

STAYING CONNECTED

IBEW/WESTERN UTILITIES HEALTH & WELFARE TRUST FUND

SUMMER 2021



HEALTHY CHOICES FOR THOSE WHO WORK NONTRADITIONAL HOURS

It can be difficult to maintain healthy eating habits, especially if you work nontraditional hours or you are constantly on call. Having a schedule that differs from the general 9-to-5 workday makes it hard to eat well, get enough nutrition, and maintain your weight. But there are a few things you can do to help maintain a healthy lifestyle. Here are some tips:

- **Stock up on healthy foods, and get rid of junk food.** Keep plenty of nutritious and protein-filled snacks like fruit, nuts, and yogurt on hand. Unlike chips and cookies, these snacks will actually nourish you, make you feel less hungry between meals, and give you energy boosts your body needs.
- **Prepare healthy meals ahead of time.** Schedule time to make your meals in advance. This decreases the chances of arriving home from a shift exhausted, too tired to cook, and having only a container of ramen noodles available.
- **Eat three regular meals a day.** No matter your schedule, it's important to get three square meals a day. If possible, have breakfast when returning home after your night shift, sit down for lunch after waking up, and eat a full dinner before you go back to work in the evening. If you find yourself hungry during the night, have a light snack that is easy for your system to digest, such as fruit, yogurt, or light soup.
- **Build your meal schedule around your job, and then follow it each day.** Sticking to a consistent eating schedule will help your metabolism run more smoothly, thereby allowing you to burn more calories and remain healthier overall.
- **Stop snacking.** If you're snacking in an effort to keep your eyelids from drooping, this is a sign you're likely not getting enough sleep in your off hours. And without adequate sleep, it may be hard for you to **practice self-control** and resist that vending machine or fast-food drive-thru on the way home. So, get the sleep that you need, whenever you can.

NEWS BRIEFS

- **The temperature is rising and so is the cost of medical care.** If you ever need to undergo a medical procedure, think how valuable it will be for you to know an approximate cost beforehand. With Healthcare Bluebook, you'll be able to find out. Just download Healthcare Bluebook onto your mobile device (iPhone or Android smartphone), desktop, laptop, or tablet via healthcarebluebook.com/cc/IBEWWesternUtilities. To log in, use your last name and date of birth.
- **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!

Understand that you're not the only person working nontraditional, irregular hours, so if you need extra support or motivation, seek out and talk to other people who work in a similar field or on a similar schedule.

CATCH UP ON YOUR PREVENTIVE CARE AND SCREENINGS

Your Plan covers preventive benefits like physical exams, immunizations (including vaccinations for COVID-19, influenza, and shingles), mammograms, Pap smears, prostate blood tests, and colonoscopies at 100% when you receive your care from a Cigna OAP network provider. This means you do not have to pay out of pocket for the services, and there is no copay or deductible that you have to worry about when you receive your care in-network. So call your in-network primary physician. If he or she is conducting in-office visits, take the opportunity to reschedule any appointments you had to cancel in 2020, and get your preventive screenings done. To find a primary physician near you, visit mycigna.com.



If you receive your preventive care from an out-of-network physician, coverage limitations and coinsurance may apply.

Dealing With the Impact of Violence and Violent Death

The news is riddled with reports of events that are violent or that result in someone being injured or killed. For many, such events bring up strong emotions and cause extreme sadness, stress, and anxiety. If you're such a person, be patient with yourself. Your feelings are normal. It can take time to adjust to and process distressing news, even if you were not directly affected. There is no right or wrong way to feel, nor is there one right or wrong way to feel better. Some people need the comfort of returning to a routine. Others prefer taking time away from their normal duties. In any event, it is important that you seek help if your reaction to an event continues long term or becomes overwhelming.

Your employee assistance program (EAP) provides professional help and can connect you with supportive resources in your community. You and your household members are each eligible for eight visits free of charge. Member advocates are available 24/7, and anything you discuss will be kept strictly confidential. You can reach a member advocate at **877-622-4327** or online at mycigna.com. The first time you log in, be sure to use the employer ID: westernutilities.

YOU HAVE HELP FOR SO MANY THINGS

There are many tools and resources available to you through Cigna. For example:

- You can access the mycigna.com website or download the myCigna app. On the site, there's an online health assessment that can help you better understand your health, what you can do to improve it, and what medical conditions you may be at risk for.
- Cigna providers handle all of your precertification needs. To confirm status of a precertification, call **800-768-4695**.
- Using doctors and health care services that are part of the Cigna OAP network can save you money. To find in-network care near you, visit mycigna.com or call **800-768-4695**.
- You can talk with a nurse 24/7. Call **800-768-4695**.

DOCTOR ON DEMAND A Great Choice When Your Doctor Is Unavailable

You have access to Doctor On Demand, a virtual health care provider that connects you with trusted doctors via video, who can discuss your health issues, provide diagnoses, and prescribe medications, if appropriate, that can be filled at a Sav-Rx pharmacy. Doctor On Demand providers are available 24/7. The services are provided at no cost to you—**there is no copay**—and Doctor On Demand has U.S.-based, board-certified physicians and licensed psychiatrists, psychologists, and therapists ready to assist you.

To use Doctor On Demand, all you need to do is download the app from the Apple App Store or Google Play, or access **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**.

- **Total virtual care.** You can get access to whole body care for your physical and mental health. You select the provider. Care is always available, anytime and anywhere, right from your smartphone, tablet, or computer.
- **Real relationships.** You can connect with your chosen provider again and again, thereby connecting not only virtually but personally with a provider dedicated to your health. This means you get to see someone who gets you and gets what you need.
- **Individualized, focused treatment.** Individual treatment plans are created around you. You can even get a free mental health assessment.
- **Treatment for what ails you.** Doctor On Demand providers can treat colds and flu, skin conditions, women's and men's health issues, allergies, headaches, anxiety, depression, postpartum issues, relationship problems, trauma and loss, and more.

Know Your Health Care Options

If you have a minor injury or illness, you have several choices for where you can receive care. All we ask is that you consider your needs carefully and you choose the most appropriate option. If you'd like to know where we stand with respect to how the options stack up, check this out:

WHERE TO GO	WHEN TO GO
OPTION #1 Your Primary Care Physician (PCP)	Of course, your primary care physician (PCP) is the first and obvious choice. You can do this in their office or virtually. So, we agree if this is your first preference—going to the doctor you know.
OPTION #2 Telehealth Physician	Telehealth services are available through Doctor On Demand, a free and convenient alternative to your PCP, a retail clinic, an urgent care facility, or an ER. If your doctor is unavailable, we'd like this to be your next choice.
OPTION #3 Retail Clinic	Prefer to see someone in person—a nurse practitioner or physician assistant? Then go to a retail clinic (also known as a convenience care clinic), like those found in pharmacies, supermarkets, and other retail locations.
OPTION #4 Urgent Care Facility	This is also an option if you prefer in-person care; but urgent care facilities generally cost more than retail (convenience care) clinics. They typically have a physician, physician assistant, and a nurse practitioner on staff.
OPTION #5 Emergency Room	This comes in at last place, unless you have an emergency. ERs are very expensive, and wait times can be excessive. So, exercise reasonable judgment, and avoid the ER.



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

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

Always Choose Quest and LabCorp

Whenever you need lab work done, make sure your doctor uses an in-network lab like Quest Diagnostics (Quest) or Laboratory Corporation of America (LabCorp). Their services can cost up to 70% less.

Quest

800-377-7220

questdiagnostics.com

LabCorp

888-522-2677

labcorp.com

UNION MARK

Who Are You Trying to Reach?	Contact Information
Administrative Office (BeneSys)	ibew-west.com
PacifiCorp Employee Benefits Department	Email: benefits.services@pacificorp.com Enrollment Site: pacificorpactive.hrntouch.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
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.