



CURRENTS

SAN DIEGO ELECTRICAL TRUSTS

Issue 92

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PPO PLAN AMENDMENTS

1. Best Doctors advance review of elective surgeries - Presently the Plan provides that all **Eligible Expenses** for all services related to the procedure will be paid at 100% if a Best Doctors "Inter-Consultation" is completed before one of the following elective surgical procedures is performed: back, hysterectomy, knee and hip replacement, obesity or bariatric, coronary artery bypass graft, heart valve replacements, prostatectomy and lumpectomy/mastectomy. **Please be advised that neck surgeries has been added to this list.**

As a reminder, there shall be no requirement that the Best Doctors "Inter-Consultation" findings must be followed by the participant or their **Physician** in order for **Eligible Expenses** to be covered by the **Plan** subject to application of any other limitations. In the event Best Doctors determines that an "Inter-Consultation" is not necessary this provision shall not apply.

2. Routine Physical Exam Colonoscopy Allowance - Please be advised that the maximum allowable charge for a colonoscopy that starts as a routine screening procedure and becomes a medically necessary diagnostic colonoscopy due to the performance of a medical procedure (i.e. polyp removal) has been established at \$1400 with the maximum allowable charge for a routine colonoscopy remaining at \$1000.

A free routine physical exam is provided for covered employees, covered spouses and covered dependents ages 19-25 provided it is scheduled through Sharp Rees Stealy Occupational Medicine. The telephone number for scheduling a free physical exam is 858-616-8411, please note the participant

must be covered under Plan A at the time the exam is conducted. Further, there is a **\$100 wellness benefit** payable to the covered participant for taking this exam.

If you choose to undergo a routine physical exam per the same frequency schedule through any PPO network provider, including a Sharp Rees Stealy physician, it is very important to be aware that certain routine preventive services are required to be paid at 100% under ACA and that many physicians conduct additional diagnostic tests that will be payable in accordance with the Schedule of Benefits. Thus, there will likely be out-of-pocket responsibility for portions of those charges and there is no \$100 wellness benefit.

It is also very important to understand that for any routine physical exam to be covered by the Plan, whether performed by Sharp Rees Stealy Occupational Medicine (at no cost) or by any other PPO provider (subject to out-of-pocket cost), it must be performed in accordance with the frequency schedule by age appearing on page 11 of the current Summary Plan Description booklet. Please note that there is a message at the bottom of all Explanation of Benefit forms that addresses when the participant would next be eligible to undergo a routine physical exam covered by the Plan.

IMPORTANT: On the bottom of the Explanation of Benefits form sent to a participant by the Trust Office there is a message as to when their last covered physical exam was conducted and when the next one may be scheduled in order to be covered by the Plan along with information as to the phone number to call to schedule a FREE physical exam through Sharp Rees-Stealy.

NEW SHARP GROSSMONT CARE CLINIC

A new clinic has opened for every day illnesses and minor injuries instead of going to the emergency room. The clinic is located at 8851 Center Drive, Suite 600, La Mesa, CA 91942 right next to the Sharp Grossmont Hospital campus with parking available next to the clinic. Operating hours are 8am - 11pm M-F and 8am - 8pm on weekends and holidays. For information call 619-740-5724.

Conditions treated at the clinic are: minor illnesses (sore throat, cough, earaches, flu, minor fevers), infections (ear, eye, skin), sprains or strains, minor burns, cuts, broken bones, headaches, urinary tract infection or vomiting/diarrhea. A pharmacy is also located on site.

IMPORTANT - It is highly recommended that participants avoid going to the hospital emergency room unless there is a true emergency to be dealt with at the time. Please know there is also a Sharp Rees-Stealy urgent care facility very close to the Grossmont Hospital emergency room and that using the new Sharp Grossmont Care Clinic may be more expensive than this urgent care facility due to there being a facility charge that is subject to application of the calendar year deductible and co-insurance. **However, both facilities are going to be much less expensive than the emergency room.** As a reminder, please read other articles in this issue about Heal in-home physician visits for a \$5 co-pay or Anthem online office visits for a \$10 co-pay.

WHEN TO USE PPO PLAN NO-COST/LOWER COST-CONTAINMENT PROGRAMS

Best Doctors (\$0 out-of-pocket cost) - To question the need for surgery, need help deciding between multiple treatments, don't understand a diagnosis or treatment recommendation, no diagnosis or skeptical of their physician and/or symptoms not improving.

For specified elective surgical procedures **Eligible Expenses will be paid at 100%** if a Best Doctors "Inter-Consultation" is completed **before** one of the following procedures is performed: back, hysterectomy, knee and hip replacement, obesity or bariatric, neck, coronary artery by-pass graft, heart valve replacements, prostatectomy and lumpectomy/mastectomy.

Heal "in-home" physician visits - To avoid long waits to schedule a physician office visit or many hours waiting at an urgent care/emergency room - **Only a \$5 co-payment** for any visit routinely provided within 2 hours of making an appointment by phone or via smart phone. Hours are from 8:00 am - 8:00 pm Monday - Sunday and this program is recognized as a network provider in the Anthem Blue Cross PPO.

Members' Assistance Program ("MAP") - **\$0 out-of-pocket cost** for up to 8 visits within a 12 month period to address any issue or problem a participant may have.

Anthem Online Office Visits - For covered participants using the Anthem online medical visit program the office visit co-pay for is \$10 with the balance of the \$49 billed charge for the office visit payable by the PPO Plan at 100%.

REGISTERING TO TRANSFER HOURS VIA RECIPROCITY

When traveling to work in the jurisdiction of another IBEW Local Union, if you want your hours and contributions sent back to the San Diego Electrical Health & Welfare and/or Pension Trusts you **MUST** be registered in the ERTS system. If you don't register in ERTS it is possible the hours contributions won't be sent back possibly causing an interruption of group medical coverage and/or a failure to receive pension plan credit.

Registration is easy and can be accomplished at the Trust Office, LU 569 or at the visiting Local when clearing in. Doing so in advance is highly recommended as some Plans will only transfer hours subsequent to the registration date. Once you are registered an ID and password are issued to be used to make changes to the designated Local to which hours and contributions are to be sent or if the existing directive to transfer hours is to be rescinded. All questions pertaining to the transfer of hours via reciprocity should be addressed to the Trust Office (x-310).



To enroll for free go to www.livehealthonline.com.

Global One Ventures (Bundled pricing for out-patient surgery) - By using a network out-patient surgi-center there will be **\$0 out-of-pocket cost** for the procedure. Further, there may also be a **savings payment of \$250 or \$500** to the participant for having their procedure performed at a participating out-patient surgery facility. Contact the Trust Office for details (x-702).

Pinnacle medical/dental services in Mexico - \$0 out-of-pocket cost for eligible medical and dental services rendered by only Pinnacle network providers in Mexico. A pinnacle ID card is required.

Hines & Associates "FREE" advocacy services - Through this advocacy services program participants may 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.

Please note that the participant must be covered at the time services are rendered under any of these programs.

TRUST OFFICE WEBSITE PROMOTION EXTENDED TO YEAR-END!

As part of encouraging all participants to register on the website, the Trust Office is running another promotion. **All participants currently registered and all participants who register on the new Trust Website by December 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. And just recently added, 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.

JOURNEYMAN CLASS SCHEDULE AVAILABLE ONLINE

The Fall 2018 Journeyman Class Schedule is now available online on the Training Trust website (www.sdet.org). To download a schedule, visit to our website at www.sdet.org and click on the "Continuing Education" section.

CLASS SCHEDULE BY LOCATION BY DATE

IMPERIAL VALLEY

Start Date	End Date	Class ID	Description
10/5/2018	10/5/2018	2018J361803	Basic CPR, AED And First Aid For Adults
10/13/2018	10/13/2018	2018J38351	Code Calculations: Conductor Ampacity
10/15/2018	11/21/2018	2018J36932	AutoCAD
11/16/2018	11/16/2018	2018J361804	Basic CPR, AED And First Aid For Adults
11/17/2018	11/17/2018	2018J36571	Transformer Theory
11/26/2018	12/5/2018	2018J37421	OSHA 10
12/7/2018	12/7/2018	2018J361805	Basic CPR, AED And First Aid For Adults
12/15/2018	12/15/2018	2018J36681	AC/DC Theory
01/4/2019	1/4/2019	2019J161801	Basic CPR, AED And First Aid For Adults

SAN DIEGO

Start Date	End Date	Class ID	Description
9/26/2018	12/12/2018	2018J37881	Fire/Life Safety and Voice-Data-Video Prep for State Certification
9/27/2018	10/4/2018	2018J37722	NFPA 70E Arc Flash Hazard Awareness
9/28/2018	9/28/2018	2018J38051	Meter Use and Safety
10/1/2018	11/19/2018	2018J36021	Electric Vehicle Infrastructure Training Program (EVITP)
10/2/2018	12/14/2018	2018J36211	Welding II: Fabrication
10/3/2018	10/3/2018	2018J37971	Your Pension & Health/Welfare
10/5/2018	10/26/2018	2018J36201	Welding I: Basics
10/11/2018	10/18/2018	2018J37723	NFPA 70E Arc Flash Hazard Awareness
10/12/2018	10/12/2018	2018J38191	Confined Space Entry Hazard Awareness
10/13/2018	12/15/2018	2018J38181	CALCTP Technical
10/16/2018	10/16/2018	2018J361806	Basic CPR, AED And First Aid For Adults
10/17/2018	10/17/2018	2018J361807	Basic CPR, AED And First Aid For Adults
10/18/2018	10/18/2018	2018J361808	Basic CPR, AED And First Aid For Adults
10/18/2018	11/8/2018	2018J38381	Basic Foremanship
10/22/2018	11/26/2018	2018J37622	Electrical Review
10/23/2018	12/13/2018	2018J37442	OSHA 30/EM-385 Construction Hazard Awareness
10/24/2018	10/24/2018	2018J361810	Basic CPR, AED And First Aid For Adults
10/25/2018	10/25/2018	2018J361811	Basic CPR, AED And First Aid For Adults
10/26/2018	10/26/2018	2018J38361	Code Calculations: Voltage Drop
11/2/2018	11/2/2018	2018J38341	Code Calculations: Box Fill
11/6/2018	12/18/2018	2018J38431	Energy Storage and Microgrid Training and Certification (ESAMTAC)
11/14/2018	11/14/2018	2018J361813	Basic CPR, AED And First Aid For Adults
11/15/2018	11/15/2018	2018J361814	Basic CPR, AED And First Aid For Adults
11/16/2018	11/16/2018	2018J38352	Code Calculations: Conductor Ampacity
11/20/2018	11/20/2018	2018J361815	Basic CPR, AED And First Aid For Adults
11/27/2018	11/27/2018	2018J361816	Basic CPR, AED And First Aid For Adults
11/28/2018	11/28/2018	2018J361817	Basic CPR, AED And First Aid For Adults
11/29/2018	11/29/2018	2018J361818	Basic CPR, AED And First Aid For Adults
12/7/2018	12/7/2018	2018J38372	Code Calculations: Raceway Fill

There are several ways you can register for continuing education classes:

1) Online – from the homepage, click on the ATS Student Login button. You need to have an account to login.

2) By telephone: **San Diego classes:** (858) 569-6633, select option 3 then 2. For Imperial County classes: (760) 355-3000.

3) New to online registration or forgot your password? Email us at info@sdett.org

Bookstore hours: 2:30-5:00pm during the first night of class. All other times, bookstore hours are from 3:30-4:30pm.

RIVERSIDE COUNTY HOSPITALS ARE NOW BACK IN ANTHEM PPO NETWORK

In the last issue of "Currents" it was reported that the following hospitals had withdrawn from the Anthem PPO provider network as of March 31, 2018: *Temecula Valley Hospital, Corona Regional Medical Center, Palmdale Regional Medical Center, Southwest Healthcare System - Murrieta, Southwest Healthcare System - Wildomar and Rancho Springs Medical Center.*

Anthem has now informed the Trust Office that at of June 1, 2018 all hospitals have re-joined their network. If you have any questions please contact the Trust Office (x-702).

SAN DIEGO ELECTRICAL INDUSTRY TRUSTS

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AN ONLINE OFFICE VISIT SUCCESS STORY

A Plan participant recently informed the Trust Office of a very positive experience utilizing the Anthem online medical visit tool for an eye infection that avoided their having to leave work to seek treatment or go home for the day:

"For the first time I utilized the "online medical visit" that the PPO plan offers through Live Health Online and it was a great experience! To start the process I simply downloaded the "Live Health Online" app on my phone and created my account. After entering basic personal information (email address, password, insurance information, credit card info) it asked about my symptoms. I was then taken to a "waiting" section of the app with a list of available Doctor's. Within seconds of being in the "waiting room" I was connected to a Doctor and she had my file up on her screen with my symptoms. After a brief conversation she diagnosed me and sent a prescription off to the pharmacy of my choice. The entire process from start to finish took about 5-7 minutes. It was very fast, easy, and most of all very convenient to use."

For covered participants the office visit co-pay for using the Anthem online medical visit program is \$10 with the balance of the \$49 billed charge for the office visit payable by the PPO Plan at 100%. If for any reason you get charged the full \$49 at the time of the visit please send the receipt to the Trust Office for reimbursement of \$39. **To enroll for free go to www.livehealthonline.com.**

IN-HOME OR AT WORK PHYSICIAN VISITS - As an aside to the availability of online physician visits, it is also possible to use Heal to schedule an in-home or in your place of work physician visit between 8:00 am to 8:00 pm Monday thru Sunday for which there is only a \$5 co-pay. To schedule a Heal physician visit call 1-844-644-4325 or go to www.heal.com/app to download their mobile app.

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.