



Saint Paul Electrical Workers

BENEFITS NEWS

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New Programs to Begin January 2006

Prescription Safety Eyewear Discounts

The Trustees of the Medical Plan have made an arrangement with **Walman Optical** (no affiliation with Wal-Mart) that will allow members to purchase prescription safety eyewear at a significant discount off of the retail cost. The member would be able to submit a claim for reimbursement to the Medical Plan under the normal vision coverage benefit (up to \$160.00 annually for any/all prescription eyewear).

Walman Optical has been in the eye care business since 1915 and has been providing industries with occupational eyewear services for over 25 years. **Walman Optical's** products meet or exceed current ANSI Z87.1-2003 Standards. **Walman Optical** offers a wide variety of frame selections from the industry's leading safety frame manufacturers.

Here is how the program will work. First you must contact the Medical Plan office to confirm you are eligible for reimbursement under the vision coverage benefit. Then the Plan office will send you an approved **Walman Optical Authorization form** and a list of participating providers. Take the Authorization form to any participating provider and select your safety prescription eyewear, pay for your eyewear and submit the completed Authorization form to the Plan office for reimbursement. You must use a participating provider to purchase the safety eyewear; however, you may use a provider of your choice for the eye examination.

The program is set to begin January 1, 2006. Contact the Plan office for the Authorization form and additional information.

Prescription Drug Mail Order Program

Effective January 1, 2006, the Trustees will initiate a mail-order prescription drug program through the Plan's Pharmacy Benefit Manager, **Caremark**. Caremark will be sending out information to all members mid to late December describing the program in detail.

Using the mail order prescription drug program, you will be able to receive a ninety (90) day supply of medicine for a reduced co-insurance amount. Caremark has been instructed by the Trustees to only provide thirty (30) day supplies of prescription drugs through the current retail service. Anyone currently receiving ninety (90) day supplies through a retail pharmacy will only be able to fill a thirty (30) day supply beginning January 1, 2006; however, by using the mail order program, the member will be able to receive a ninety (90) day supply, usually at a reduced out-of-pocket co-insurance. The amount of money you may save will be a function of the type of drug you are taking and what additional discounts are available by using the mail order program.

In order to begin using the mail order program, all you have to do is:

- ▶ Have your doctor give you a prescription for your maintenance medicine indicating a ninety (90) day supply with three (3) refills.

- ▶ Then complete the Caremark Mail Service order form (this form will be sent to you by Caremark) and send it with your new prescription to Caremark.
- ▶ You may also have your Doctor call Caremark at **1-800-378-5697** to begin your mail service program.

Once you start the program, you may use *Caremark.com* to order refills, check coverage, prescription cost and more.

Watch for the "Welcome Kit" from Caremark due to be mailed mid to late December, the program begins January 1, 2006.

Pension Plan Amended

The St. Paul Electrical Construction Pension has been amended by the Trustees. Effective July 1, 2005, participants now may be able to retire early (age 58-61) without a reduction in benefits if they meet either of the following eligibility requirements:

- ▶ 1000 Hours of Service in the Plan Year immediately preceding the Plan Year of retirement, or;
- ▶ Average of 1000 Hours of Service over the five (5) Plan Years immediately preceding the Plan year of retirement.

Prior to the amendment, a participant must have had a minimum of 1000 Hours of Service in the Plan year immediately preceding the Plan year of retirement in order to be eligible to receive an unreduced early retirement benefit between the ages of 58 to 61.

The Trustees have just completed updating the Summary Plan Description for the Construction Pension. The new booklet will be mailed to all participants in early January 2006.

Medical Plan Changes and Updates To the Plan and SPD

The Trustees have completed a full review of the Plan Document and have restated it effective January 1, 2005. The Trustees are now developing a new Summary Plan Description and hope to deliver that to all participants sometime in January 2006.

The Trustees have changed the benefit for participants receiving Free Medical Coverage during periods of short term disability or lost time under Workers Compensation. The maximum number of months of Free Coverage has been established at thirty (30) months for any single continuous period disability for either a work-related or non-work related injury or illness that prevents the participant from working in Covered Employment.

Cor Solutions Disease Management Program

The Trustees want to remind you about the Disease Management Program in place for all eligible participants and dependents. The program identifies individuals with chronic illnesses (such as hypertension, diabetes, heart failure, etc.) and assists them in understanding the illness and how to manage treatment better to improve overall health and well being.

For more information on how the Disease Management Program works call **Cor Solutions** at **800-343-6311, ext 2148** or visit their website at www.corsolutions.com.

Wellness Program Using Health Dynamics

The Health Dynamics wellness program will continue in 2006.

The Trustees added this program in 2001. The Health Dynamics annual exam is a comprehensive physical and medical history risk analysis aimed at improving health and reducing health risks. The cost of the entire program is covered by the Plan 100% and also includes incentives for participants to continue in the program year after year. Eligible participants, and their spouses may use the Health Dynamics program. Each will receive a \$50.00 deductible rebate after the first year of participation and an additional \$10.00 for every consecutive year of participation after that.

Two locations are available in the Twin City Area:

Occupational Medicine Consultants
6515 Barrie Road
Edina MN 55435
(952) 920-5663

Performance Plus
2543 7th Ave East
North St. Paul MN 55109
(651) 429-9891

Call today to set up an appointment. The benefit for Health Dynamics is not available for participants that are Medicare eligible and covered by either the Medica Group Prime Solution plan or the AARP plan.

Benefits Office Launches Website

The Benefits Office has launched a website containing information on all the benefit plans for IBEW Local Union 110 members, including: Medical Plan, Pension Plans, Vacation and Holiday and Retirement Medical Funding Plan.

Also included on the sight are links to other important resources regarding your benefit programs and contact information on benefits office staff and the Board of Trustees.

You will also find copies of recent Benefits Newsletters, Pension Plan investment rates of return and various forms you can download to print for claims filing, and so on.

Go to www.ibew110.org/ASC and bookmark the homepage for future reference.

The Trustees are planning on developing the site further to include personalized benefit information access through a secure portal. The benefit detail a member will be able to view will include hours reported by his employer, vacation benefits available (by voucher), Pension Service Accrual, Supplemental Pension account balance and more.

Watch future newsletters for more updates and visit our site frequently for the latest in benefits information from IBEW Local Union 110.

The site can be found at www.ibew110.org/ASC

HOLIDAY OFFICE CLOSINGS

The office will be closed for the Holidays on:

December 23, 2005
December 26, 2005
January 2, 2006

