



CURRENTS

SAN DIEGO ELECTRICAL TRUSTS

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PPO PLAN AMENDMENT- SPOUSAL COVERAGE

Presently the Plan A PPO Plan provides that if a Covered Spouse or Domestic Partner was entitled to group medical-hospital benefits through their employer or another group affiliation, and that coverage would have been their primary source of coverage if it had been in effect at the time a claim was incurred, in the event the Covered Spouse or Domestic Partner voluntarily declined or waived coverage that was available to them free of charge or if they receive any form of compensation in return for waiving such coverage, there will be no medical-hospital benefits coverage for that person under this Plan.

- a. This exclusion also applies to Covered Dependent Children if they would have been included under the Spouse's or Domestic Partner's medical-hospital benefits coverage on a primary basis under coordination of benefits "Birthday" rules **at no additional cost to the Spouse or Domestic Partner**. In this instance the Plan will pay claims in a secondary position.

Please be advised that the Plan has been amended to replace "free of charge" with "**at a cost of \$100 per month or less**" to the employee Spouse or Domestic Partner. This means that if a Spouse or Domestic Partner of a Covered Employee declines or waives group medical-hospital coverage for which the cost to the Employee Spouse or Domestic Partner of the least expensive plan is \$100 or less per month, or if they receive any form of compensation in return for waiving such coverage, they will not be eligible for medical-hospital benefits under this Plan. However, whenever this exclusion for medical coverage is applied the Covered Person will continue to be eligible for applicable dental, vision, MAP and supplemental life insurance benefits.

IMPORTANT - This Amendment will become applicable to all Covered Spouses or Domestic Partners as of the effective date of their medical coverage election emanating from their next open-enrollment period for group medical-hospital coverage occurring on or after October 1, 2014. As examples:

1. If their employer's open-enrollment is conducted in November 2014 for coverage effective as of January 1, 2015 then this provision will become applicable as of January 1, 2015.
2. If their employer's open-enrollment is conducted in July 2014 for coverage on October 1, 2014 or later, then this new provision will become applicable with the next open-enrollment.

If there are any questions relative to the above please contact your claims examiner at the Trust Office (x702).

PPO PLAN FREE ROUTINE PHYSICAL EXAMS

Are you over the age of 50? Then did you know you should get a colonoscopy every 10 years and regular blood work?

Are you a female over the age of 40? Then did you know that you should get a mammogram every 1-2 years and regular blood work?

Are you over the age of 21? Then did you know that you should be getting your cholesterol checked?

Under the Plan A PPO Plan, for all covered employees and their spouse or domestic partner, if applicable, it may be possible to undergo a FREE routine physical exam that includes the above testing if scheduled and performed through Sharp Rees-Stealy's Occupational Medicine Department.

The frequency of permitted exams is based upon age.

Please note that under the PPO Plan it may

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also be possible to undergo a periodic routine physical exam with any other PPO doctor, including Sharp Rees-Stealy, BUT there would be a substantial out-of-pocket cost to do so versus **FREE** through Sharp Rees-Stealy's Occupational Medicine Department.

To inquire about scheduling a **FREE** routine physical examination through Sharp Rees-Stealy Occupational Medicine contact Carmen Quinn at (858) 616-8411.

USE URGENT CARE CENTERS, NOT HOSPITAL EMERGENCY ROOMS

Under the Plan A PPO plan if a Covered Person uses a PPO hospital emergency room, and is not admitted to the hospital directly from the emergency room, the substantial emergency room charges will be payable at only **50% of the PPO allowable charges**. This will result in considerable out-of-pocket exposure to the participant. However, if a non-PPO hospital emergency room is used there would be no coverage unless the Covered Person is admitted to the hospital directly from the emergency room.

Aside from routine long waits to get treated in a hospital emergency room, it should be noted that charges commence as soon as a nurse initiates service. Therefore, if a patient signs-in and then leaves before being treated, they will be responsible for between 50% - 100% of those charges depending on whether it was at a PPO hospital.

Alternatives - Urgent care centers primarily treat injuries or illnesses requiring immediate care, but not serious enough to require an ER visit. Make every effort to use PPO urgent care centers unless the medical issue appears to be serious or life threatening. This is true especially when the urgent care center is located very close to a hospital.

For example there is an urgent care center in the parking lot for Grossmont Hospital which is open 8 am to 8 pm everyday, including holidays.

In fact, before going to an urgent care center call Best Doctors (1-866-904-0910) or the 24/hr "NurseLine" (1-800-250-6181) to seek professional guidance as to the level of urgent care that may be needed.

PLAN A PPO MEDICAL SERVICES IN MEXICO

As a reminder, Plan A PPO participants are able to access medical service providers in various parts of Mexico who participate in a network developed by Pinnacle Claims Management, Inc. Providers are located in the following border cities: Mexicali, San Luis, Los Algodones, Tijuana and Palaco.

Plan A PPO participants were sent a Pinnacle ID card that is required to access any of their panel providers in Mexico. This special ID card must be presented to a Pinnacle panel provider with a picture ID in order to be treated under this Program. **THIS CARD DOES NOT REPLACE THE ANTHEM BLUE CROSS ID CARD TO BE USED FOR ALL SERVICE PROVIDERS OTHER THAN PINNACLE NETWORK PROVIDERS IN MEXICO.**

In order for the cost of eligible services rendered by PPO providers in Mexico to be covered by the Plan the patient must be covered at the time services are rendered. There will be **NO OUT-OF-POCKET COST** to the participant for use of Pinnacle panel providers in Mexico.

"No out-of-pocket cost" means there will be no co-payment, deductible, or co-insurance shared amount applicable to the cost of services rendered by Pinnacle panel providers so long as the services are considered to be eligible expense(s) under the Plan.

To get information as to participating PPO providers in Mexico please contact Pinnacle at 1-800-649-9121 or www.pinnacletpa.com. Please understand that the Trust Office does not recommend specific providers.

IMPERIAL VALLEY TRAINING CENTER UPDATE

Education is a driving force behind maintaining the ingenuity and advancement of our industry. It also takes on many forms. Providing our IBEW Members with enriching Construction Wireman curriculum, a quality Apprenticeship program, and relevant Journeymen classes is only one piece of the collective puzzle. It is also imperative that we educate the public about who we are and what we stand for. One way that we can effectively accomplish this task is through our outreach programs. Outreach is a way for us to inform members of the community, from politicians to high school students, about the positive impact we have on the broader community. This month we had an excellent opportunity here in the Imperial Valley to showcase the hard work and passion of our Membership and the Contractors who have made the Valleys' recent successes possible. Both NECA and the IBEW came together in sponsorship of the 7th Annual Renewable Energy Summit that took place in Winterhaven, CA. The conference itself brought together a multitude of industry leaders in the renewable energy movement.

Focus weighed heavily on the proposal of new technologies as well as offering solutions to present issues faced by needed infrastructure expansions. As the premier provider for training the future renewable energy work force we were invited to sit on a panel and address our concerns of a living wage, local hire agreements and career focused training.

We have also had recent opportunities to engage the local youth through demonstrations and question/answer sessions. Providing students with a viable and economically sound alternative to a traditional college seems to encourage and inspire. We were fortunate to be visited by students participating in Arbor of Imperial Valley, a job retraining and life restructuring program. The students were given the opportunity to wire switches and lights and work with bending pipe and taking measurements. It was their first introduction to construction and many students were surprised and delighted that they could actually make it work themselves. We also talked about how strong math and communication skills are an important attribute especially in the skilled construction trades. The students took pride in what they had accomplished similar to what our members experience in the field. Outreach is a way we can help develop an understanding in the community of what we stand for and what we have to offer as Union Electricians.



BEST DOCTORS CASE STUDY MARCH 2014

PLAN A DENTAL/VISION SERVICES IN MEXICO

This is an example of how the Best Doctors "Inter-Consultation" program works:

This patient is a 55-60 year-old man who had been diagnosed with bilateral glaucoma, having no visual symptoms to date. The patient's ophthalmologist had treated the condition, via watchful waiting, for several years, until recently, when increased eye pressure was noted by his physician, who recommended treatment options of medicated eye drops or laser surgery. The patient scheduled laser surgery with his local doctor, and in the meantime, came to Best Doctors seeking confirmation of his diagnosis and recommendations for optimal treatment. The patient was referred by the on-site clinicians for his company.

Best Doctors expert

Dr. Joseph Trentacoste, Attending Staff, Bascom Palmer Eye Institute; Attending Staff, Jackson Memorial Hospital; Attending Staff, Miami VA Medical Center; Professor of Ophthalmology, University of Miami, Bascom Palmer Eye Institute.

Best Doctors Expert Findings

The Best Doctors Expert changed the diagnosis: The Expert noted that the patient does not have glaucoma based on patient's normal testing results; however, congenital asymmetry of the optic nerves was noted by the Expert.

The Best Doctors Expert changed the treatment plan: The Expert advised that no treatment at this time was necessary, including eye drops or laser surgery. The Expert outlined very specific tests that should be done to ensure accurate measurements and monitoring of the patient's eye pressure, including: •The Heidelberg Retina Tomography test (HRT), in six to twelve months to assess for any pressure changes. The Expert recommended optic nerve and eye pressure assessment be performed at every eye examination.

Impact of Best Doctors Intervention: The Expert informed the patient that, in his opinion, the patient does not have glaucoma and that treatment by laser surgery or medicated eye drops is not warranted. The patient will continue to see his doctor once or twice a year for glaucoma assessment and monitoring.

Patient Feedback: " I am very pleased with the Best Doctors process, and based on the Report recommendations, I decided to cancel the laser surgery scheduled for both my eyes."

The Best Doctors program is available to all participants covered in the PPO Plan and all Kaiser Plans (A,B & C) **at no cost to the participant.** If there is a question as to a diagnosis (or absence of a diagnosis) and/or a recommended treatment plan (surgery, medication, therapy, etc.) please call Best Doctors at 1-866-904-0910.

Plan A dental and vision benefits are routinely provided by panel providers through Delta Dental and Vision Service Plans ("VSP"), respectively. However, it is possible for covered participants to seek dental and/or vision services in Mexico which may be at much lower costs than in the U.S.

It should be noted that using service providers in Mexico requires that the cost of services rendered be paid by the Covered Person who would then file a claim for reimbursement with either Delta Dental or VSP in accordance with the following procedures:

Delta Dental - There is a different dental licensing process in Mexico and Delta Dental does not monitor licensing for dentists outside of the US. For claims submitted for services rendered by a dentist in Mexico payment would be according to a schedule for nonparticipating claims. The reimbursement would go to the member not to the provider.

VSP - For services received in Mexico the process will be the same as is applicable to out-of-network claims in the U.S. Reimbursements will be determined according to the out-of-network schedule of allowances and will be issued in American currency.

Please contact the Trust Office (x-310) to receive a claim form and/or instructions to seek reimbursement from either Delta Dental or VSP for dental or vision services in Mexico.

PLAN A PPO PLAN ELECTIVE SURGERY VALIDATION PROGRAM

Plan A PPO participants were recently reminded that according to the Best Doctors program 38% of recommended surgeries are totally unnecessary and another 18% of recommended procedures would not be the best one for the patient.

These and other statistics suggest that a plan participant should want to know ahead of time whether one of the following **elective surgeries** are truly necessary and will afford them the greatest opportunity for a favorable outcome: back, hysterectomy, knee and hip replacement, obesity or bariatric, coronary artery by-pass graft, heart valve replacements, prostatectomy and lumpectomy/mastectomy.

It is for this reason the Plan was recently amended to provide that if a Best Doctors "Inter-Consultation" process is completed before the procedure is performed that all Eligible Expense pertaining to the performance of any of these listed elective surgical procedures will be paid at 100%.

To qualify for payment of all Eligible Expenses related to the elective surgical procedure at 100%, a Certification of Completion of a Best Doctors "Inter-Consultation" conducted prior to the date the procedure is performed must be received by the Plan. However, 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 and benefits will be payable in accordance with the PPO Schedule of Benefits.

Upon receiving a recommendation for one of these specified elective surgeries, or any other significant surgical procedure or medical diagnosis for that matter, please contact Best Doctors at 1-866-904-0910. It is important to remember you must be covered under Plan A at the time in order to qualify to receive the Best Doctors services offered by the Plan at no cost to the participant.

SAN DIEGO ELECTRICAL INDUSTRY TRUSTS

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REMINDER - FILE YOUR 2014 BLUE CLAIMS UPDATE FORM

In an effort to expedite the processing of claims at the beginning of each calendar year, a blue information update form is sent to all Plan A PPO Covered Employees requesting basic information that the Trust Office must have in order to process the first claim(s) submitted on themselves or covered dependents. In the absence of this updated information being on file a delay will occur because it will be necessary for the Trust Office to send out a claim form asking for the same information.

Please note that if a claim is received that suggests the services were related to an accident, in particular automobile or work related incidents, even if the blue form had already been submitted for the current calendar year it will still be necessary for the Trust Office to request completion of a claim form so that a detailed explanation as to the date, time, location and nature of the accident may be determined as this may impact the level of benefits payable by the Plan.

If you have not returned this form for 2014 please do so as soon as possible. In general, it is important to respond to any and all requests for information from the Trust Office in order to prevent avoidable delays in verifying coverage or processing claim payments.

HONORING ELECTRICAL & SOUND TECHNICIAN GRADUATES

The San Diego Electrical & Sound Technician Apprenticeship Graduation Ceremony is a special event. This is a great time to honor the graduates and their families for all their accomplishments.

Special awards and recognition are presented throughout the evening and the Outstanding Graduates are announced. Graduate awards and gifts are donated by various businesses and our IBEW Local 569 employers. The 2014 Graduation Ceremony & Dinner will be held on Friday, June 13, 2014 at the Hilton San Diego Bayfront, One Park Boulevard, San Diego, CA 92101. Dinner will be served at 7PM and ceremony will immediately follow. Tickets are \$55 each until May 23 and \$60 afterwards. For more information on the festivities, please visit our website at www.positivelyelectric.org or call (858) 569-6633.

HEALTH INFORMATION SOURCES

Best Doctors - 1-866-904-0910 or www.bestdoctors.com;
Caremark - www.Caremark.com; Specialty medications - CVS/Caremark at 1-800-237-2767;
"NurseLine"-24/7 access to Registered Nurses at 800-250-6181 or <http://healthresources.caremark.com/topic/specialty>; and for researching doctors and hospitals: www.healthgrades.com, www.leapfroggroup.org/; www.Calhospitalcompare.org; www.hospitalcompare.hhs.gov; <http://www.npdbhipdb.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. The California Health Care Foundation** supports www.CallHospitalCompare.org which combines ratings for quality of care, patient safety and patient experience in an effort to help consumers make informed choices.