

STAYING CONNECTED

IBEW/WESTERN UTILITIES HEALTH & WELFARE TRUST FUND

Fall 2022



Reminder: Precertification Is Required Sometimes

The Fund requires that certain services be precertified before you receive the care, in order to ensure that you get the right care in the right setting, which, by the way, also saves you from paying for costly or unnecessary services. The services that require precertification include inpatient admissions and outpatient services like high-tech radiology, home health care, MRIs, durable medical equipment, radiation therapy, speech therapy, and sleep therapy. On average, precertification takes seven to ten days.

- If you use an in-network provider, it's the responsibility of your health care provider to have services precertified—it's not your responsibility.
- If you use an out-of-network provider, you are responsible for obtaining precertification. If you fail to do so, you will have to pay a \$200 penalty, which will not count toward your meeting the Plan's deductible or annual out-of-pocket maximum.

To find all the services that require precertification, refer to mycigna.com.

If you have any questions about precertification or need to request that a service be precertified, call the toll-free number on your Cigna ID card. When you call, make sure you have the doctor's or facility's name, the procedure code(s), and the date of service.

Sav-Rx performs precertification of certain classes of prescription medications, including specialty medications and Retin-A for individuals over age 26.

Download the myCigna App and Compare Costs

The more you know about the cost and quality of doctors and hospitals, the easier it will be for you to make the best medical choices for yourself and your family. Download the myCigna mobile app today if you haven't already, and access Cigna's health care directory. The directory offers simplified search tools that allow you to view integrated cost and quality information about doctors' services, so you can compare them.

News Briefs

- *It's important that we be diligent to ensure that neither you nor the Fund is incorrectly billed. If you ever think that a visit, treatment, or procedure has been miscoded by a service provider, please contact the provider directly to resolve the issue.*
- *Remember, the CDC recommends COVID-19 primary series vaccines for everyone ages 6 months and older, and COVID-19 boosters for everyone ages 5 years and older, if eligible. Visit [cdc.gov/coronavirus/2019-ncov/vaccines/stay-up-to-date.html](https://www.cdc.gov/coronavirus/2019-ncov/vaccines/stay-up-to-date.html) regularly for up-to-date information about COVID-19, the booster shots, and more.*

THE DENTAL CORNER

Your Dental Benefits

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.

You have access to two Delta Dental 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.



Stress Can Affect Your Oral Health

There are a number of dental disorders, like teeth grinding and TMJ, that can be stress-related. If you're experiencing any of the symptoms, talk to your dentist. They may be able to recommend specific treatments that can help, such as a custom mouthguard or orthodontic treatment.

- Teeth grinding (bruxism)—Bruxism is the technical term for grinding your teeth and clenching your jaw.

Causes:

- Stress and anxiety
- Sleep disorders
- Abnormal bite and missing or crooked teeth

Symptoms:

Nervous tension, anger, and frustration can be accompanied by the following signs:

- Teeth with flat tips
- Sensitive teeth
- Tongue indentations
- Decreasing tooth enamel

- TMJ (temporomandibular joint disorders)—Refers to a group of conditions that affect the temporomandibular (jaw) joint and associated muscles. Stressful situations can aggravate TMJ by causing you to overuse jaw muscles.

Causes:

- Stress
- Clenching or grinding teeth

Symptoms:

- Popping or clicking of the jaw
- Jaw joint pain
- Teeth with flat tips
- Decreasing tooth enamel

Take the time to unwind. Consider ways of relieving stress by engaging in relaxing activities, such as meditation, massage, or yoga. You may even find exercise, physical therapy, or counseling to be a good outlet to reduce tension.

Ways to Manage Your Dental Anxiety

Are you afraid to go to the dentist? If so, you're not alone. It's been reported that more than one in three Americans suffer from dental anxiety. The reasons vary and are numerous. Some people are anxious about dental visits because they anticipate pain. Others worry that the dentist might be rushed or neglect their concerns. Even simply interrupting a daily routine to visit the dentist creates anxiety for some individuals. If unaddressed, dental anxiety can lead to oral health problems, which can, in turn, require more dental treatment. So, if you're afraid or overly anxious about a dental visit, consider the following:

Trust and communication help lower stress.

One of the most important factors in overcoming dental anxiety is good communication between you and the dentist. When you feel informed and in control throughout a visit, you're typically less anxious. So, if anxiety is preventing you from getting the care you need, consider having a frank conversation with your dentist about your fear. As health care professionals, dentists are trained to treat patients who have anxiety, and yours can suggest safe and comfortable techniques to make your dental care less stressful.

Try to stay calm when you visit the dentist.

If you're nervous about an upcoming dental visit, try these tips to curb your anxiety:

- **Share your fears.** If you're tense or anxious, tell your dentist and the dental staff. Expressing your concerns will help your dentist adapt the treatment to your needs.
- **Focus on your breathing during dental procedures.** When people are nervous, they tend to hold their breath, which decreases oxygen levels and further increases feelings of panic. As in some meditation techniques, a focus on slow, regular breathing helps reduce stress levels.
- **Listen to some tunes!** If the sound of the drill bothers you, bring along your favorite music and earphones.
- **Watch what you eat and drink.** Avoid caffeine before a dental appointment. Eat high-protein foods, which, unlike sugary foods, produce a calming effect.
- **Use hand signals.** Empower yourself by agreeing on hand signals to communicate with your dentist. When you feel uncomfortable, signal the dentist to ease off or stop the procedure.
- **Choose a low-stress appointment time.** Select a time for your dental visit when you're less likely to be rushed or under pressure. This might mean a Saturday or an early-morning appointment.
- **Get some good reviews.** If you're looking for a dentist, ask friends and relatives for recommendations. A glowing review about a dentist from someone you trust can help reduce your anxiety.

Got a dental appointment coming up?

View the [guide to returning to the dentist during COVID-19](#).

Back-to-School Tips for Your Kid's Great Dental Health



A new school year has begun. And while you've already gotten the kids all freshened up with brand-new clothes and school supplies, don't forget about their dental health. It's important to their academic success. Add these dental health tips to your back-to-school checklist to help your kids have a fantastic school year.

● Take your kids to the dentist.

Start the school year right with a dental cleaning and exam. Ask your child's dentist about sealants and fluoride treatments to prevent decay. These treatments are easy ways to stop cavities before they start. And they can even help improve your child's performance at school. According to a study in *The Journal of Pediatrics*, children with good oral health were more likely to do well at school, and children with poor oral health were 90% more likely to miss more than six days of school compared to their good oral health counterparts.

● Pick the right snacks.

Swap out lunchbox no-nos with healthy alternatives. Instead of chips or crackers, try nuts. Salty snacks like pretzels or corn chips may seem healthy because they don't contain sugar, but simple starches can be just as bad as sugar. These snacks break down into a sticky goo, coating teeth and promoting decay. Avoid candies and granola bars. Offer crunchy snacks like celery sticks, baby carrots, and cubes of cheddar cheese instead.

● Make brushing and flossing fun.

Kids need to brush twice a day for two minutes at a time to keep their mouths healthy. They should also floss every day, preferably after dinner. Try these tricks to make oral hygiene more fun:

- **Use a sticker calendar.** Let your kids place stickers on each day to represent brushing and flossing.
- **Play music.** Collect your kids' favorite two-minute songs, and make sure they brush the whole time.
- **Personalize.** Help your child pick a themed toothbrush in his or her favorite color.
- **Provide a kid-friendly floss holder.** These Y-shaped devices make flossing more comfortable.



IBEW/Western Utilities Health & Welfare Trust Fund

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

Quest Diagnostics and LabCorp: Still the Labs to Use

We still ask that your doctors use Quest Diagnostics (Quest) and Laboratory Corporation of America (LabCorp) for all lab analysis. Tell your doctor that it's your preference. 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

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
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
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.