

# STAYING CONNECTED

IBEW/WESTERN UTILITIES HEALTH & WELFARE TRUST FUND

SPRING 2020



As news and advice related to COVID-19 continues to evolve, we will provide updates to answer questions you may have about your health care coverage. Your best source for the latest information is the website [ibew-west.com](http://ibew-west.com). For additional information about COVID-19, please visit the website of the Centers for Disease Control and Prevention (CDC) at [cdc.gov/coronavirus/2019-ncov/](http://cdc.gov/coronavirus/2019-ncov/).

## NEWS BRIEFS:

**We sent an IRS 1095-B form to you in the mail.** The 1095-B form lists information about your health insurance and whether you and/or your family members had been covered by “minimum essential coverage” in 2019, as required by law to avoid a tax penalty. Having such coverage could defer you and your family members from having to pay a non-coverage penalty when you file your personal income taxes (note, however, that the penalty for failure to maintain minimum essential coverage is no longer in effect beginning with the 2019 tax year). Please keep the form in a safe place in case you need to produce it for a future IRS audit. **Note:** The Fund Office will not mail 1095-B forms to you in future years. However, information regarding the forms will be available electronically (as well as in paper form, upon request).

**See the enclosed flyer from Healthcare Bluebook.** If you are scheduled for a medical procedure, use Healthcare Bluebook to compare provider costs and find out what you should expect to pay for the procedure in your area. Healthcare Bluebook may send you a check for \$25, \$50, or \$100 if you select a provider to deliver your medical care. You can access the Healthcare Bluebook tool on your mobile device (iPhone or Android smartphone), desktop, laptop, or tablet. To download Healthcare Bluebook, go to [healthcarebluebook.com/cc/IBEWWesternUtilities](http://healthcarebluebook.com/cc/IBEWWesternUtilities). Login: last name and date of birth

## Change Can Be Oh So Good!

Don't forget about the following enhancements made to your Plan benefits for 2020:

- You are not required to pay a copay or coinsurance when you use Doctor On Demand telemedicine services. Please note, if you are enrolled in the Consumer Driven Health Plan (CDHP), there will be no cost sharing through December 31, 2020, when you use Doctor On Demand telemedicine services.
- If you are enrolled in the CDHP, preventive care prescriptions are covered at 100% for certain chronic conditions.
- Composite anterior and posterior dental fillings are covered (deductible and coinsurance apply).

## Your Plan's Coverage Provisions

- **Deductible:** This is the amount you and your eligible dependents must pay each calendar year before the Fund begins to pay benefits. There is both an individual per-person deductible and a family deductible (family deductible only if you are enrolled in the HSA plan with family coverage), and the amount that you pay toward services you receive from in-network and out-of-network providers is combined to help you meet your deductible.
- **Copayment or Copay:** This is a flat dollar amount that you and your eligible dependents have to pay for prescription medications and certain services and supplies, such as doctor office visits, before the Fund begins to pay benefits.
- **Coinsurance:** This is how you, your eligible dependents, and the Fund will split the cost of certain covered medical expenses after you meet the deductible. Coinsurance is generally expressed as a percentage of the charges that will be paid by you and/or the Fund.
- **Out-of-Pocket Limit:** The Fund limits how much you and your eligible dependents pay out of your pocket each year (this includes how much you pay in deductibles, copayments, and coinsurance combined). There is both an individual per-person limit and a family limit. Depending on the plan option in which you are enrolled, there may be a separate out-of-pocket limit for prescription medications you receive at network pharmacies or at a network mail-order facility.



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# BE A SMART HEALTH CARE CONSUMER AND GET THE MOST VALUE OUT OF THE MEDICAL PLAN

If you're enrolled in the Cigna OAP network, follow these tips. They'll help you make the most of your medical plan benefits.

- **Use network providers.** We'll all save big when you use a doctor, hospital, or facility that's part of Cigna's OAP network. You can locate an in-network provider by accessing [mycigna.com](https://mycigna.com). If you use an out-of-network provider, the cost of the service will not be discounted. Plus, the doctor or facility might charge more than what the Plan will pay for out-of-network care. That means you will have to pay the difference. Remember, chances are there's a network doctor or facility nearby. So stay in-network.
- **Ask before you go.** Your doctor may be in Cigna's OAP network, but other providers he or she refers you to might not be. If your doctor refers you to another provider, make sure to ask if the provider's in-network. If you don't, it may cost you.
- **Get preventive care.** Checkups, immunizations, and screenings can help detect or prevent serious diseases and keep you in tip-top shape. Your doctor can help you coordinate tests and shots that are right for you, based on your age, gender, and family history.
- **Avoid going to the ER.** If your medical need isn't serious or life threatening and you can't get an appointment with your doctor, consider going to an urgent care center or convenience care clinic instead of the emergency room (ER). They provide quality care like an ER but can save you hundreds of dollars. You can locate an urgent care center or convenience care clinic on [mycigna.com](https://mycigna.com). Also, another alternative is Doctor On Demand, which allows you to connect with U.S.-based, board-certified physicians, psychiatrists, and licensed therapists via video on your smartphone, tablet, or computer. You and your eligible dependents can see a Doctor On Demand provider FREE of charge.
- **Use Doctor On Demand.** Go to the App Store, Google Play, or [doctorondemand.com](https://doctorondemand.com), and download the app onto your smartphone, tablet, or any 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](https://doctorondemand.com), click Join Now, and fill in the information requested on the screen. When asked for "Employer", please use "IBEW Western Utilities." Call Member Support toll-free at **800-997-6196** if you need assistance.
- **Choose generic drugs when possible.** Ask your doctor if a generic drug is appropriate for you. You'll pay less for generic drugs than for brand-name drugs.
- **Take your medications as prescribed.** One of the wisest things you can do if you have a chronic condition like diabetes, asthma, arthritis, and/or heart disease is to take the medication your doctor recommends for you. Commit to making medication compliance a habit.
- **Follow the Plan's precertification requirements, and avoid a possible financial penalty.** Elective hospital admissions, outpatient surgery, home health care, MRI/CT scans, and various other services must be precertified. While providers in the Cigna OAP network are responsible for having the necessary procedures precertified through Cigna, you should be aware of the requirements around this process. For more information, check your Summary Plan Description (SPD) booklet.
- **Review your EOBs thoroughly.** If you receive an Explanation of Benefits (EOB) and something **does not** look right, contact the Administrative Office at **855-617-2478**. It'll help ensure that neither you nor the Fund pays for any erroneous costs.

Preventive/wellness benefits like physical exams, immunizations, mammograms, Pap smears, and colonoscopies are covered at 100%—**NO COPAY OR DEDUCTIBLE**—when the services are performed by a Cigna OAP network provider.

## Have a minor illness or injury?

Go to an urgent care center or convenience care clinic, and get quick access to quality, cost-effective medical care. They can treat things like sinus infections, rashes, earaches, minor cuts, burns and sprains, fever and flu symptoms, and other routine medical conditions.\*

- The average **urgent care** center visit: **\$275**
- The average **convenience care** clinic visit: **\$85**
- The average **hospital ER** visit: **\$2,450**

\* Cost estimates are national 2019 averages of participating network facilities; actual cost may vary by location, facility, and type or level of services received.

## Need help deciding where to go?

If you have a medical emergency, go to the nearest hospital or call 911. Otherwise, call your doctor, or call Cigna at the toll-free number provided on your medical ID card. To find an in-network doctor, hospital, urgent care center, or convenience care clinic near you, visit [mycigna.com](https://mycigna.com).

## Get Tested and Screened as Your Doctor Recommends

There are simple medical procedures that can detect certain cancers early enough to possibly prevent the spread of the disease:

- Pap smears are a valuable way to detect cervical cancer. It's recommended that testing start at age 21 (or earlier, if you are sexually active). Your doctor will recommend the frequency with which you should obtain a Pap smear thereafter.
- The U.S. Preventive Services Task Force recommends that women between ages 50 and 74 get a screening mammogram (to look for breast cancer) once every two years. If you have a family history or other concerns about breast cancer, ask your doctor if you should begin screening at an earlier age.
- Colorectal screenings are used to detect colon cancer in men and women. It is recommended that men and women have a colorectal screening to establish a baseline starting at age 50 and get follow-up testing every five years.

Be sure to talk to your doctor, and find out if it's time for you to have a preventive screening exam.

## Look for the Cigna Care Designation

If you are a Cigna OAP network participant, you may save even more when you use a Cigna Care Designation doctor or an in-network Centers of Excellence hospital.

Visit [mycigna.com](https://mycigna.com), and look for these designations in the online directory:

- **Cigna Care Designation** ⇨ Doctors in 21 medical specialties, including primary care, who achieve top results based on Cigna's quality and cost-efficiency measures.
- **Centers of Excellence** ⇨ These are hospitals that show quality and cost-efficiency for certain procedures.



### USE THE RIGHT LABS

We need to drive home the importance of using an in-network laboratory (lab) like Quest Diagnostics, Inc. (Quest) or Laboratory Corporation of America (LabCorp) when you need lab work or pathology tests performed. It's a money saver! You can save up to 75%.\* While other labs may be part of the Cigna OAP network, you could see greater savings when you use a Quest or LabCorp national lab.\*\*

- **The average Quest or LabCorp cost:** \$10.39
- **The average cost of other labs:** \$26.80
- **The average outpatient hospital lab cost:** \$61.76

For help finding the nearest Quest, LabCorp, or other network lab, visit [mycigna.com](https://mycigna.com), or contact Quest or LabCorp directly. They have hundreds of locations nationwide.

\* Savings estimate is based on an internal Cigna national study of 2019 lab utilization data, costs, and discounts. Savings will vary.

\*\* Cost estimates are national 2019 averages of participating network facilities; actual cost may vary by location, facility, and the type or level of services received.

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

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





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

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Who Are You Trying to Reach?	Web Address
Administrative Office (BeneSys)	ibew-west.com
PacifiCorp Employee Benefits Department	eportal.pacificorp.us/irj/portal
Cigna—Precertification/Case Management, OAP	mycigna.com
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 and Behavioral Health Services	mycigna.com 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.