

STAYING CONNECTED

IBEW/WESTERN UTILITIES HEALTH & WELFARE TRUST FUND

Summer 2022

Release the Stress

Help From Cigna

Unfortunately, stress can be unavoidable. But there are things we can do to release the mental and physical tension that stress can cause. Here are a few:

- **Deep breathing:** Breathe in deeply (stomach expands), then breathe out (stomach deflates). Repeat slowly at least five times. Focus on your breathing to clear your mind of other thoughts.
- **Pleasant words:** Inhale deeply through your nose, and as you exhale, say a chosen word or phrase to yourself (for example, “peace,” “calm,” “relax”). Repeat three to five times. If your mind wanders, just gently bring your thoughts back to your breathing and the words.
- **Tackle tension:** Tighten and then relax one muscle group at a time. Start with your feet, then legs, thighs, abdomen, chest, back, shoulders, arms, hands, neck, jaw, and forehead. Use your breath to guide you. Breathe in, tense, and hold. Breathe out and then release.
- **Mind over matter:** Take a few minutes to revisit a favorite event. Try to recall and even re-experience the sights, sounds, smells, tastes, and touch associated with the event. Remember how you felt.
- **Close the door:** Choose an end-of-day action or location to be a signal to turn off stressful thoughts. For example, select a certain landmark on the way home. Let passing it be your cue to stop thinking about work and move to other thoughts.

Remember, when you're dealing with a stressful situation, your EAP is available. Phones are answered 24/7, services are confidential, and there is no cost to you. The EAP can be used by your dependents and anyone living in your household. If you ever feel you are in crisis or that you are at risk of hurting yourself or others, call 911 and ask for immediate help.

News Briefs

- *Even though you have options when it comes to which doctor to see or hospital to use, we highly recommend you use Cigna OAP network providers when you need care. You'll get the expert care that you need and deserve, at a savings that we all can appreciate—and no balance billing.*
- *Do you have questions about your benefits? Visit the **Benefitfocus Enrollment System** at **pacificorpactive.hrintouch.com**. Once you register with the enrollment system, you will be able to access all your benefits information through the site and name your life insurance beneficiaries. If you have any trouble logging on, send an email to **benefits.services@pacificorp.com**, or call **800-455-6363**.*



Your Mental Well-Being Is of the Utmost Importance

What's the benefit of having a car if there's no engine in it? If you think of your body as your car and your mind as the power that makes your body run smoothly, you'll see they are equally important. You must take good care of your mental health, as well as your physical health. When it comes to your physical health, you have access to qualified Cigna OAP network providers nationwide. And when it comes to your mental health, Cigna provides you with resources to help you get the assistance you need:

- **EAP**—You and each of your family members are eligible for up to eight free confidential visits per type of issue per year with a counselor. To speak directly with an EAP counselor over the phone, call **877-622-4327**. To chat with an EAP counselor online, visit **mycigna.com**.
- **Behavioral Health Network**—You have access to telemedicine providers (licensed family therapists, psychiatrists, psychologists, nurse practitioners, social workers, and clinicians) that you can talk to. Log in to **mycigna.com** to select and then connect with a behavioral health network provider.
- **Talkspace**—There are counselors with whom you can exchange unlimited messages (text, voice, and video). To register, call Cigna at **877-622-4327** and request your EAP access code, or visit the Coverage Page on **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.

**Not enough?
Want more help?
More resources?
Just visit mycigna.com.
You'll find more.**

COVID-19 Update From the CDC

The Centers for Disease Control and Prevention (CDC) recommends COVID-19 vaccines, including boosters, for everyone ages 5 years and older. People who are moderately or severely immunocompromised have specific recommendations for COVID-19 vaccines, including boosters.

We recommend that you visit **cdc.gov/coronavirus/2019-ncov/vaccines/stay-up-to-date.html** regularly for up-to-date information about COVID-19, the booster shots, and more.

Until the coronavirus is no longer a national public health emergency (as announced by U.S. Department of Health and Human Services), the Plan will continue to cover 100% of the costs (no deductible) for COVID-19 testing, as well as office visits, urgent care visits, and emergency room visits that result in an order for COVID-19 testing.

Your Preventive Care Benefits: What the Plan Covers

It's important that you know exactly what the Plan covers when it comes to your preventive benefits. The wellness or preventive services payable by this Plan are designed to comply with Health Reform regulations and the current recommendations of the United States Preventive Services Task Force (USPSTF), the Health Resources and Services Administration (HRSA), and the Centers for Disease Control and Prevention (CDC). The following websites list the types of preventive services the Plan covers:

- **healthcare.gov/what-are-my-preventive-care-benefits**
- **hrsa.gov/womens-guidelines**
- **cdc.gov/vaccines/schedules/hcp/index.html**

Did you know that frequency limitations may apply to certain screenings? For example, the Plan covers a screening colonoscopy (including anesthesia) for participants ages 50 years and older, but only once every five years. So, check your Summary Plan Description (SPD) to find out if a frequency limitation applies before you have any screenings performed.

The No Surprises Act: Protection From Balance Billing

The federal government's No Surprises Act took effect January 1, 2022. When you get emergency care or get treated by an out-of-network provider at an in-network hospital or ambulatory surgical center, you are protected from surprise billing or balance billing. This means that if you have an emergency medical condition and get emergency services from an out-of-network provider or facility, the most the provider or facility may bill you is your plan's in-network cost-sharing amount (such as copayments and coinsurance). Also, when you get services from an in-network hospital or ambulatory surgical center, certain providers there may be out-of-network. In these cases, the most those providers may bill you is your plan's in-network cost-sharing amount. This applies to emergency medicine, anesthesia, pathology, radiology, laboratory, neonatology, assistant surgeon, hospitalist, or intensivist services. These providers can't balance bill you and may not ask you to give up your protections against being balance billed.

If you believe you've been balance billed when you shouldn't have, contact the Administrative Office at **855-617-2478**.

Stay on Top of Your Preventive Care and Screenings

It's always the right time to reinforce our position regarding the importance of getting your preventive care. We want you to be healthy, and we make it easy. Remember, there's no copay or deductible to pay when you receive preventive care from a Cigna OAP network provider. Preventive care like wellness or physical exams for adults, immunizations (including vaccinations for COVID-19, influenza, and shingles), mammograms for women at any age, Pap smears, prostate blood tests, colonoscopies, and maintenance screenings for existing conditions involving the thyroid, heart, diabetes, etc., are all covered at 100% when you receive your care in-network and your physician accurately codes the services as preventive care. This means you do not have to pay out of pocket for the services.

So call your in-network primary physician, and schedule an appointment right away. If you haven't already selected a primary physician, visit **mycigna.com** to find one near you.

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

Save Up to 70% With Quest and LabCorp

The laboratory services provided by Quest Diagnostics (Quest) and Laboratory Corporation of America (LabCorp) can cost up to 70% less than services provided at hospital-based facilities and non-network labs. So have your doctor send your lab work to them. To find the closest facility, visit **mycigna.com**, or contact Quest or LabCorp directly:

Quest

800-377-7220

questdiagnostics.com

LabCorp

888-522-2677

labcorp.com

Well-Child Visits Are a MUST

It's important for your child to have regularly scheduled checkups, often called well-child visits, beginning shortly after birth and lasting through the teen years. Finding possible problems early gives your child the best chance for proper and successful treatment, and well-child visits allow a doctor to keep a close eye on your child's general health and development. Also, any concerns you have about your child can be discussed during these visits. Ask your child's doctor about implementing a schedule for well-child visits to ensure your child is properly immunized and healthy. For information regarding how often your child should be immunized, visit **cdc.gov**.



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

BeneSys Administrators
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San Ramon, CA 94583

You can contact the Administrative Office directly at
855-617-2478 if you have any questions about the Plan
or your benefits, or visit **ibew-west.com** for information.

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
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

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.