



CONNECT TO HEALTH

For Your Well-Being

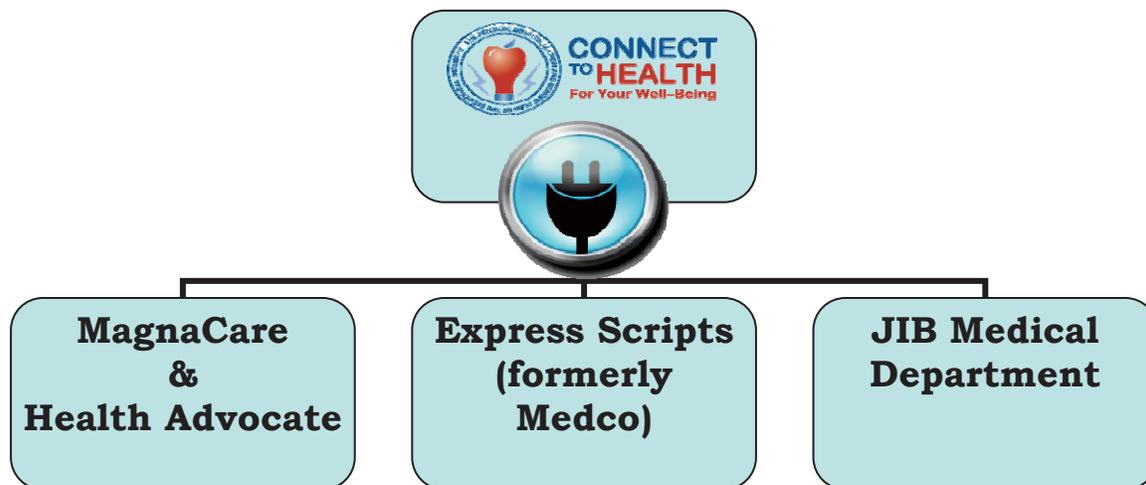
September 2012

Welcome to the latest *Connect to Health* newsletter, provided to you by the Pension, Hospitalization and Benefit Plan of the Electrical Industry (“PHBP”).

In this issue:

- A summary of the many benefits offered to you as a participant in the PHBP that can help you and your family make the connection to good health.
 - The PHBP takes a new direction in health and wellness.
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Make the Connection!



Building a Healthier Health Plan by Building a Healthier Membership.

The health of the PHBP (“the Plan”) is connected to the health of the participants. Staying healthy is an important way, not just for your well-being and that of your family and friends, but also a way of making an important contribution to maintaining the high level of benefits for you and other IBEW Local 3 members, both active and retired. If every member takes just one step towards a healthier lifestyle, the positive results will yield rewards now and for years to come for you and your health plan.

The Plan, which is funded solely by employer contributions, spent

approximately \$310,000,000 in benefit plan expenses for the year ended 9-30-11. This includes:

- \$136 million for hospital coverage,
- \$115 million for medical coverage, and
- \$59 million for prescription drugs.
- The total expenditure just for health coverage represents an average of \$4,180 per each individual covered life in the Plan, which includes all active and retired participants, their spouses and eligible children.

As you know, active and retired participants do not pay any premiums to participate in the Plan and there is an extension of health coverage of up to one (1) year while participants are unemployed and available for employment. Your health plan provides superior benefits and hopes to be able to maintain them into the future.

Many participants do not understand the financial pressure that is on your health plan to sustain the excellent coverage that is afforded to all. One way you can help the Plan to continue its financial stability is to commit to a healthy way of life.

Did You Know....?

A review of the overall health of the PHBP population shows that just in the last year:

- *229 of our participants had a heart attack*
- *96 had strokes*
- *85 had stents or bypass surgery.*

Clearly, our population has a large occurrence of cardio-vascular disease.

The bad news is that, besides being extremely costly to the Plan (total cost of heart-related illness was approximately \$14.5 million last year) and to the participant in medical expenses and lost wages, this disease will cause immense suffering to the participant and his or her family members.

The good news is that, with education, lifestyle change and medications where needed, the disease can be controlled and even eliminated if changes are made early on.

Keeping you healthy will help to lower the costs to the Plan in the long run. Throughout the country, there is a focus on achieving better health. The concepts are easy to understand, but

getting people to change is difficult and it takes time. But, if we do not start now and succeed, eventually the costs become impossible to sustain and the level of benefits cannot be maintained.

It is imperative for those of you who are in good health to make sure that you and your family maintain a healthy lifestyle. It is just as important for those of you who are not in good health to manage your health by getting the best care and by following the directions of your health care providers.

As a worker or a family member of a worker in the electrical industry, you know how important a good foundation and a good structure is for a good and lasting product. Whether it be eating healthier and exercising more or avoiding smoking, alcohol consumption and addictive drugs, we need everyone to succeed in making good choices, using the resources that the Plan provides to you. We are excited about putting together a program that promotes health and uses our current providers. MagnaCare and Express Scripts, and the JIB Medical Department will be able to help those with chronic illnesses such as diabetes, cardiovascular problems, asthma and osteoporosis.

Your Connect to Health Program gives you many valuable tools to help you reach the goal of good health.

MagnaCare

As a participant in the PHBP, you have access to the MagnaCare network of over 70,000 provider locations and over 220 hospitals in the tri-state area. By staying in the MagnaCare network, you limit your out-of-pocket cost (which is good for the health of your pocketbook). In addition, MagnaCare offers these valuable web-based benefits:

- Valuable articles on wellness and prevention

- Easy location of a provider or facility by area and specialty
- An easy way to nominate a non-network provider for participation in the MagnaCare network.

For more information go to www.magnacare.com or call 1-877-624-6210.

Health Advocate

Health Advocate is a valuable benefit which can help you and your family navigate the healthcare system and maximize your benefits.

Services provided by Health Advocate include:

- A Personal Health Advocate (PHA)
- Clinical services that can help you find a provider and even schedule appointments for you
- Assistance for you and your family for a wide spectrum of health related issues and questions.

For more information about Health Advocate, contact them at 1-866-799-2723.

Express Scripts (formerly Medco)

The Express Scripts website offers many easy to use tools to meet your prescription drug benefit needs:

- Order prescription refills — and request renewals
- Check the status of your order
- Search for a local retail pharmacy
- Get extra claim forms and mail order envelopes
- Research valuable drug information
- Review your prescription plan guidelines
- Obtain pricing and coverage information

Express Scripts also offers a therapeutic resource center that was created to provide resources and information about medications used to treat chronic health conditions. Each resource center provides access to our pharmacists who specialize in the medications used to treat specific long-term conditions.

- Cardiovascular
- Diabetes
- Neuroscience
- Oncology
- Pulmonary
- Women's health
- Specialty

For more information visit the website at www.medco.com or call 1-800-818-0883.

The JIB Medical Department.

The Medical Department at the Joint Industry Board is a benefit provided by the Pension, Hospitalization and Benefit Plan of the Electrical Industry for use by its eligible active and retired participants and dependents.

The philosophy of the Medical Department is to combine the warm, friendly, personalized approach of a traditional family doctor with state-of-the-art medicine. Your primary care physician works together with our specialists to ensure your good health. With expanded diagnostic and therapeutic programs and services, the Medical Department can serve much of your family's health care needs. And, when you use the services of the Medical Department, there are no co-pays!

Some of the services you can receive at the JIB Medical Department include:

- Annual Physicals, adult and pediatric
- Annual Eye Examinations

- GYN Examinations and PAP Smears
- Mammograms
- Nutritional Counseling
- Lab Tests, X-rays and Sonograms
- Electrocardiograms (EKGs)
- Vision Benefits

An exciting new benefit offered exclusively at the JIB Medical Department is the **CardioPrevention Program (CPP)**. A few additional blood tests and a 15-minute special sonogram of the arteries in your neck is harmless, easy and painless. It can measure much better than traditional tests whether or not a person is at risk for atherosclerosis (hardening of the arteries). Controlling atherosclerosis can prevent a heart attack or a stroke. The CPP detects the changes of atherosclerosis at a very early stage, and all the things causing it and making it worse, when much can be done to prevent any problems. **This has the chance of preventing up to 95% of heart attacks and strokes!** If you are interested in this very valuable program, **request the CPP when you make your appointment for your annual exam at the JIB Medical Department.**

To make an appointment at the JIB Medical Department, please call (718) 591-2014.

PHBP Area Group Practices

You are able to get your adult annual well-care visit 100% covered by the PHBP at the ten conveniently located multi-specialty group practices. These practices are participating providers in the MagnaCare network. Before this improvement, there would have been a \$25 co-payment for adult annual well-care visits received at these practices. Please note that co-payments for all other services, other than the annual adult well-care visits, will apply.

You can find out more about each PHBP Area Group Practice by visiting the JIB website at www.jibe.org

Moving in a New Direction

In April of 2011, the PHBP, as part of its *Connect to Health* program, embarked upon a wellness and disease partnership with Healthways. While many participants took advantage of the Health Risk Assessment survey and biometric screenings that were offered through Healthways, participation in the program was not as great as we had hoped. The goal was to engage as many participants and their family members in a program that would actively assist them in managing and improving their health and well-being.

Effective October 1, 2012, the Plan will be terminating its relationship with Healthways. Instead, the PHBP will be developing a new and improved *Connect to Health* program designed specifically to meet the needs of participants and family members. Local 3 members have special needs and a program designed around those needs is necessary for a successful wellness and disease management program to be effective.

If you have any questions about locating health programs similar to those in which you may currently be engaged with Healthways, please contact Health Advocate at 1-866-799-2723 and they will make every effort to assist you.

MagnaCare + Health Advocate + Express Scripts + JIB Medical Department; all are part of the PHBP network of services that help you ***Connect to Health.***