

# Staying Connected

Spring 2023

IBEW/WESTERN UTILITIES  
HEALTH & WELFARE  
TRUST FUND



## Need to Change Your Benefit Elections?

### News Briefs

- **Find out who's the best.** Cigna identifies the higher-performing providers and hospitals in its network, based on their proven quality of care and cost efficiency, by including a symbol by their name in the provider directory, known as a Cigna Care Designation (CCD). This way, they're easy to find, and you can compare their costs for a variety of visits and procedures. Check the website, [mycigna.com](http://mycigna.com), and see.
- New to [ibew-west.com](http://ibew-west.com): **The Learning Library.** When you visit our website, be sure to click on the Learning Library tab. You'll be connected to all sorts of information about your benefits.
- **Remember to save with Quest and LabCorp.** If your doctor orders testing for you, be sure they use Quest Diagnostics (Quest) and Laboratory Corporation of America (LabCorp) facilities. They can cost 70% less than hospital-based facilities and non-network labs. Your doctor can find the closest facility via [mycigna.com](http://mycigna.com), or by contacting Quest and LabCorp directly (Quest at **800-377-7220** or via [questdiagnostics.com](http://questdiagnostics.com), and LabCorp at **888-522-2677** or via [labcorp.com](http://labcorp.com)).

In certain instances, you may be allowed to change your elected benefits midyear, for example, if you experience a change in marital status or in the number of dependents you have or if your employment status changes, to name a few.

To implement a change in your benefit elections, you must notify PacifiCorp Employee Benefits by creating a life event within the **Benefitfocus** portal or app via [PacifiCorpActive.hrintouch.com](http://PacifiCorpActive.hrintouch.com) within 31 days of the date that your change-in-status event occurs. If your change request is permitted, it will become effective on the first day of the month following the approved change-in-status event (except for newborn and adopted children, who are covered back to the date of birth, adoption, or placement for adoption).

If you have any questions about this or your benefits in general, call the Administrative Office at **855-617-2478**.

# Providing Cost-Saving Measures for Specialty Medications

The Fund offers clinical programs through Sav-Rx that help ensure you are taking your medications as directed by your doctor and that you are receiving the most cost-effective and medically appropriate treatment. One such program is the High Impact Advocacy Program, which manages the use of selected specialty medications to reduce or eliminate your out-of-pocket expense, as well as reduce the cost to the Fund.

Specialty medications are scientifically engineered medications used to treat complex diseases such as hemophilia, multiple sclerosis, rheumatoid arthritis, or hepatitis. These drugs often require special handling, are date-sensitive, and are generally available only in a 30-day supply.

In order to receive your medication at the most affordable cost, your prescription should be filled at the Sav-Rx Specialty Pharmacy. You will receive educational materials about your drug therapy, and your medication will be sent to your home, caregiver, or doctor's office, as needed. For more information, contact Sav-Rx at **866-233-4239**.

All specialty medications require prior approval and are limited to a 30-day supply. If you are enrolled in the CDHP, the amount of your copay will depend on whether your medication is purchased at a retail pharmacy or through mail order.

## Another Shout-Out for MDLIVE

Does it sometimes seem like there are not enough hours in the day to take care of everything that's on your plate? Do the demands placed on you leave you feeling run down or depressed? If so, we get it. That's why, through Cigna, your health plan provides access to minor medical, behavioral, and mental health virtual care with MDLIVE.

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, you can connect with an MDLIVE virtual provider via [mycigna.com](http://mycigna.com). Just locate the **Talk to a doctor or nurse 24/7** callout, and click **Connect Now**. You can schedule a behavioral or mental health virtual care appointment and get urgent care for minor medical conditions 24/7. MDLIVE's telehealth physicians are available via video or phone.

If you have any questions about MDLIVE, call **888-726-3171**. You can reach someone 24/7.

To locate a Cigna Behavioral Health provider, visit [mycigna.com](http://mycigna.com), go to **Find Care & Costs**, and enter "virtual counselor" under **Doctor by Type**, or call the number on the back of your Cigna ID card 24/7.

## When It Comes to Your Behavioral Health, Don't Forget About Talkspace

Eliminate commute times and scheduling hassles when it comes to seeing a therapist. With Talkspace, you can exchange unlimited messages (text, voice, and video) with a counselor within the comfort of your home. To register, call Cigna at **877-622-4327** and request your EAP access code, or visit the Coverage Page on [mycigna.com](http://mycigna.com). Use the **Get Your Code** feature under **Visit an EAP counselor** in the **Emotional Health** tile. The employer ID is "westernutilities." You will be able to exchange unlimited confidential messages with your personal therapist immediately after you register.

# How Precertification Works for High-Tech Imaging

We've provided you with information about precertification before. It's a review process that determines whether a procedure, treatment, or service is medically appropriate. High-tech imaging, such as CT, MRI, and PET scans, require precertification.

Don't let the alphabet soup—CT, MRI, and PET—confuse you. These are just initialisms for tests your doctor may order for you.

- **CT is short for computed tomography.** A CT can be used to diagnose conditions like damage to bones, injuries to internal organs, problems with blood flow, stroke, and cancer.
- **MRI is short for magnetic resonance imaging.** An MRI can be used to detect things like brain tumors, traumatic brain injury, developmental anomalies, multiple sclerosis, stroke, dementia, infection, and the causes of headache.
- **PET is short for positron emission tomography.** A PET scan can help identify a variety of conditions, including cancer, heart disease, and brain disorders.

In the course of treatment, if your doctor recommends a CT, MRI, or PET scan, your doctor has to request precertification—confirmation that Cigna agrees with this determination. A precertification review will take place, and approval must be given before the procedure can happen. Again, this is a safety measure that's performed to ensure the test is necessary and appropriate. Once the procedure is approved, your doctor can proceed.

Routine precertification review takes about five business days. You will receive a letter letting you know whether the procedure is approved or denied, and why. If the procedure is denied, you can ask your doctor to request a peer-to-peer review.

If you have questions about precertification for high-tech imaging, call Cigna at the number shown on your ID card.

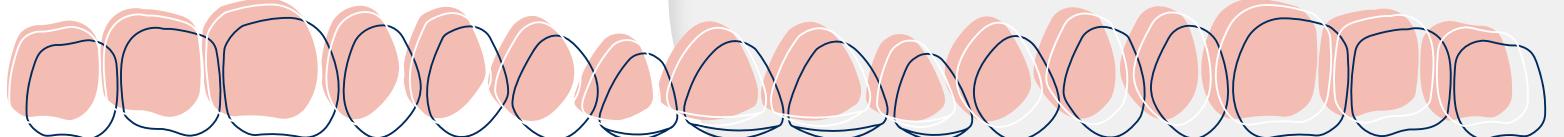
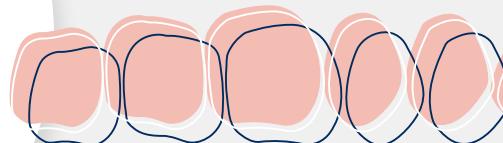
**If your provider is in-network, he or she will request precertification on your behalf. If you decide to use an out-of-network provider, you assume responsibility for the precertification process. Your health care provider can provide guidance on how to submit the request.**

## Check Out BrushSmart™. It's a Free Oral Wellness Program

Great oral health factors into your overall health and wellness. When you maintain a solid oral hygiene routine, you decrease your risk of tooth decay and gum disease, thereby preventing all sorts of costly dental problems from occurring down the road.

The Fund contracts with Delta Dental to ensure that you have quality dental care, and one of Delta Dental's programs is BrushSmart, a free oral wellness program designed to help you improve your oral care.

With BrushSmart, you get exclusive offers on dental products and incentives for maintaining a healthy smile. Delta Dental has partnered with brands like Oral-B and Philips Sonicare to provide you with special deals and products. All you have to do is fill out an online form to get immediate access to exclusive offers. Go to [brushsmart.org](http://brushsmart.org), and apply today! This is a great benefit that's being offered to you free of charge, in addition to the three oral exams the Plan covers for you at 100% each year.





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

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

New to [ibew-west.com](http://ibew-west.com):  
**The Learning Library.**

When you visit our website, be sure to click on the Learning Library tab. You'll be connected to all sorts of information about your benefits!

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