

# STAYING CONNECTED

IBEW/WESTERN UTILITIES HEALTH & WELFARE TRUST FUND

Summer 2023



## Cigna's Utilization Review Process Misrepresented in Recent Article

A recent article published in ProPublica made the accusation that Cigna's utilization program delays care, is inappropriate versus efficient, and that the delay of care saves Cigna money by having its doctors reject claims without reading them. Cigna has informed us that the information in the article is a mischaracterization of its review process, that the efficiency of its system allows Cigna to achieve savings for everyone, and that its process has been used successfully for more than 10 years with no major issues raised by providers or patients. The article states this is a precertification issue, while Cigna maintains this is a post-service review.

Furthermore, Cigna indicated that it remains focused on its mission to help customers and patients achieve better health outcomes, and that its team operates with the highest levels of integrity and cares deeply about achieving the best health outcomes for all those it serves.

If you have further questions or concerns about Cigna's review process, visit the **Learning Library**.

## News Briefs

- **Stay on top of things:** Please make sure you and your dependents stay well and that you get your annual physicals, dental checkups, and eye exams. Preventive care can help your doctor, dentist, and optometrist identify, and possibly prevent, serious health problems and diseases. So take full advantage of your free preventive care benefits—and if you have a chronic condition, take your maintenance medications as prescribed.
- **Call us if you need information:** If you have any questions about your benefits in general, call the Administrative Office at **855-617-2478**. Just be aware that the Administrative Office is not the only place you can go if you have benefits-related questions. You can also contact the provider for the particular service you have questions about—that means Cigna, Sav-Rx, Kaiser, and Delta Dental, for example. Their contact information is on the back panel. Of course, if you have a question regarding enrollment, contact PacifiCorp.
- **Don't Forget to Check Out Our Learning Library:** When you visit our site, **ibew-west.com**, you'll see the link to the Learning Library. In addition to providing you with information about your benefits, we've put together a great new video that you just have to see. Take a look.

# Need to Change Your Address?

It's important that we have your correct address on file. Please notify PacifiCorp immediately if and when you move, or use the company intranet to change your address. When using the company intranet, you will see that there is an option to include your permanent residence and your mailing address, if they are different. (Note, though, that we will use the permanent residence location.) Go to the company intranet, [eportal.pacificorp.us/irj/portal](http://eportal.pacificorp.us/irj/portal), and then:

- Click on the **Employee Self-Service** tab.
- Select **My Profile** icon.
- Scroll down until you get to the **National ID & Address information**.
- Click on the clock next to the address, and go to the bottom left corner, and select **Insert New Record**. There, you will be able to insert your new address and add a second one. If you have a P.O. box, add that in the **Address Line 2** section. If you have an apartment number, add it on the same line as your street address.

*If you do not keep your address up to date with PacifiCorp, you will have issues with your benefit partners, so please be diligent.*

*If you have any questions or need help, send PacifiCorp an email at [benefits.services@pacificorp.com](mailto:benefits.services@pacificorp.com).*

## Are You Using Your HSA? If Not, You Should Be

If you're enrolled in the Consumer Driven Health Plan (CDHP), a Health Savings Account (HSA) was opened for you, if you qualified, which is a great thing! The HSA is a tax-free savings account funded by pretax payroll contributions from you and the Trust. The money in your HSA is yours. You can use the money at any time to pay for copays, coinsurance, prescriptions, and other qualified health care expenses. The HSA also comes with a triple tax advantage—there's no federal income tax on your contributions, the investment gains in your account, or your withdrawals for qualified medical expenses. Furthermore, you get to keep whatever you don't spend, and that can help you build wealth for your future.

*For more information about contributing to your HSA (how and when) and to learn how to manage your health care expenses to optimize the return on your account, contact PacifiCorp via email at [benefits.services@pacificorp.com](mailto:benefits.services@pacificorp.com).*

### How you can contribute to your HSA

The Trust contributes \$375 per individual or \$750 per family each year to your HSA up front, regardless of the coverage level you choose. You can contribute to the account, as well. Just note that in 2023, the Trust's and your HSA contributions combined cannot exceed the Internal Revenue Service's mandated maximum contribution amount of \$3,850 if you enrolled in self-only coverage or \$7,750 if you enrolled in family coverage. So be sure not to contribute an amount of money that, once combined with the Trust's contribution, will result in more contributions to your account than the IRS allows.

There are three ways that you can contribute to your HSA. You can:

1. Post contributions directly to HealthEquity online at [myhealthequity.com](http://myhealthequity.com)
2. Mail your contributions directly to HealthEquity
3. Make contributions manually online by linking your personal checking account to the HSA, and then requesting funds be pulled from your checking account and moved to the HSA

If you make post-tax contributions to your account, it's important that you manage your annual contribution limit. If you are over your limit, you need to withdraw your excess post-tax contributions or take action to stop or reduce your payroll contribution for the remaining pay cycles. Also, if you over-contribute, you will have to request a refund of your post-tax contributions from HealthEquity before December 15, in order for PacifiCorp to deposit your final year contribution, if you didn't stop the reoccurring deduction.

# Important COVID-19 News

The Biden Administration has announced that the national emergency and public health emergency related to COVID-19 terminated on May 11, 2023. Consequently, the Plan's rules concerning coverage of the following benefits related to COVID-19 changed, effective May 12, 2023:

- COVID-19 vaccines and boosters will be covered at no charge when received from an in-network PPO provider. COVID-19 vaccines and boosters will be covered at 50% after deductible when received from a non-network PPO provider.
- COVID-19 test-related office visits and lab tests will be covered in the same manner as any test or lab, based on whether the service is performed by an in-network or non-network PPO provider.
- COVID-19 OTC tests are not reimbursable.

Also note that during the national emergency period, deadlines for COBRA elections, the payment of COBRA premiums, electing HIPAA special enrollment, and the filing of claims, appeals, and requests for external review were extended. Deadlines for such matters returned to normal time frames starting the earlier of July 10, 2023, or one year from the deadline for your particular extension. Please refer to your Summary Plan Description (SPD), or contact the Administrative Office for details on applicable time frames.

So, things are reverting back to normal, and, as always, you should use Cigna OAP in-network providers and facilities whenever possible.

**Note:** In accordance with ERISA reporting requirements, the above article serves as your Summary of Material Modifications (SMM) to the Plan.

## 100% Coverage for MDLIVE Telehealth Visits Through 2023

The Plan covers MDLIVE telehealth visits at 100% through 2023. So, if you need to talk, schedule a behavioral or mental health virtual care appointment with an MDLIVE telehealth physician or nurse via [mycigna.com](http://mycigna.com), or call **888-726-3171**. Providers are available 24/7.

# The NEW Q&A Corner

Here's something new that we're trying. If a question is asked by a Plan member (in other words, you), we will provide our response in the newsletter, particularly if it is a frequently asked question. Here goes: We've been asked:

**Q. What will happen if the call for precertification is not made seven days in advance? Will all services be denied?**

Our answer:

**A. Although the Plan requires seven days for approval, many reviews occur quicker than seven days. A \$200 penalty will be assessed if medically necessary services are not precertified. Claims for medical services or supplies that have not been precertified may be subject to retrospective review to determine if they are medically necessary. If the services or supplies are determined not to be medically necessary, no benefits will be provided by the Plan.**

Note that questions and answers will also be posted in the Learning Library at [onlinelearninglibrary.com/ibew-west/](http://onlinelearninglibrary.com/ibew-west/).



## IBEW/Western Utilities Health & Welfare Trust Fund

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

## Understand That We're Not a Union Plan

The IBEW/Western Utilities Health & Welfare Trust Fund is sometimes referred to as the "Union Plan." We need to set the record straight: This is incorrect terminology. The Union does not pay for your benefits. Our Plan provides comprehensive coverage for medical, prescription drug, dental, vision, life insurance, and more, for employees, who are covered under a collective bargaining agreement, and their dependents. The coverage is managed by a Board of Trustees made up of labor and management representatives. So, understand that while IBEW representatives help manage the Trust Fund, referring to us as a "Union Plan" is not correct. We just thought you should know.

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
<b>Administrative Office (BeneSys)</b>	<a href="http://ibew-west.com">ibew-west.com</a>
<b>PacifiCorp Employee Benefits Department</b>	<b>Email:</b> <a href="mailto:benefits.services@pacificorp.com">benefits.services@pacificorp.com</a> <b>Enrollment Site:</b> <a href="http://pacificorpactive.hrintouch.com">pacificorpactive.hrintouch.com</a>
<b>Cigna—OAP and Behavioral Health Services</b>	<a href="http://mycigna.com">mycigna.com</a> <b>Employer ID:</b> westernutilities
<b>Sav-Rx—Prescription Services</b>	<a href="http://savrx.com">savrx.com</a>
<b>MDLIVE</b>	<a href="http://mycigna.com">mycigna.com</a> 888-726-3171
<b>Cigna—Employee Assistance Program</b>	877-622-4327
<b>Talkspace (counseling via text, voice, or video)</b>	<a href="http://mycigna.com">mycigna.com</a> 877-622-4327 <b>Employer ID:</b> westernutilities
<b>HealthEquity—Health Savings Account</b>	<a href="http://healthequity.com">healthequity.com</a>
<b>Kaiser—HMO Network</b>	<a href="http://kp.org">kp.org</a>
<b>Delta Dental</b>	<a href="http://deltadentalints.com">deltadentalints.com</a>

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.