

# STAYING CONNECTED

IBEW/WESTERN UTILITIES HEALTH & WELFARE TRUST FUND

WINTER 2020



## HOW TO KEEP YOUR NEW YEAR'S RESOLUTIONS

Americans commonly make New Year's resolutions to lose weight, get fit, save money, drink less alcohol and quit smoking, among other things. So, did you make resolutions for 2020? Are you on track to reach your desired goals? If not, here are some strategies that may help you:

- **Write down your reason for making the resolution.** Be honest, even if your desire to lose weight or exercise has more to do with your social life than your health.
- **Find ways to enjoy any new behaviors you need to adopt in order to meet your goal.** Focus on the journey, not just the outcome. Challenge yourself to find new workout activities or healthy recipes that you enjoy preparing.
- **Remove obstacles that encourage quitting.** If you're considering joining a fitness center, for example, pick one that's within your budget and/or in a convenient location. Otherwise, you may be less likely to go.
- **Create a routine.** If you go to a fitness center the same days each week, it will be easier to stick with your plan. And if your routine is interrupted (for example, by work requirements, vacation or illness), get back into it as quickly as possible—even if you have to restart at a slower pace.

Above all else, remember that good health should be your No. 1 priority. Schedule your annual medical, vision and dental exams to find out your health status and what you need to do to be at your physical best. Remember, preventive care is covered by the Plan 100% when you receive the care in-network, so there's nothing to stop you there.

**Good luck!**

## NEWS BRIEFS:

- If you ever have any questions about the Plan and/or the benefits available to you, call the Administrative Office at **855-617-2478**. We're here to help!
- Don't get buried in overpriced medical bills! Check out the enclosed flyer from Healthcare Bluebook to learn what you can do to help the Fund avoid overpaying for your medical care and to minimize your out-of-pocket costs.



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## YOUR PREVENTIVE BENEFITS

In 2020, the Plan will continue to cover preventive/wellness benefits like physical exams, immunizations, mammograms, Pap smears and colonoscopies at 100%—**NO COPAY OR DEDUCTIBLE**—when the services are performed by a Cigna OAP network provider.

**NOTE:** Coverage for immunizations applies to **routine** immunizations recommended by the Advisory Committee on Immunization Practices (ACIP) of the Centers for Disease Control and Prevention (CDC). For complete and up-to-date information, visit [www.cdc.gov/vaccines/schedules/hcp/index.html](http://www.cdc.gov/vaccines/schedules/hcp/index.html).

## IN CASE YOU'RE WONDERING WHAT AN EOB IS

You've probably received an Explanation of Benefits (EOB) in the mail before, but if you haven't, we don't want you to be alarmed when you do. **It is not a bill.**

Each time you or a covered dependent receives services from a doctor, hospital, dentist or any other health care professional, the provider submits a claim for payment, your benefits are then calculated, the provider is sent the appropriate payment, and both you and the provider are sent an EOB. The EOB is simply a statement that provides details on the cost of the services, the type of service, the date of service, how benefits were

calculated, how much the provider was paid and, if applicable, any portion of the provider's fee that you are required to pay. If you have to pay any portion of the cost, you will receive a bill directly from the provider. Therefore, you can use an EOB to verify that the provider is accurately billing for services that you and/or your eligible dependent(s) receive. So, review it carefully and thoroughly.

Understanding an EOB is quite easy. However, if you have a question about any EOB you receive, you can request a detailed, itemized billing from Cigna by calling **800-244-6224**.

## AVOID THE ER, UNLESS YOU HAVE AN EMERGENCY

There are options available to you when you need medical care for a minor injury or illness. Of course, your primary care provider (PCP) is the first and obvious choice. But if your PCP is booked, consider these options:

- **Telehealth services** are available through Doctor On Demand. Doctor On Demand is the affordable and convenient alternative that lets you avoid an exhausting and expensive trip to the ER or urgent care. Register with Doctor On Demand today, and see a board-certified doctor, licensed psychiatrist or psychologist on your smartphone, tablet or computer—anywhere, 24/7. You can connect in minutes, and it's FREE. Simply download the Doctor On Demand app from the App Store, Google Play or via [www.doctorondemand.com](http://www.doctorondemand.com). For use on a desktop, the only supported browsers are Google Chrome and Firefox.
- **Retail clinics**, also known as convenience care clinics—like those found in pharmacies, supermarkets and other retail locations—typically have a nurse practitioner or physician assistant that can provide treatment.
- **Urgent care centers** are another option. Centers may be staffed by a physician assistant, a nurse practitioner or a physician.

Please understand that emergency rooms are not meant to be used for non-emergencies; they are very expensive, and wait times may be excessive. So don't use them recklessly. Exercise reasonable judgment when it comes to where you go for care.

**REMEMBER,** if you are a Kaiser Permanente member, telehealth is included in your membership free of charge. This includes email, telephone and video visits. You can schedule an appointment online by accessing your [www.kp.org](http://www.kp.org) account or by calling membership services at **800-813-2000**.

## REMEMBER TO HAVE YOUR LAB WORK PERFORMED BY AN IN-NETWORK FACILITY

If your doctor wants you to have lab work done, be sure that it's performed at an in-network lab like a Quest Diagnostics (Quest) or Laboratory Corporation of America (LabCorp) facility. They participate in the Cigna OAP network, and their services can cost **70%–75%** less than those provided by hospital-based facilities and non-network labs. So, tell your doctor. To find the nearest Quest or LabCorp facility, visit [www.mycigna.com](http://www.mycigna.com). You can also contact Quest or LabCorp directly by phone or visit their website for information.

**Quest**  
**800-377-7220**  
[www.questdiagnostics.com](http://www.questdiagnostics.com)

**LabCorp**  
**888-522-2677**  
[www.labcorp.com](http://www.labcorp.com)

# DRINK WATER. IT'S GOOD FOR YOUR DENTAL HEALTH

Information From Delta Dental



Water. It nourishes plants, ocean life and even the cells in your body. But did you know that it's also essential to your dental health? Take a minute to find out the four ways water helps your teeth and gums.

## **1. Rinses away harmful bacteria**

Food leaves behind remnants that break down into cavity-causing acids. Drinking water after eating can help cleanse your palate, teeth and breath, especially when you can't sneak away to brush. So keep a glass of water handy to follow up your meal.

## **2. Strengthens enamel**

Did you know that the surface of your teeth is the hardest substance in the human body? Harder than even bone. But if you don't watch out, acidic foods and drinks can quickly soften this important defense. To protect your teeth against tooth decay, choose fluoridated tap water. In a process called remineralization, fluoride helps harden your enamel, making it more difficult for cavities to form. If your local water supply isn't fluoridated, talk to your dentist about fluoride supplements.

## **3. Fights dry mouth**

Dry mouth is uncomfortable and increases your risk of gum disease and decay. Drink water throughout the day to keep your mouth moist.

## **4. Keeps you hydrated**

Other drinks just don't compare. Water is the best way to hydrate and quickly quench your thirst.



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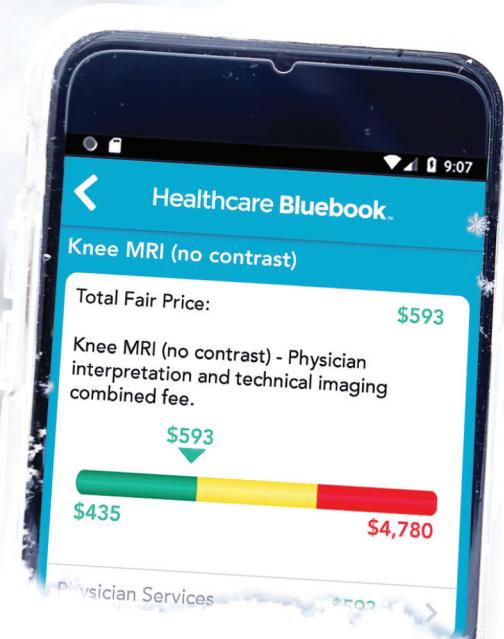
**Web Address**

Administrative Office (BeneSys)	<a href="http://www.ibew-west.com">www.ibew-west.com</a>
PacifiCorp Employee Benefits Department	<a href="https://eportal.pacificorp.us/irj/portal">https://eportal.pacificorp.us/irj/portal</a>
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Cigna—Employee Assistance Program and Behavioral Health Services	<a href="http://www.mycigna.com">www.mycigna.com</a> Employer ID: westernutilities
HealthEquity—Health Savings Account	<a href="http://www.healthequity.com">www.healthequity.com</a>
Kaiser—HMO Network	<a href="http://www.kp.org">www.kp.org</a>
Delta Dental	<a href="http://www.deltadentalins.com">www.deltadentalins.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.*

# Don't Get BURIED in OVERPRICED Medical Bills



Use **Healthcare Bluebook** to see facility prices in your area before you schedule a procedure, so you never overpay for medical care again. See how much you can save today!



**Healthcare Bluebook**™



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**Check It Out!**

[healthcarebluebook.com/cc/IBEWWesternUtilities](http://healthcarebluebook.com/cc/IBEWWesternUtilities)

**800-341-0504**

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Mobile Code:  
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