

STAYING CONNECTED

WINTER 2024

IBEW/Western Utilities Health & Welfare Trust Fund

FAREWELL 2023. HELLO 2024!

Hello, Plan Participants.

As you know, our Plan is self-funded, which means the Fund assumes financial responsibility for the cost of the benefits it offers you and your eligible dependents. To ensure that the Fund can continue to provide members with comprehensive benefits, we've always encouraged you to use your benefits wisely. You're a key component of the Plan's success, and when you take advantage of your benefits and use them wisely, you help us control costs so that the Plan can thrive.

We ask that you make wise decisions once again in 2024: Seek out in-network providers; get care from your primary care physician whenever possible, instead of going to an emergency room or urgent care facility; take generic drugs instead of brands; and dedicate yourself to remaining fit and healthy. And, as always, we appreciate your participation in Open Enrollment. Your elections will be the benefits available to you and your family this year.

READ ON! This edition of *Staying Connected* provides important information about your benefits and more.

Please read it thoroughly. If you have any questions, don't hesitate to call the Administrative Office.

News Brief:

You can always reach out.

Don't hesitate to call the Administrative Office at 855-617-2478 if you have any questions about your benefits.

When You Need to Talk

Under no circumstances should you ever feel unsupported or that there's no one you can talk to if you're going through a hard time. Counselors and therapists are available! Whenever you need to talk, call the EAP, or speak to a Talkspace counselor or therapist. Check the "Provider Recap" article on the next page for information about your wellness benefit providers.



Provider Recap

It's a new year, so let's quickly go through the list of providers who will be serving you and what they'll be providing:

CIGNA

- **Open Access Plus (OAP) Medical Network:** Cigna continues to be our medical network provider. You save when you go in-network.
 - You and your eligible dependents have access to hospitals, clinics, surgeons, and all types of ancillary care providers.
 - No change in your deductible and out-of-pocket maximums

Make Sure the Physician You Choose Is a Cigna OAP Network Provider

We encourage you to always check whether a provider is in-network before receiving services. To find out whether your preferred primary physician, specialists, and hospitals are in-network, call the number on the back of your ID card, or visit mycigna.com.

- **Employee Assistance Program (EAP):** Cigna's Member Advocates are waiting to assist you and your family members.
 - Each of you will be covered 100% for up to eight counseling visits per issue, or 100% for unlimited telephonic sessions.
 - Reach a Member Advocate 24/7 by calling **877-622-4327**, or go online at mycigna.com. The first time you log on, be sure to use the employer ID: **westernutilities**.
- **Talkspace—Behavioral Health Services:** Connect to a therapist via text, phone, or video.
 - No limit to the number of times you can connect with a therapist; however, each week that you connect will be equivalent to one EAP visit.
 - 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."
- **MDLIVE—Telehealth Services:** Connect with a virtual provider via video or phone.
 - The Plan covers 100% of the costs associated with your telehealth visits through 2024.
 - To schedule an appointment, log in to mycigna.com, click **Talk to a doctor or nurse 24/7**, and click **Connect Now**. Or call **888-726-3171**.

KAISER

- **HMO Medical Network:**
 - No annual deductible to meet, and no change in coverage levels
 - No out-of-network coverage, except for emergencies and urgent care
 - Free telehealth visits via phone, email, and video
 - To schedule an appointment or to find your nearest facility, call membership services at **800-813-2000**, or go through kp.org.

SAV-RX

- **Retail and Mail-Order Prescription Drug Program:**
 - 34-day supply, retail; 90-day supply, mail order
 - Access to a broad pharmacy network, including conveniently located chains and independent pharmacies
 - To view a list of network pharmacies, visit savrx.com or call **866-233-IBEW (4239)**.

DELTA DENTAL

- **Oral Care Program:**
 - No change in your deductible and coverage levels
 - Two networks to use—Delta Dental's PPO and Premier networks
 - To find the Delta Dental network dentist who's right for you, visit www1.deltadentalins.com/members/find-a-dentist.html.

HEALTHEQUITY

- **Health Savings Account (HSA) Administration:**
 - Access HealthEquity 24/7 via its toll-free hotline, **866-346-5800**, or visit its website at myhealthequity.com.
 - Among other things, the website allows one-time or recurring post-tax individual contributions, claim payments to providers, reimbursement to yourself for out-of-pocket expenses, and access to monthly statements and annual tax forms.
 - Manage investments online by adding and/or removing funds from your portfolio and executing trades.

Your Valuable, Money-Saving HSA

If you are enrolled in the Consumer Driven Health Plan (CDHP), a Health Savings Account (HSA) was opened for you if you were qualified. It's a great benefit. The HSA is a tax-free savings account that is funded by pretax payroll contributions from you and the Trust Fund. There's so much value attributable to the HSA:

- Use the money in your account to pay for qualified medical expenses, like deductibles, prescription drug copays, coinsurance, certain uncovered health care expenses, and many prescribed over-the-counter medicines and supplies.
- Use the money in your account to invest in mutual funds that are available through HealthEquity. To invest in mutual funds, your account balance must meet a minimum threshold.
- If you have a balance in your account at the end of the year, the money will roll over for your use next year. There's no use-it-or-lose-it, so you can save the money in your account and let it grow from year to year.
- You never pay taxes on withdrawals for qualified medical expenses.
- Your money earns interest, and you don't pay taxes on the interest earned.
- Your payroll contributions are tax-free and reduce your overall taxable income.
- Your HSA funds may be used by you, your spouse, and your dependent children, if applicable.

HealthEquity provides 24/7 support through its Member Services hotline, **866-346-5800**, and its website, **myhealthequity.com**. The website provides access to a wide range of decision-support resources, a series of training videos and printed educational materials for viewing and download, and a comparison tool that allows you to compare the CDHP option to the other options being provided by the Fund. You can also request a free HealthEquity Visa® Health Account debit card via Member Services (phone, online, or email) for your use in managing your HSA account.

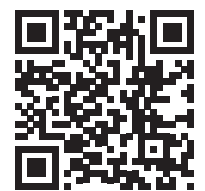
The Q&A Corner

Q. Can I refill my prescription online with Sav-Rx?

A. Yes. You can refill your medication by visiting the Sav-Rx website, **savrx.com**, and signing up for the free Patient Portal. Visit **app.savrx.com/login**, or scan the QR code on the right to get started.

You can also refill your prescription by calling **866-233-IBEW (4239)**. Sav-Rx must have the original script on file to process your refill request, or Sav-Rx will reach out to your prescriber for refills upon request.

Remember, questions and answers are being posted in the Learning Library at **onlinelearninglibrary.com/ibew-west/**.





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

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Remember to promote Quest Diagnostics (Quest) and Laboratory Corporation of America (LabCorp) to your doctor when they want to order lab testing for you. Using these facilities can cost up to 70% less than other hospital-based facilities and non-network labs. Your doctor can find the closest facilities by referring to mycigna.com, or by contacting Quest and LabCorp directly (Quest at **800-377-7220** or questdiagnostics.com, and LabCorp at **888-522-2677** or labcorp.com).

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
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
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

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.