



WISCONSIN ELECTRICAL EMPLOYEES BENEFIT FUNDS



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LOCAL UNIONS #14, 127, 158, 159, 388, 430, 577, 890
NATIONAL ELECTRICAL CONTRACTORS ASSOCIATION-WISCONSIN CHAPTER

November 26, 2014

To all eligible Participants and their eligible Dependents:

The Board of Trustees is pleased to announce that **effective January 1, 2015 the following Benefit Improvements on** (Smoking Cessation, Live Health Online Option, Incoming Reciprocal Rate Adjustment, Reduction in Prescription Drug maximum Out-of-pocket expense and Chiropractic Benefit adjustment) have been made to the Wisconsin Electrical Employees Health and Welfare Plan:

Effective January 1, 2015 a Smoking Cessation Program will be covered at 100% through your Prescription Drug Benefit through Sav-Rx. **Only two (2) - 90 day supplies of smoking cessation therapies will be approved within a calendar year as long as they have a Prescription from a Physician.**

Step One: Three month trial of Over the Counter (OTC) smoking cessation products which may be used in combination – i.e. Nicotine patch, lozenge, gum etc. Note: OTC products will be covered under the prescription drug benefit at 100% as long as they have a prescription from the physician.

Step Two: Three month approval of generic prescription smoking cessation products (i.e. bupropion, generic Zyban) following failure / intolerance/ allergy/ contraindication to OTC products. These will be covered at 100%.

Step Three: Approval of brand prescription smoking cessation products (i.e. Chantix, Nicotrol) following intolerance and/or allergic reaction of OTC and generic prescription products. These will be covered at 100%.

Effective January 1, 2015 the Wisconsin Electrical Employees Health and Welfare Plan is pleased to announce they have **added a Live Health Online Option** to your Health and Welfare Plan. **(Please see the attached insert which describes the program in greater detail and provides answers to frequently asked questions).**

The LiveHealth Online feature has been added to your program when you may talk face to face to a doctor via your own computer or mobile device that has video capability anytime 24 hours per day – 365 days a year.

With Live Health Online the cost of the visit \$49 is billed to the Plan without cost sharing on your part. The most common uses LiveHealth online are common colds, the flu, fevers, rashes, infections and allergies. It's faster, easier, less expensive and more convenient than a visit to an urgent care center.

Effective January 1, 2015 for Incoming Reciprocal Health and Welfare **Contributions:** the amount transferred from the total contribution received per hour worked to your Health Reimbursement Account (aka Flex) will be increased from fifty cents (\$.50) per hour worked to one dollar (\$1.00) per hour worked from of the incoming reciprocal contribution received.

Effective January 1, 2015 the dollar limits placed on **Chiropractic Benefits** of \$12 per therapy, \$50 on the initial visit \$40 per manipulation and the \$120 for diagnostic x-ray will be removed. Chiropractic Benefits will continue to have a maximum of 30 follow up visits per eligible individual per calendar year limitation. Diagnostic X-ray will remain at 1 per eligible individual per calendar year including initial and follow up charges. Manipulation limit remains at 1 per visit and Therapy remains at 1 per visit.

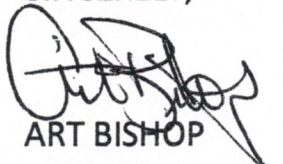
Effective January 1, 2015 the Plan has made a benefit improvement where you will have a lowered maximum out of pocket expense liability of \$5,600 for each individual and \$10,200 per family for Prescription Drugs. The Prescription Program will work as it has in the past where you pay copays for each script, \$10 for Generic

ro \$50 for Brand name medication. The Plan will cover the first \$10,000 of Prescription Drug Expenses after which the Plan pays 50% of prescription drugs up to a \$5,600 per individual out-of-pocket maximum or \$10,200 per family out-of-pocket maximum. If the out-of-pocket maximum has been reached, the Plan will pay at 100% for the remainder of the calendar year.

Effective January `1, 2014 , Federal Law (the Affordable Care Act) requires the Fund to annually advise you that you can opt out of the Fund's Flexible Benefit Account. You should contact the Fund Office to request an Opt-Out Election Form if you desire to pursue an opt-out. Please Note: that an opt-out election will result in the permanent forfeiture of the assets held in your HRA (aka Flex) Account at the time of the opt-out and will prevent the Plan from crediting future contributions to your HRA account until you are eligible to re-enroll in the HRA program and do so. PPACA requires plans to offer participants the ability to opt out because HRA coverage could jeopardize a participants ability to receive a government subsidy if they purchase coverage through the exchange. However, a participant would not qualify for a subsidy during periods in which he/she is covered by the Fund (nor would he/she need exchange coverage if covered by the Fund).

PLEASE FEEL FREE TO CONTACT THE BENEFIT OFFICE AT 608-276-9111 OR 800-422-2128 WITH ANY QUESTIONS.

SINCERELY,

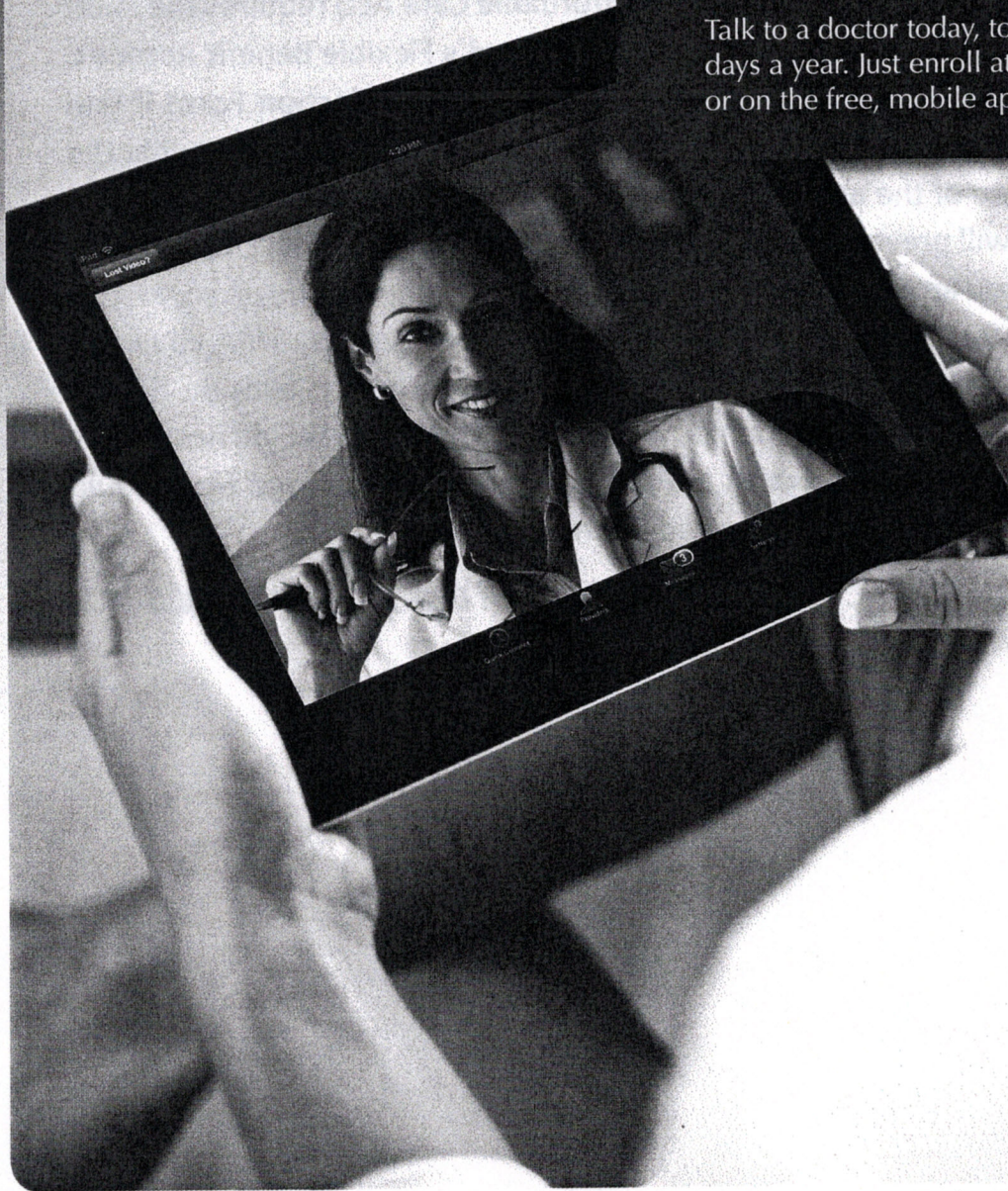


ART BISHOP
ADMINISTRATOR

LiveHealth Online

Easy, fast doctor visits. All from the comfort of your own computer or mobile device.

Talk to a doctor today, tonight, anytime - 365 days a year. Just enroll at livehealthonline.com or on the free, mobile app.



Anthem.  
BlueCross BlueShield

LiveHealth[®]
O N L I N E

Now you can get the health care you need without all the hassle.

Have a health question? Under the weather? With LiveHealth Online, you don't have to schedule an appointment, drive to the doctor's office, and then wait for your appointment. In fact, you don't even have to leave your home or office. Doctors can answer questions, make a diagnosis, and even prescribe basic medications when needed.*

With LiveHealth Online, you get:

- Immediate doctor visits through live video.
- Your choice of U.S. board-certified doctors.
- Help at the same cost as your regular doctor visits.
- Private, secure and convenient online visits.

Who are the doctors who use LiveHealth Online?

- U.S. board-certified.
- Average 15 years practicing medicine.
- Mostly primary care physicians.
- Specially trained for online visits.

When can you use LiveHealth Online?

As always, you should call 911 with any emergency. Otherwise, you can use LiveHealth Online whenever you have a health concern and don't want to wait. Doctors are available 24 hours a day, seven days a week, 365 days a year. Some of the most common uses include:

- Cold and flu symptoms such as a cough, fever and headaches
- Allergies
- Sinus infections
- Family health questions

Start a conversation now.

Just enroll for free at livehealthonline.com or on the app, and you're ready to see a doctor.

*As legally permitted in certain states

Download the app now!

apple.com



play.google.com/store



LiveHealth Online is the trade name of Health Management Corporation, a separate company providing telehealth services on behalf of Anthem Blue Cross and Blue Shield.

Anthem Blue Cross and Blue Shield is the trade name of: In Colorado: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. In Connecticut: Anthem Health Plans, Inc. In Georgia: Blue Cross and Blue Shield of Georgia, Inc. In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc., dba HMO Nevada. In New Hampshire: Anthem Health Plans of New Hampshire, Inc. In Ohio: Community Insurance Company. In Virginia: Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield in Virginia, and its service area is all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123. In Wisconsin: Blue Cross Blue Shield of Wisconsin (BCBSWI), which underwrites or administers the PPO and indemnity policies; CompCare Health Services Insurance Corporation (CompCare), which underwrites or administers the HMO policies; and CompCare and BCBSWI collectively, which underwrite or administer the POS policies. Independent licensees of the Blue Cross and Blue Shield Association. *ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association.



Frequently asked questions

What is LiveHealth Online[®]?

With LiveHealth Online, you have a doctor by your side 24/7. LiveHealth Online lets you talk face-to-face with a doctor through your mobile device or a computer with a webcam. No appointments, no driving and no waiting at an urgent care center.

Use LiveHealth Online for common health concerns like colds, the flu, fevers, rashes, infections and allergies. It's faster, easier and more convenient than a visit to an urgent care center.

Why would I use LiveHealth Online instead of going to visit my doctor in person?

The choice to use LiveHealth Online is different for each person. For some, busy schedules, location or other conflicts make it hard to get to the doctor's office. It also depends on the type of health condition you have. For certain health concerns, there's just no substitute for going to the doctor in person. But other times, the convenience of having a doctor a click away can help you get the care you need when you need it.

LiveHealth Online should not be used for emergency care. If you experience a medical emergency, call 911 immediately.

When is LiveHealth Online available?

Doctors are available on LiveHealth Online seven days a week, 24 hours a day, 365 days a year.

How do I access the LiveHealth Online mobile app?

You can download the LiveHealth Online mobile app for free on your mobile device by visiting the App Store or Google Play.

Do doctors have access to my health information?

LiveHealth Online doctors can only access your health information and review previous treatment recommendations and information from prior LiveHealth Online visits.

If you are using LiveHealth Online for the first time, you will be asked to answer a brief questionnaire about your health before you speak with a doctor. Then the information from your first online visit will be available for future LiveHealth Online visits.

How does LiveHealth Online work?

When you need to see a doctor, simply go to livehealthonline.com or access the LiveHealth Online mobile app. Select the state that you are located in and answer a few questions. Best of all, LiveHealth Online may be a part of your health plan. So your visit may cost the same as a regular office visit copay or \$49, depending on your health plan benefits.

Establishing an account allows you to securely store your personal and health information for common health concerns. Plus, you can easily connect with doctors in the future, share your health history and schedule online visits at times that fit your schedule.

Once connected, you can talk and interact with the doctor as if you were in a private exam room.

How long does a LiveHealth Online session with a doctor usually last?

A typical LiveHealth Online session lasts about 10 minutes.

Not available with HRA plans and plans purchased through the Connecticut Health Insurance Marketplace known as Access Health CT.

How much does it cost to use LiveHealth Online?

LiveHealth Online may be a part of your health plan. So your visit may cost the same as a regular office visit copay or \$49, depending on your health plan benefits. To find out how much your visit will cost, enter your member ID on LiveHealth Online and the cost will be shown before you visit with a doctor.

You, your family and friends who are not an Anthem member can also use LiveHealth Online by paying the full cost of the visit, \$49.

Will I be charged more if I use LiveHealth Online on weekends, holidays or at night?

No. The cost is the same.

How do I pay for a LiveHealth Online session?

LiveHealth Online accepts Visa, MasterCard and Discover cards as payment for an online visit with a doctor. Please keep in mind that charges for prescriptions aren't included in the cost of your doctor's visit.

Can I get online care from a doctor if I'm traveling or in another state?

As long as you are located in a state where LiveHealth Online is available, you can get online care. To determine if online visits with a doctor are available in your state, please visit the map at livehealthonline.com and view the state map at the bottom of the home page.

Why do some states offer prescriptions after my visit and other states don't?

Some state laws require a face-to-face visit before allowing prescriptions. Every state is different and these laws change often. Please visit livehealthonline.com regularly to see if online visits with a doctor are available in your state. Please note that doctors using LiveHealth Online are not able to prescribe controlled substances or lifestyle drugs.

Do I have what I need to access doctors through LiveHealth Online?

To find out how to use LiveHealth Online on your computer or mobile device, go to livehealthonline.com and select the **About** tab and scroll down to the *More Information* section on the left side of the page.

Who do I get in touch with if I still have questions?

You can email customersupport@livehealthonline.com or call toll free at 1-855-603-7985.

If you send us an email, please be sure to include your:

- Name
- Email address
- Phone number where you can be reached



LiveHealth
ONLINE