

STAYING CONNECTED

IBEW/WESTERN UTILITIES HEALTH & WELFARE TRUST FUND

Spring 2022



2022 Plan Year Changes

- You do not have to pay anything out of pocket (so no copayment) when you use Doctor On Demand's services. However, if you are enrolled in the CDHP plan, you must meet your annual deductible before services are covered.
- If you are enrolled in the CDHP, additional preventive services are covered at 100% for certain chronic conditions. For more information on what services are covered, read the IRS notice, [irs.gov/pub/irs-drop/n-19-45.pdf](https://www.irs.gov/pub/irs-drop/n-19-45.pdf).
- The maximum FSA contribution in 2022 is \$2,750.
- The maximum HSA contribution in 2022 is \$3,650 per individual and \$7,300 per family.

News Briefs

- *COVID-19 vaccines are now available for children. Visit [cdc.gov/COVID-19](https://www.cdc.gov/COVID-19) for in-depth information about the vaccines and booster shots.*
- *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.*
- *Show yourself with savings by using Healthcare Bluebook. For more information, refer to the enclosed flyer. Then download Healthcare Bluebook onto your mobile device (iPhone or Android smartphone), desktop, laptop, or tablet by going to healthcarebluebook.com/cc/IBEWWesternUtilities. Log in using your last name and date of birth. You can also access Healthcare Bluebook from our home page by going to ourbenefitoffice.com/IbewWest/Benefits/Home.aspx.*
- *If you need someone to talk to about anything causing you stress, contact the EAP at 877-622-4327. Counselors are standing by.*
- *Need a reminder of where to go for services? Check out the contact list on the back panel. It provides the names of our vendor partners, the services they provide, and the web address you can use to contact them.*

Don't Go Out. Stay In-Network.

We know that you have the option to choose where you want to receive your health care and who will provide it. But according to our recent evaluation, 93% of charges submitted in 2021 came from in-network providers. This means that participants have been using Cigna OAP network providers when they need care. **BRAVO to those participants!** Now they know through firsthand experience that using the services of network doctors and/or hospitals significantly reduces their out-of-pocket costs.

The fact is, going in-network offers a safety net that you might otherwise not have with out-of-network providers. Services delivered by in-network providers are continually monitored and evaluated to ensure you receive quality health care. Unfortunately, the Fund's ability to monitor the quality of care you receive from out-of-network providers is minimized. So, we recommend that you go in-network—not just to save money but also to get the care you need from qualified professionals.

COVID-19 Update From the Centers for Disease Control and Prevention (CDC)

Vaccines remain the best public health measure to protect people from COVID-19, to slow its transmission, and to reduce the likelihood of new variants emerging. In addition:

- COVID-19 vaccines are highly effective at preventing severe illness, hospitalizations, and death.
- The CDC recommends that everyone ages 5 years and older get protected from COVID-19 by getting fully vaccinated.
- The CDC recommends that everyone ages 16 years and older get a booster shot after completing their primary COVID-19 vaccination series. Individuals are eligible for a booster five months after completing the Pfizer-BioNTech primary series, six months after completing the Moderna primary series, and two months after the initial J&J/Janssen vaccine. Individuals ages 16 to 17 are only eligible for the Pfizer-BioNTech COVID-19 vaccine.

We recommend that you visit [cdc.gov/coronavirus](https://www.cdc.gov/coronavirus) regularly for up-to-date information about COVID-19, the booster shots, and more.

Qualified COVID-19 test-related services and COVID-19 vaccines will continue to be covered at no charge through the end of the national public health emergency. To find a vaccination site, check [vaccines.gov](https://www.vaccines.gov) and the Centers for Disease Control and Prevention's website, [cdc.gov/coronavirus](https://www.cdc.gov/coronavirus). If you text your zip code to **438829** (for English) or **822862** (for Spanish), you will get a message that provides you with two possible vaccination sites near you, along with their phone numbers, so you can make an appointment.

Free COVID-19 Test Kits

Now you can get one set of four (4) at-home COVID-19 test kits for free. This is a government-sponsored program that's available to all residential households in the U.S. Simply visit special.usps.com/testkits, fill in and submit the form, and the kits will be mailed directly to your door. You may also locate low- or no-cost COVID-19 tests in your community via hhs.gov/coronavirus/community-based-testing-sites/index.html.

Also get reimbursement for over-the-counter test kits.

The Fund will reimburse you and your eligible dependents for up to eight (8) FDA-approved at-home COVID-19 test kits per month that you purchase over the counter (OTC) at a pharmacy or retail store. For example, a family of four can receive reimbursement for up to 32 OTC test kits per month. You will not be required to get a doctor's order or an individualized clinical assessment. While the quantity limit applies to OTC at-home test kits purchased without the involvement of a health care provider, the Fund continues to cover COVID-19 tests performed by in-network health care providers without a quantity limit.

The Fund will cover the at-home test kits as a MEDICAL benefit and will do so through the coronavirus public health emergency period. We recommend that you shop with reputable retailers to avoid scams. As you can imagine, with the high demand that exists for these test kits, there will be retailers taking advantage of the limited supply. We also ask that you not stockpile tests so that they will be readily available for those who really need them. COVID-19 tests have expiration dates, and stockpiling tests also may result in waste of unused tests.

How to claim reimbursement

In order to be reimbursed, you must submit a claim, **with your receipt(s)** to:

IBEW/Western Utilities
Health & Welfare Trust Fund
P.O. Box 3459
Farmington Hills, MI 48333

If you have any questions, contact the Administrative Office at 855-617-2478.

- Please see reimbursement form enclosed.
- Kaiser members need to contact Kaiser directly for reimbursement details.

Tips on Healthy Eating for Shift Workers

Are you a shift worker? If so, are you having difficulty eating healthy? Again, we recognize how difficult it can be to maintain healthy eating habits if you work nontraditional hours or you are constantly on call. So, here are a few more tips to help you eat right:

- Eat your main meal before your shift. This will help keep you fueled for the next 12 hours.
- Have a small breakfast or snack after a night shift.
- Avoid fatty, fried, spicy, and sugary foods.
- Bring your own snacks.
- Moderate your caffeine intake, and drink plenty of water.
- Make friends with your freezer and crockpot.

If you need to stay awake for a prolonged period (18–24 hours), you need to be a little strategic.

Here's a six-step plan:

1. Eat normally for the first 12 hours or so.
2. Don't eat for the next four to six hours. Normally, this is part of the time you would be sleeping, so if you can work in a short nap here, great.
3. After that, start eating the next day's meals. It should be one or two meals.
4. Unless you're going for a Guinness world record, you should be finished working, so go to sleep!
5. When you wake up, finish the rest of the meals for the day that you started before you slept.
6. Make a point of going to bed early this day.

Even Though It's Not Open Enrollment, You May Be Allowed to Change Your Benefit Elections

While midyear changes to benefits are not generally acceptable, we can adjust your Plan coverage if you experience one of the following events:

- Change in legal marital status (e.g., marriage, divorce or legal separation, dependent's death)
- Change in the number or status of your dependents (e.g., birth, adoption, dependent's death)
- Change in your, your spouse's, and your dependent's employment status, work schedule, or residence that affects their eligibility for benefits
- Added responsibility to provide medical coverage for a child due to a qualified medical child support order (QMCSO)
- Entitlement or loss of entitlement to Medicare or Medicaid
- Certain changes in the cost of coverage, composition of coverage, or curtailment of coverage of your or your spouse's plan
- Changes consistent with special enrollment rights and family medical leaves

If you need to make a change, visit **pacificorpactive.hrintouch.com/**. Be sure to upload all supporting documents, or your request will be denied.

Reminder: Have your doctor send your lab work to a Quest Diagnostics (Quest) or Laboratory Corporation of America (LabCorp) facility for analysis. Their services can cost up to 70% less than services provided at hospital-based facilities and non-network labs. 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



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

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

We're here for you.

If you ever have any questions about the Plan or your benefits, call the Administrative Office at **855-617-2478**.

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.