



CURRENTS

SAN DIEGO ELECTRICAL TRUSTS

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NEW BEST DOCTORS IBM WATSON CANCER PROGRAM COMING SOON

Participants have been utilizing the Best Doctors program for many years as a means of validating a medical diagnosis and/or recommended treatment plan in order to get both the diagnosis and treatment plan right the first time. As a reminder, historically more than 1 in 5 diagnoses and more than 3 in 5 treatment plans get changed or refined when being reviewed in advance of treatment. Further, 38% of all recommended surgeries are unnecessary and another 18% of the time the procedure to be performed is not the most optimal for the patient. The bottom line is participants should want their medical providers to have access to all available resources from which to assist in developing the correct diagnosis and/or plan of treatment.

Best Doctors has announced its new cancer program called "Oncology Insight with Watson" whose mission is to enhance the clinical quality of Best Doctors' expert review for oncology by harnessing the most advanced

cognitive technology available. This is accomplished by utilizing the IBM Watson supercomputer to search millions of pages of data and provide a real-time medical research tool to help analyze medical records, identify top potential evidence-based treatment options and evaluate specific qualifying criteria to identify any available clinical trials.

This new "Oncology Insight with Watson" service is now part of the overall Best Doctors services available to participants of Plan A PPO and Plans A, B & C Kaiser at the time services are rendered. Best Doctors services for answers to medical questions, referral to a specialist or to have a diagnosis/plan of treatment validated are available at **no cost to the participant** provided they are covered as of the time services are to be rendered.

To reach Best Doctors please call 1-866-904-0910 or visit www.bestdoctors.com.

NEW PPO PARTICIPANT ADVOCACY SERVICES COMING SOON

The Board of Trustees is pleased to announce a new arrangement with Hines & Associates which will provide "FREE" advocacy services to PPO Plan participants. By advocacy services it will be possible to contact registered nurses, experienced health care navigators, certified health care coaches and others for assistance with medical questions, benefit and coverage issues or questions, service provider selection procedures or referrals, claims and/or provider billing questions, referrals to Plan provided services and/or cost-containment programs, questions about pharmacy and Mental Health/Substance Abuse coverages and service providers, and assistance in using or navigating the Trust website.

More information will be distributed to all Plan participants as actual implementation of this new service nears completion.

DRUG TESTING WELLNESS BENEFIT INCREASE AS OF 3/1/18

Effective with all authorized tests conducted on or after March 1, 2018 the wellness benefit for all negative test results will be increased from \$50 to \$60 provided participants were covered in either Plan A or Plan B as of the date upon which the test was administered. Should the participant not be covered in Plan A or Plan B at the time the test was administered there will be no wellness benefit payable for a negative test result.

There is now a revised listing of all recognized collection sites reflecting both location and hours of operation. Copies of this list are available through the Trust Office, Local Union 569 or on the Trust website at www.569trusts.org.

CHANGE IN LIFE INSURANCE COMPANY BRINGS MUCH LOWER SUPPLEMENTAL LIFE INSURANCE PREMIUM RATES

As a reminder, a change in life insurance carriers to Metlife as of April 1, 2018 will dramatically lower premium rates for basic life insurance, accidental death & dismemberment and supplemental life insurance coverages.

With respect to voluntarily supplemental life insurance covered participants may purchase up to \$200,000 of coverage on behalf of themselves as well as up to \$50,000 for their spouse and/or \$10,000 for their child(ren) for which the actual premium is converted into hourly equivalents and added to the participant's monthly cost of coverage. For example, if the cost of supplemental life insurance coverage(s) was \$100/mo it would equal 16.81 hours at the current \$5.95/hr Plan A contribution rate and be added to a participant's monthly cost of coverage for PPO or Kaiser coverage.

IMPORTANT - During the month of April 2018 correspondence will be issued by Metlife outlining an opportunity for all Plan A

REMINDER - 2018 ANNUAL PARTICIPANT INFORMATION UPDATE MUST BE RETURNED TO AVOID COVERAGE/CLAIMS DELAYS

All Plan A participants are required to complete and return the "PINK" 2018 Annual Information Update Form, in particular reflecting any change with respect to dependent group medical coverage as of January 1, 2018, sent out with a self-addressed, stamped envelope.

VERY IMPORTANT - the Annual Information Update Form contains specific questions as to whether a spouse or dependent may work and/or have access to single group medical coverage of their own (PPO, HMO, etc). In the event a spouse has available to them any group medical plan for which the cost to the spouse would be \$100 or less per month, or in the event the spouse would receive any compensation whatsoever for declining or waiving available group medical coverage, the

Plan is very specific to the extent the spouse will be ineligible for group medical coverage under the Plan should they elect to waive or decline their own coverage or receive any compensation for doing so. However, in the event of such an exclusion the spouse may still be eligible for Plan A dental and vision benefits.

When completing this Form please pay careful attention to the dependent spouse group medical coverage addressed above as there are specific time constraints under federal law to the extent a spouse may want or need to try to re-enroll in their own plan upon learning they had been ineligible under this Plan as far back as the beginning of the year.

This form is available on the new Trust website www.569trusts.org or through the Trust Office (x-702).

participants who are not presently covered with supplemental life insurance who may be interested in purchasing supplemental life insurance with the understanding that for first time covered participants the first \$40,000 of life insurance for the participant (and \$20,000 for a spouse) is guaranteed to be issued and all additional coverage for the participant and/or their spouse will be subject to carrier approval following submission of an application.

For those participants already carrying supplemental life insurance there will be no need to re-enroll as their current coverage will automatically move over to the new carrier and their cost of coverage will be reduced as noted above.

PLEASE BE ON THE LOOKOUT FOR THIS COMMUNICATION FROM METLIFE AS THIS WILL BE A ONE-TIME OPEN ENROLLMENT OPPORTUNITY INCLUDING GUARANTEED ISSUE COVERAGES THAT WILL NOT REQUIRE COMPLETION OF AN APPLICATION WITH MEDICAL QUESTIONS.

MILWAUKEE® APPRENTICE OF THE MONTH

The San Diego Electrical Training Center, in cooperation with Mike Schrage of Milwaukee® Tools, is proud to announce the first Milwaukee® Apprentice of the Month; awarded to Arturo Ocegueda. Arturo is an Inside Wireman apprentice in his last semester and he is being honored for his outstanding performance in the classroom including perfect attendance and consistent high performance. Arturo received a Milwaukee® backpack filled with Milwaukee® hand tools. Arturo, and all future apprentice recipients, will have their picture featured in a designated display case in the training center breakroom. The San Diego Electrical Training Center is proud to honor apprentices who go above and beyond to further strengthen our industry. Congratulations Arturo Ocegueda!



COMPARISON OF IBEW INSIDE AGREEMENT H&W CONTRIBUTION RATES

The following is an updated listing of all Inside Agreement Health & Welfare contribution rates derived from the ERTS system:

LU	CURRENT RATE	EFFECTIVE DATE	INCREASE SINCE 12/1/04	RATE AS OF 12/04
595 - Dublin	\$17.61	6/17	93%	\$ 9.11
6 - SF	\$14.50	6/17	77%	\$ 8.18
332 - San Jose	\$13.98	6/17	122%	\$ 6.30
617 - San Mateo	\$13.91	6/17	124%	\$ 6.20
302 - Contra Costa	\$13.60	3/17	62%	\$ 8.39
180 - Vallejo	\$13.45	6/17	89%	\$ 7.12
551 - Santa Rosa	\$12.00	6/16	67%	\$ 7.19
11 - LA	\$11.74	2/17	101%	\$ 5.84
234 - Castroville	\$11.70	1/18	70%	\$ 6.88
340 - Sacramento	\$11.63	2/16	99%	\$ 5.84
639 - San Luis Obispo	\$11.52	1/17	52%	\$ 7.60
684 - Modesto	\$11.07	1/17	N/A	\$ 9.02
100 - Fresno	\$10.65	9/17	90%	\$ 5.60
413 - Santa Barbara	\$10.08	1/17	49%	\$ 6.78
477 - San Bernardino	\$ 9.97	6/17	68%	\$ 5.94
428 - Bakersfield	\$ 9.44	12/16	58%	\$ 5.97
40 - LA	\$ 9.21	8/17	140	\$ 3.84
952 - Ventura	\$ 7.79	1/17	59%	\$ 4.91
441 - Santa Ana	\$7.75	1/17	59%	\$4.88
440 - Riverside	\$ 7.50	1/17	54%	\$ 4.86
569 - San Diego	\$ 6.91	9/15	14%	\$ 6.08

Average Rate
(all Locals)
\$11.24

Median Rate
(all Locals)
\$11.52

Average Increase
Since 12/1/04
77.4%

Median Increase
Since 12/1/04
68.0%

It should be easy to see that members of LU 569 enjoy tremendous value in terms of receiving extremely comprehensive health coverage for the lowest of 21 contribution rates that is \$4.33/hr (62.6%) below the average contribution rate. Of greater significance is the fact that this contribution rate has increased by only 14% since December 2004 when the average increase for all Local Unions has been 77.4% and 12 of these 21 rates are at \$11.00/hr or more.

LAST CHANCE!! - TRUST OFFICE WEBSITE PROMOTION!

As part of encouraging all participants to register on the website, the Trust Office is running a promotion. **All participants currently registered and all participants who register on the new Trust Website by March 31, 2018 will automatically be entered into a drawing for a \$250 gift card!** As part of the promotion, four (4) \$250 gift cards will be given away.

So Why Register for the Website?
Participants who register on the site

will have access to their hours worked, eligibility status, and utilization of the pension estimator to determine future benefits upon retirement. The site also contains access to each Trust's Plan Documents including the current Summary Plan Descriptions (SPD). Links to the service providers for whom the Trusts are contracted with are available. Clicking on these service provider links will take you directly to that organization's website whether to find a doctor, dentist, and other providers or maybe to see the benefits that

are provided. Important articles relating to any of the Trusts, which also appear in these CURRENTS newsletters, are displayed on the website's home page. Many of the Trusts' documents forms/applications may also be found on the website. Coming soon, participants who opt-in to electronic communications will be able to receive their Explanation of Benefit (EOB) forms online as well. Ultimately, we hope to make the www.569trusts.org website your first and best stop for all benefit related questions.



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HEPATITIS C MEDICATION FORMULARY CHANGES AS OF 4/1/18

Over recent years there have been a good number of new Hepatitis C medications approved by the FDA. As is the case with most new medications for the treatment of significant diseases the cost is quite expensive, the most notable being Sovaldi and Harvoni that originally cost \$84,000 for a 12-week regimen. However, the fact is these new Hepatitis C medications were quite successful at curing the patient of this potentially serious disease which has resulted in physicians routinely prescribing them upon the onset of such a diagnosis.

In 2017 the FDA approved a new Hepatitis C by the name of Mayvret that carries a similar cure rate with a much lower price. Following a review of this new medication in relation to all other FDA approved Hepatitis C medications the Trust's Pharmacy Benefit Manager ("PBM"), Navitus, revised its formulary effective for all new prescriptions on or after

April 1, 2018: Mayvret, Eplclusa and Vosevi with Mayvret to be the featured medication unless the initial diagnosis of the patient may require use of one of the other medications, all of which will be Tier 1 subject to a 20% co-insurance responsibility to the participant. The following far more expensive Hepatitis C medications have been removed from the formulary and are no longer covered under the Plan: Harvoni, Sovaldi, Zepatier, Daklinza and Viekira.



HEALTH INFORMATION SOURCES

Best Doctors - 1-866-904-0910 or www.bestdoctors.com; **Navitus** (retail pharmacy and specialty medications): 1-866-333-2757; **"NurseLine"** - 24/7 access to Registered Nurses at 800-250-6181; For researching or grading doctors and hospitals: www.healthgrades.com, www.leapfroggroup.org, www.Calhospitalcompare.org, www.hospitalcompare.hhs.gov or <http://www.npdb-hipdb.hrsa.gov> - **National Practitioner Data Bank/Healthcare Integrity and Protection Data Bank** may be used to verify information on a healthcare provider; and <http://www.medbd.ca.gov/lookup.html> - Medical Board of California for physician licensing. **Cal Hospital Compare** combines ratings for quality of care, patient safety and patient experience in an effort to help consumers make informed choices via its website: www.CalHospitalCompare.org.