 6 Things a Dental Cleaning Can Do For You

Even if your brushing and flossing habits are impeccable, there are still good reasons to go to your dentist for regular cleanings. Here are six things a dental cleaning can do to help you maintain a bright and healthy smile.

- 1. Prevent cavities**—Plaque, the whitish film that builds up on your teeth, is the leading cause of tooth decay. The acidic substance eats away at the tooth enamel and, if left unattended, can lead to cavities. Over time, plaque can harden into tartar, and tartar can't be removed with just brushing and flossing. Instead, removal requires a visit to the dentist, who has specialized tools just for the task.
- 2. Stop tooth loss**—Gum disease, which starts with built-up plaque, is a major cause of tooth loss in adults. As gum disease advances, plaque moves farther down the tooth, where it can destroy the supporting bone in your jaw, causing teeth to loosen and fall out. Luckily, the chance of this happening to you can be greatly reduced with regular dental cleanings and good oral hygiene habits. During a cleaning, your dentist can identify gum disease and take steps to treat it before it becomes a serious issue.
- 3. Brighten your smile**—Using tobacco and drinking coffee, tea, and wine can all stain your teeth. A dental cleaning can remove built-up stains and leave you with freshly polished teeth. The result? You'll have a whiter, brighter smile.
- 4. Freshen your breath**—Good oral hygiene is the best way to prevent persistent bad breath. Even if you brush and floss regularly, getting a cleaning is a great way to keep your mouth healthy and odor-free.
- 5. Boost your overall health**—Studies have shown a connection between oral and overall health. Regular dental cleanings may help lower your risk for certain health issues, like heart disease and stroke. Many medical conditions, some of them life-threatening, can be detected in their early stages by your dentist during a routine oral exam.
- 6. Save you money**—Getting regular cleanings helps you get the most value from your dental benefits. And you have great coverage for dental cleanings and oral exams. If you take advantage of your benefits, you can protect your oral health, and potentially avoid the fees associated with costly procedures.

## Dentistry Decoded: Cleanings

Want to know exactly what happens during a dental cleaning? Check out the YouTube video at [youtu.be/al-4Luzlsxc](https://youtu.be/al-4Luzlsxc).

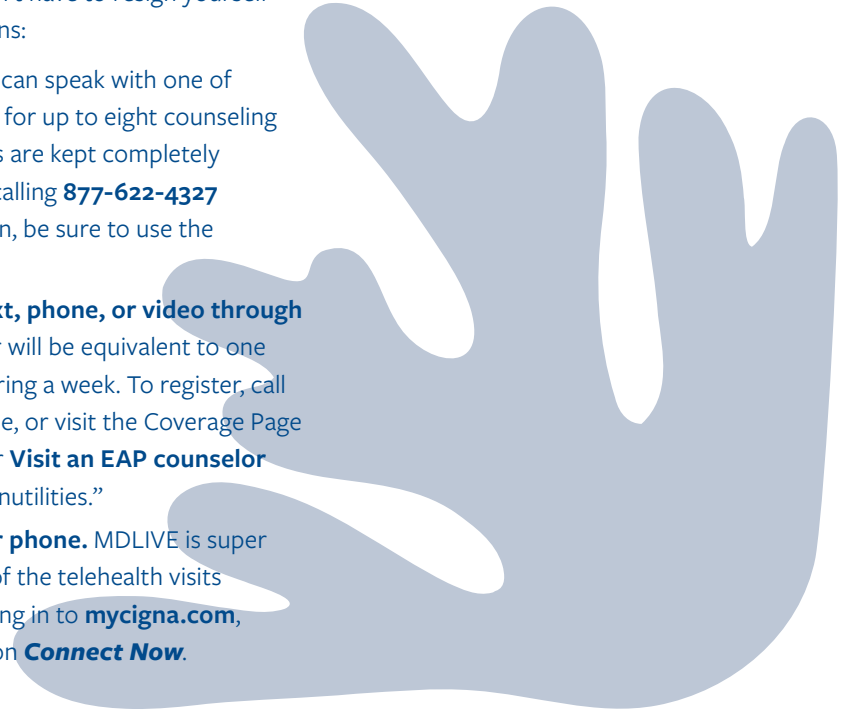
# The Fall Blues

Falling leaves, less sunlight, and cooler temps—all signs of the fall season. Do the changes make you feel sad and blue? If so, you're not alone. Many people experience a type of depression called seasonal affective disorder (SAD). According to MDLIVE, SAD can sap a person's energy, amp up carb cravings, and leave a person sad and moody for months. Symptoms can also include a loss of interest in usual activities, oversleeping, and weight gain.

Going through something like that can be tough, but you don't have to resign yourself to the fall blues. Help is available, and you have several options:

- 1. Call the EAP.** You and each of your household members can speak with one of Cigna's Member Advocates. Each of you is covered 100% for up to eight counseling visits per issue, or unlimited telephonic sessions, and calls are kept completely confidential. You can reach a Member Advocate 24/7 by calling **877-622-4327** or going online at **mycigna.com**. The first time you log on, be sure to use the employer ID: westernutilities.
- 2. Exchange unlimited messages with a therapist via text, phone, or video through Talkspace.** Each week that you connect with a counselor will be equivalent to one EAP visit, regardless of how many messages you send during a week. To register, call Cigna at **877-622-4327** and request your EAP access code, or visit the Coverage Page on **mycigna.com**. Use the **Get Your Code** feature under **Visit an EAP counselor** in the **Emotional Health** tile. The employer ID is "westernutilities."
- 3. Connect with an MDLIVE virtual provider via video or phone.** MDLIVE is super easy and efficient—and the Plan is going to cover 100% of the telehealth visits through 2023. You can schedule an appointment by logging in to **mycigna.com**, clicking on **Talk to a doctor or nurse 24/7**, and clicking on **Connect Now**. You can also call MDLIVE at **888-726-3171**.

*If you're a Local 125 Kaiser Permanente participant, you can also connect to doctors and therapists via phone, email, and video. Visits are free of charge and become a part of your electronic medical records. Appointments may be scheduled through **kp.org** or by calling Membership Services at **800-813-2000**.*



## The Q&A Corner

### We've been asked:

**Q.** Dental sealants are known to come off during a lifetime, so why are they covered only once?

### Our answer:

**A.** The Plan covers sealants up to age 19, and coverage is limited to permanent molars if they are without cavities or restorations on the occlusal surface. Coverage for dental sealants does not include repair or replacement of a sealant on any tooth within two years of its application.

Remember, questions and answers are being posted in the Learning Library at **onlinelearninglibrary.com/ibew-west/**.



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

BeneSys Administrators  
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San Ramon, CA 94583

## Flu Shot Reminder

Keep yourself and your family protected. Get your flu shots. They're covered at 100% when performed by a Cigna in-network provider or at most Sav-Rx network pharmacies.

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
<b>Administrative Office (BeneSys)</b>	ibew-west.com
<b>PacifiCorp Employee Benefits Department</b>	<b>Email:</b> <a href="mailto:benefits.services@pacificorp.com">benefits.services@pacificorp.com</a> <b>Enrollment Site:</b> <a href="https://pacificorpactive.hrintouch.com">pacificorpactive.hrintouch.com</a>
<b>Cigna—OAP and Behavioral Health Services</b>	<a href="https://mycigna.com">mycigna.com</a> <b>Employer ID:</b> westernutilities
<b>Sav-Rx—Prescription Services</b>	<a href="https://savrx.com">savrx.com</a>
<b>MDLIVE</b>	<a href="https://mycigna.com">mycigna.com</a> 888-726-3171
<b>Cigna—Employee Assistance Program</b>	877-622-4327
<b>Talkspace (counseling via text, voice, or video)</b>	<a href="https://mycigna.com">mycigna.com</a> 877-622-4327 <b>Employer ID:</b> westernutilities
<b>HealthEquity—Health Savings Account</b>	<a href="https://healthequity.com">healthequity.com</a>
<b>Kaiser—HMO Network</b>	<a href="https://kp.org">kp.org</a>
<b>Delta Dental</b>	<a href="https://deltadentalints.com">deltadentalints.com</a>

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.