

Directory Assistance

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)	staff@ibew-west.com 855-617-2478
PacifiCorp 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 866-233-IBEW
MDLIVE	mycigna.com 888-726-3171
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



For the most up-to-date benefits information, scan the QR code or visit the Online Learning Library at onlinelearninglibrary.com/ibew-west.

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.



IBEW/Western Utilities Health & Welfare Trust Fund

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

What’s New in the Learning Library

Don’t miss the Q&A corner we’ve posted at onlinelearninglibrary.com/ibew-west. And while you’re there, see what you may be missing when it comes to getting the most from your IBEW benefits.

STAYING CONNECTED IBEW/Western Utilities Health & Welfare Trust Fund SUMMER 2024



We’re a Phone Call Away. So Are Our Partners

We know you’re busy. So, here are a few tips for finding answers to those benefits-related questions that pop up from time to time.

For answers to general questions about your benefits, call the Administrative Office at **855-617-2478**.

Looking for information about enrollment? Contact PacifiCorp.

Have a specific question about your health plan? Your prescription drug coverage? Your dental insurance? You’ll find contact information for all our providers—Cigna, Kaiser, Sav-Rx, Delta Dental, and others—on the back panel of this newsletter.

Prioritizing What's Important

Nothing is more important than your health and your family's well-being. And one way to safeguard both is to make sure you're using the preventive care benefits your health plans provide.

Your annual physical—and the age-appropriate immunizations and screenings that go along with it—can help you stay healthy, detect early signs of serious medical issues, and provide you with information that can help you live a healthier life. Regular preventive care can reduce your risk for serious disease, as well as catch signs of illness early, when treatment is typically easier, less costly, and more successful.

Similarly, the screenings you receive during dental checkups and eye exams can help dentists and optometrists identify potential health risks before they become serious health problems.

Preventive care is covered at no charge to you through your medical and dental plans. You'll pay only a \$10 copay for an annual vision exam through the vision plan.

Mind Your Meds

Tempted to skip your meds because you feel so good? **Don't do it!**

If you're taking medication to manage high blood pressure, diabetes, high cholesterol, or another chronic condition, continue taking it, even when your condition is under control. The medication you're taking was prescribed to do just that—get your medical issue under control. Your doctor will tell you when or if you no longer need your maintenance medication. Until then, continue to take it as prescribed.

When You Need to Talk It Out, You Have Options

Through Cigna, you have access to confidential emotional support when you need it, 24/7/365, from the comfort of your own couch and at no cost to you! Reach out to a member advocate for one-to-one support online or by phone through our Employee Assistance & Work/Life Support Program (EAP). Or exchange unlimited text, voice, and video messages with your personal therapist through Talkspace.

Tackle Tough Issues With Help From EAP Member Advocates

Through the EAP, you and your family members will find support for a range of life issues, including emotional well-being, relationship difficulties, grief and loss, anxiety, alcohol or drug dependence, financial planning and debt management, and smoking cessation. To reach a Member Advocate, call **877-622-4327** or visit **mycigna.com** (employer ID: westernutilities).

You and members of your household can each have up to eight free counseling sessions per issue online or unlimited telephonic sessions.

Get Unlimited Access to Your Personal Counselor

Don't worry about scheduling time to see a therapist when your mental health needs a boost. With Talkspace, you can get comfortable on your own couch and exchange unlimited text, voice, and video messages with a therapist.

To get started, call Cigna at **877-622-4327** and request your EAP access code, or visit the Coverage page on **mycigna.com**. In the **Emotional Health** tile, use the **Get Your Code** feature under **Visit an EAP counselor (employer ID: westernutilities)**. You'll be able to exchange messages with your personal therapist immediately after registering.

Q & A CORNER



got another question?

Q • What is an HSA, and what expenses can I use the money for?

A • The Health Savings Account (HSA) is a tax-advantaged savings account that's paired with our Consumer Driven Health Plan. The account is administered by HealthEquity, and it is yours to keep forever.

Here's how it works:

You contribute to your HSA through pretax payroll contributions each year; if you are enrolled in the Consumer Driven Health Plan (CDHP), the Trust Fund contributes too—\$750 if you have individual medical coverage or \$1,500 if you have family coverage. For 2024, your contributions and the Trust Fund's cannot exceed \$4,150 (individual coverage) or \$8,300 (family coverage).

The money in your HSA is earmarked for qualified health expenses, including your deductibles, copays and coinsurance, prescription drugs, dental and vision care, and more. You can cover current expenses or pay out of pocket now and grow your HSA balance to cover your health care expenses in retirement. For a full list of eligible HSA expenses, **review IRS Publication 502 (irs.gov/publications/p502)**. It is your responsibility to make sure contributions stay within IRS limits.

To see if we've already answered it, visit the Q&A Corner in the Learning Library at onlinelearninglibrary.com/ibew-west.