



# CURRENTS

SAN DIEGO ELECTRICAL TRUSTS

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## DISABILITY CREDITS FOR HEALTH COVERAGE

In the event a Covered Bargaining Employee under Plan A or Plan B becomes disabled to the extent they are unable to work due to accident or illness for at least 30 consecutive days, it is possible that they may qualify for "Disability Credit" in order to maintain continuous coverage until they are released by their Physician to return to work.

It is important to understand that Disability Credit may only be awarded if the Covered Employee was covered under Plan A or Plan B at the time their disability commenced and that their disability continues long enough to satisfy the Rules of Eligibility criteria.

Please note that with respect to any disability commencing on or after January 1, 2009 the Rules of Eligibility for Plans A and B have been amended as follows.

In the event a Bargaining Employee covered under Plan A or Plan B becomes disabled on or after January 1, 2009, to the extent they are unable to work due to accident or illness for at least 30 consecutive days, it is possible they may qualify for "Disability Credit" in order to maintain continuous coverage until they are released by their Physician to return to work. However, it is important to understand that Disability Credit may only be awarded if the Employee was covered under Plan A or Plan B at the time their disability commenced and that their disability continues long enough to

satisfy all Rules of Eligibility requirements for Disability Credit.

The Rules of Eligibility for Plan A and Plan B have been amended by incorporating the following with respect to Disability Credit:

1. To be eligible to receive Disability Credit a Bargaining Employee must have been continuously covered in Plan A or Plan B for at least the twelve (12) months prior to the onset of their initial period of Disability.
2. Once the initial 30-day period of disability is satisfied a month of proven Disability shall be any calendar month during which the Bargaining Employee is Disabled for at least 20 calendar days. However, the first month of disability credit may be no earlier than the first calendar month following the month in which the 30-day period of disability commenced.
3. A period of Disability shall be continuous unless the Bargaining Employee is no longer Disabled and returns to full-time employment in any occupation for wages or profit or if a subsequent Disability whose onset occurs after the Bargaining Employee returns to full-time employment is totally unrelated to the previous Disability for which Disability Credit was awarded. In this instance the term "full-time employment" shall mean the Bargaining Employee has been

cleared by their attending Physician to resume the regular duties of their job and completes five (5) consecutive regularly scheduled days or 40 consecutive hours of regularly scheduled work.

4. A Bargaining Employee may only qualify to receive up to a maximum of twelve months of Disability Credit under Plan A and/or Plan B, regardless of the number of periods of disability that may occur. However, the Employee may again become eligible to qualify for a new

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# CVS/CAREMARK AUTOMATIC REFILL SERVICE

CVS/Caremark, the Pharmacy Benefit Manager for the Plan A PPO Plan, has enhanced its Mail Service Pharmacy prescription refill and renewal process. The new automatic prescription refill and/or automatic prescription renewal enhancements are convenient and easy ways for plan participants to consistently receive their maintenance medications. These enhancements may help prevent therapy disruption caused by forgetting to order refills or obtain prescription renewals.

## Enhancement Overview

Automatic refill and/or renewal is available for most common maintenance medications for chronic conditions or for long-term therapy. A few examples include medications for managing high blood pressure, high cholesterol and diabetes. **Once plan participants enroll their prescriptions for automatic renewal the following will occur:**

### Automatic Prescription Refill

When it is time for a mail service prescription in the program to be refilled, CVS/Caremark will automatically refill the prescription and send it to plan participants at the appropriate time. CVS/Caremark will send the enrolled participant an alert that their order is being sent. If a plan participant needs to cancel the order, they can do so. This process is intended to help ensure that only refills for a medication that is still being taken are sent.

### Automatic Prescription Renewal

CVS/Caremark will request a new prescription from the doctor when a prescription in the program is about to expire or when the last refill has been used. Before a prescription expires or runs out of refills, CVS/Caremark will send plan participants an alert that CVS/Caremark will be contacting their doctor to obtain a new prescription. If a plan participant needs to cancel the order, they can do so. Plan participants should notify CVS/Caremark via Caremark.com or by calling 1-800-966-5772 immediately if they need to

cancel an order. However, once a prescription order is shipped, CVS/Caremark cannot accept a return of an order and therefore, cannot issue plan participants a credit.

### Enrollment

Plan participants can conveniently enroll their eligible prescriptions by visiting Caremark.com or by calling Customer Care at 1-800-966-5772. Plan participants will be asked to advise as to how they would like to be contacted (automated phone call, e-mail or text message) for receiving messages regarding automatic refill and renewal orders. They will be asked to provide credit card payment information at the time they enroll in the automatic refill and/or renewal program. Their credit card will only be charged for the applicable co-payment when prescription orders are shipped.

Once the order has shipped, the prescriptions cannot be returned for credit.

### Frequently Asked Questions

**Q:** Is there a cost to enroll in the automatic prescription refill and/or automatic prescription renewal enhancement?

**A:** No. The enhancements are available at no additional charge to plan participants.

**Q:** What if a plan participant doesn't want to use automatic refill and/or automatic prescription renewal?

**A:** Automatic refill and/or renewal is meant to be an enhancement to, not a replacement for, the prescription refill and/or renewal process for mail service. The enhancement allows plan participants flexibility in choosing which medications they would like to enroll for automatic refills and/or renewals through mail service. Only plan participants will determine if they would like to participate in the enhancement or not.

**Q:** What would happen if a plan participant needs to cancel automatic refill and/or renewal, but does not do so prior to its shipment?

**A:** Once a prescription order is shipped, CVS/Caremark is unable to accept returns.

**Q:** How does CVS/Caremark ensure that the enhancements do not encourage prescription benefit misuse?

**A:** Prescriptions that are sent as part of our automatic prescription refill and/or automatic prescription renewal enhancement will comply with the Plan's benefit criteria, including any quantity limits and refill restrictions, and will not exceed the number of refills authorized by the prescribing doctor. Further, the prescribing doctor must approve any prescription renewals, so plan participants may not renew medications that are no longer needed. In addition, medications with a high risk of inappropriate use/misuse (such as controlled substances) or medications with a limited duration of therapy are not included in this program.

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### *Disability Credits—continued from cover—*

maximum period of Disability Credit by being under Plan A or Plan B for at least twelve (12) months subsequent to the last month for which Disability Credit was received.

5. In the event a Bargaining Employee who is receiving Disability Credit under this Section returns to any occupation for wages or profit for other than a Contributing Employer then any previously frozen Reserve Account hours will be immediately forfeited and their coverage will be terminated as of the first day of the month following the month in which they engaged in such employment regardless of any Disability Credit that may have been previously earned that would have continued their coverage for that month or thereafter.

Should you have any questions relative to any of the above please contact the Trust Office (x-310).

# THE FACTS ABOUT SMOKING

**W**hat is the best thing smokers can do to improve their health? Kick the habit. Experts estimate that each year, more than 430,000 Americans die from smoking-related illnesses. Quitting might be easy if it were just a matter of understanding the grave risks to one's health. But ask anyone who's quit or who's still "hooked," and you'll find out that nicotine is a powerfully addictive substance, and many aspects of smoking become deeply ingrained into daily habits.

## A Few Facts:

- Did you know that smoking just one cigarette makes your heart beat from 15 to 50 beats per minute above normal? Chemicals in the smoke cause the heart to get less oxygen and narrow blood vessels.
- If you are pregnant and smoke, there is added risk of having a miscarriage, stillborn, or low birth-weight baby.

## Would it Help to Know...

- The benefits of giving up the habit are enormous. There are the obvious—the reduced risk of serious illnesses such as cancer and heart disease. But consider these: you'll have more energy and breathe easier. Those you live with - especially your children - will be healthier. And, without the expense of cigarettes, you can plan a family vacation, or set money aside for your children's education.

- Would it help to know there are a number of FDA-approved medications to help you quit? Some, such as gum or skin patches may be purchased over the counter. Others require a prescription. The good news is that they really can help you.

## Finally, Think About This...

- You'll look better! Your skin will be less likely to wrinkle prematurely, and you'll stop the staining on your teeth and fingers.
- You'll feel better! Your lungs will begin to work more productively, and you will feel much more energetic and alive.
- You'll set a great example! Did you know that the children of smokers are TWICE as likely to start smoking as kids with non-smoking parents? Be a great role model for your children by quitting.

## Getting Help ....

Quitting IS hard. Get support, information and resources from the professionals at the Members' Assistance Program (MAP). The MAP offers confidential and voluntary professional assessment and/or short-term counseling for Plan A and Plan B participants, and their eligible dependents, 24 hours a day, 7 days a week. Call (858) 571-1698 or 1-800-342-8111.

# UNDERSTANDING HEADACHES

## Tension Headaches

There are two types of tension headaches — episodic and chronic. They differ in frequency and severity. Episodic headaches are random. Chronic headaches occur every day. Both types may have the same symptoms. They include tightness in the neck, soreness, pressure or pulling sensations around the head. There also can be a dull, steady pain in the forehead, temples, or back of the head and/or neck. Depression, anxiety, stress and poor posture often go with tension headaches.

## Sinus Headaches

These headaches result from sinus pressure in the forehead, behind the nose, or around the eyes and cheeks. Pressure can build up as a result of allergies, or a sinus infection following a cold or the flu. When sinuses are blocked or inflamed, mucus can't drain. Then, headaches may occur. These headaches often feel worse first thing in

the morning. Sometimes, people believe that migraine headaches are "sinus" headaches.

## Cluster Headaches

Cluster headaches are known for their severity and intensity. The pain strikes with little warning, and the attacks come in groups, or clusters. Each headache often lasts 30 to 45 minutes. Most people suffer up to four a day during a cluster period. These headaches occur on one side of the head. They rarely switch sides between attacks. The pain usually begins as a stabbing sensation over one eye. It then moves to the forehead, temple and cheek on the same side of the face. Cluster headaches aren't hereditary. They seem to affect men more than women. Many sufferers are smokers. However, definite causes are unknown.

## Treatment

See your doctor for diagnosis and treatment if you have frequent or severe headaches. Often, cluster headaches

are treated with medication. For other types, your doctor may recommend an over-the-counter pain reliever, lifestyle changes or other treatments. You may need counseling if your headaches come with depression or anxiety, for which the MAP should be contacted at (858) 571-1698 or 1-800-342-8111. Some techniques that you may want to try once you have been diagnosed, but still are being studied, include:

**Relaxation training** - Recognize the body's response to stress. You'll also learn how to reduce stress.

**Progressive muscle relaxation** - Different muscle groups are tensed and then relaxed in a certain order.

**Biofeedback** - The body's physical responses are monitored. This helps perfect relaxation techniques.

For questions with respect to dealing with headaches or any health/wellness issues please contact the 24-Hour Nurse Hotline at 800-251-6181 or [www.healthforums.com](http://www.healthforums.com).

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## ALTERNATIVE MAINTENANCE MEDICATION REFILL PROGRAM

As a reminder, the new "Maintenance Choice" program will go into effect January 1, 2009 permitting Plan A PPO Plan participants to refill their prescriptions for maintenance medications (i.e. those expected to be taken regularly for an extended period of time) at any local CVS Pharmacy instead of via mail-order.

Presently, after filling an initial 30 day supply of a newly prescribed maintenance medication at any participating CVS/Caremark pharmacy all refills (routinely an 84-90 day supply) must be ordered pursuant to a second prescription being filed with or called into a CVS/Caremark mail order facility which receive lower pricing and handling fees than would otherwise be available at local pharmacies.

Under this new program, as an alternative to the continued use of the online/telephonic mail order renewal process, it will become possible for participants to fill both new prescriptions and most refills of a maintenance medication at any local CVS pharmacies which can be identified at [www.cvs.com](http://www.cvs.com) on their Home Page under CVS/pharmacy Stores. Further, all such refills will be filled at the same lower pricing as would have been applicable if they were procured through a CVS/Caremark mail order facility.

Please note that under this program only CVS pharmacies

will be able to process eligible maintenance medication refills for 84-90 day supplies, while all other CVS/Caremark participating pharmacies will still be able to fill new prescriptions for all medications and all refills of non-maintenance medications. Refills for less than 84 days must still go through mail-order.

Should you have any questions relative to the above, please contact the Trust Office at (858) 569-6322 or (800) 632-2569, x-310.

### HEALTH INFORMATION SOURCES

Caremark - [www.Caremark.com](http://www.Caremark.com); Specialty medications - 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](http://www.healthgrades.com), [www.leapfroggroup.org/](http://www.leapfroggroup.org/), [www.Calhospitalcompare.org](http://www.Calhospitalcompare.org) or [www.hospitalcompare.hhs.gov](http://www.hospitalcompare.hhs.gov).