

APRIL 2016

HealthLine

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INTERNATIONAL UNION OF OPERATING ENGINEERS LOCAL 4
HEALTH & WELFARE PLAN



Dear Health & Welfare Participant,

This edition of *HealthLine* features the following topics:

- Dental Blue: New ID Cards Effective January 1, 2016
- Best Doctors
- Benefit Options When You are Called to Active Duty
- Grandfathered Health Plan

DENTAL BLUE: NEW ID CARDS EFFECTIVE JANUARY 1, 2016

As a member covered by the IUOE Local 4 Health & Welfare Plan, you have several different Health Plan ID cards depending on the benefits available to you under your plan. Effective January 1, 2016, Blue Cross Blue Shield of Massachusetts (Dental Blue Freedom) became the Dental Plan administrator. In December 2015, new ID cards containing the name of the subscribing member were sent to those covered under the Plan. Please destroy any previously

issued Delta Dental ID cards. If you do not have a Dental Blue Freedom card, or if you need additional cards for your dependents beyond the two that were initially provided, please call Blue Cross Blue Shield Member Services at **1-800-401-7690**, Monday through Friday, 8 a.m. to 9 p.m. EST. You will need to provide your new Dental Blue Freedom card to your dentist office in order for your claims to be processed correctly.

BEST DOCTORS

The Board of Trustees constantly endeavors to analyze which programs are most utilized by the Local 4 membership and how best to allocate the Plan's resources. This analysis has led to many recent Plan enhancements, including the coverage of preventive care at no charge, the lowering of co-pays and deductibles, and the new relationships with Dental Blue Freedom and American Well Telehealth. At the same time, the Trustees must decide when a program is not getting

strong utilization and no longer represents a sound expenditure of Plan resources. After a lot of consideration, the Trustees have decided to end the Plan's relationship with Best Doctors effective April 13, 2016. Any Best Doctors cases that were commenced but not completed prior to April 13, 2016, will be brought to completion.

BENEFIT OPTIONS WHEN YOU ARE CALLED TO ACTIVE DUTY

Under the Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA), you and your dependents may have the right to continue your group health care coverage for up to 24 months if you are on a leave of absence for duty in the uniformed services of the United States. This coverage is similar to COBRA coverage, except that COBRA coverage for those not in the military service generally continues for up to 18 months without a second

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health bits



To combat depression, don't let how you're feeling keep you from enjoying the same hobbies or interests that typically give you pleasure, encourages the American Psychological Association. Routine is essential for people with depression, so taking part in the activities you enjoy will help you feel better.

Irritable bowel syndrome (IBS) symptoms include abdominal pain or discomfort, changes in how often you have bowel movements, and the look of your stools, advises the National Institute of Diabetes and Digestive and Kidney Diseases. You may have IBS if you notice these symptoms at least three times a month for three months or if the symptoms started at least six months ago. Talk with your doctor if you think you may have IBS.



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health bits

Unfortunately, conflicts will occur in your work relationships. Make your relationships stronger by compromising when a disagreement does arise, rather than digging in and focusing on winning the argument, recommends David Cottrell in *Monday Morning Choices*. Respect the other person's viewpoint, acknowledge that you'll agree to disagree, and move on without bitterness.

Don't use natural condoms made from animal skin, according to the Centers for Disease Control and Prevention. Although such condoms can help prevent pregnancy, they're not as effective at preventing STDs, including HIV, as latex or polyurethane ones. Also don't use petroleum jelly, mineral oil, or other oil-based lubricants on condoms. These oils can make condoms more likely to rip or tear.

At any given moment during the day, approximately 660,000 Americans are using cellphones or electronic devices while behind the wheel of a car. But the National Highway Traffic Safety Administration warns that doing so increases your risk of crashing by three times.

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qualifying event or a disability extension.

If you are covered under the Plan, your coverage ends when you enter active duty with the uniformed services. If the period of active duty exceeds 30 days, you have two options. You may either:

1 Run out your earned coverage and thereafter elect continued coverage for up to 24 months, at COBRA rates

OR

2 Freeze your earned coverage and enroll in a government-sponsored plan

When you return from active duty and are available for work, you must notify your employer or IUOE Local 4 within 90 days from the date of your release from the uniformed services (or within 14 days from such date if your uniformed service lasted between 31 and 180 days), and your coverage will be reinstated. You should notify the Benefit Funds Office, even though not required to do so, to help address benefits issues on your return. If you do not notify your employer or IUOE Local 4 that you are available for work within 14 or 90 days of your date of release from the uniformed services, as applicable, you must once again meet the Plan's eligibility requirements before becoming eligible for coverage.

If you are covered under the Plan and your dependent child begins active duty

with the uniformed services, his or her coverage will be terminated. If the period of active duty exceeds 30 days, the Plan will offer COBRA coverage to the dependent child.

If you have any questions, please call the Health Fund's Eligibility Department at **1-888-486-3524 (select option 5)**.

GRANDFATHERED HEALTH PLAN

Please note that this Plan is a "grandfathered health plan" under the Affordable Care Act. For more information, please refer to page V of your Summary Plan Description.

Sincerely,

Your Board of Trustees

Louis G. Rasetta,
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