

Back to School To-Dos for a Healthy New Year

The start of a new school year is just weeks away which means it's time to think about your back-to-school to-do list. It's school supplies, new clothes, and lunch box snacks, but it's also check-ups and vaccines. Back to school is a great reminder to get annual immunizations, such as MMR, DTaP, and annual screenings and exams such as hearing tests and eye exams. And don't forget dental check-ups which should happen twice a year!

If you have kids who play school sports, remember to get a sports release form on file with your school so your child can participate in their chosen sport. A sports evaluation or annual physical is needed to be cleared for play. And, if your child requires medication at school, such as an inhaler, EpiPen or allergy medicine, be sure to have those ready for day one, as well as the needed forms from your doctors.

It's also a great time to get into healthier routines with sleep and diet to be ready for success for this school year. Slowly start shifting wake times earlier and earlier to ready your child for their school start time and start making bedtime earlier and earlier each night. Even adjusting by just 15 minutes each day will make the big adjustment to their sleep schedule easier to manage.

And, don't forget about diet! It's time to fuel up for brain power and success in school. Leave summertime treats and unpredictable mealtimes behind and plan meals that will keep kids' energy levels up and minds sharp to last a long day at school. Think proteins, whole grains and fresh produce.

Be sure to also check in on your child's mental health especially if this year is a big year of change for them. Perhaps they will be attending a new school? Maybe they will be taking a heavy courseload? Maybe they will be in their senior year and stressed about their plans for after graduation? Check in with your college kids as

(continued →)



Immunization and well-visit information as well as mental health care coverage can be found in the

Health Plan's Summary Plan description at

**[www.ewtf.org/
health-care-plan/
plan-overview/](http://www.ewtf.org/health-care-plan/plan-overview/)**



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well. Even though they aren't little kids anymore, they still need structure and a plan for success, and they too could be struggling with mental health concerns related to school and life living away from home.

The EWTF Health Plan has comprehensive coverage for

well-visits and immunizations for dependent kids up to the age of 26. Your eligible children are covered under this Plan for regular wellness visits and examinations. Your benefit includes the required childhood immunizations. Benefits will be covered at 100% with no cost sharing or deductible according to the following maximums:

- Children from birth through age 23 months for a maximum of ten visits; and
- Children age two through age 26 for a maximum of one visit per year.

Immunization and well-visit information as well as mental health care coverage can be found in the Health Plan's Summary Plan description at www.ewtf.org/health-care-plan/plan-overview/.

Revive is also at the ready, 24 hours a day, seven days a week, to help our members and their dependents work through mental health concerns. Our EWTF Health Plan also allows for counseling sessions and in-patient and out-patient mental health treatment. Additional mental health resources can be obtained by registering for the Revive program by calling **800-327-2251** or via <https://member.myrevive.health/selfsignup?code=IBEW>. Use code IBEW. You can also download the Revive app for your smartphone or tablet to explore all that the program can offer you.

SCAN this QR code to access all of the valuable links mentioned in this issue of *Through the Wire*.



Brand-Name

If you have ever picked up a prescription drug at a pharmacy, you were likely asked if you wanted the pharmacist to fill the prescription with the generic version or name-brand version. You know there are cost-savings but what about the effectiveness of the generic version? Is it really the same medication? Will it work in the same way as the brand-name medication?

Generic medications contain the same active ingredient—the actual medication itself—and are formulated to work in the same exact way as the brand-name versions. The difference between the two can sometimes lie in the inactive ingredients, such as fillers, dyes and preservatives. Sometimes these inactive ingredients can affect people with allergies, which is when the difference between generic and brand name matters.

Generic medications cost less because manufacturers do not have to repeat the research and clinical trials, which can be very costly, that were performed by the brand-name manufacturer. Lower production costs are passed on to consumers in the form of a less expensive version of the brand-name medication. To be clear, though, generic medications must be proven to be the bio-equivalent of the brand-name medication to yield the same effectiveness and they are also held to the same safety and quality standards as brand-name drugs. They may look different in shape, size, and/or color than the brand-name version or even from generic manufacturer to manufacturer, but they are held to the same standards.

vs. Generic: Are They Really the Same?

If you have an allergy to fillers, dyes or preservatives, speak with your pharmacist about whether it's safe for you to take a generic medication. Otherwise, take advantage of the cost savings afforded to you through the generic option.

Our pharmacy benefit manager, CVS Caremark, can answer the questions you may have by calling **1-800-626-3046**.

 **To learn more about your benefit coverage through CVS Caremark, go to <https://www.caremark.com> or visit www.ewtf.org/health-benefits-spd/prescription-drug-benefits/ to review your summary plan description.**



KNOW BEFORE YOU FILL

You have options on where to get your prescriptions filled but those options can vary in price. Below is the benefit coverage under our EWTF Health Plan.

PRESCRIPTION DRUG BENEFITS— Coverage for Standard Plan Members Only; NO Coverage for “H” Plan Members			
	Prescription Drug	Participating Pharmacy Participant Pays	Non-Participating Pharmacy Participant Pays
Retail (34-Day Supply)			
	Generic Drugs	\$10 copayment	\$10 copayment plus difference between the allowance and retail price
	Preferred Brand Name Drugs	\$25 copayment	\$25 copayment plus difference between the allowance and retail price
	Non-Preferred Brand Name Drugs	\$35 copayment	\$35 copayment plus difference between the allowance and retail price
Mail Order or CVS (90-Day Supply)			
	Generic Drugs	\$20 copayment	Not covered
	Preferred Brand Name Drugs	\$50 copayment	Not covered
	Non-Preferred Brand Name Drugs	\$70 copayment	Not covered



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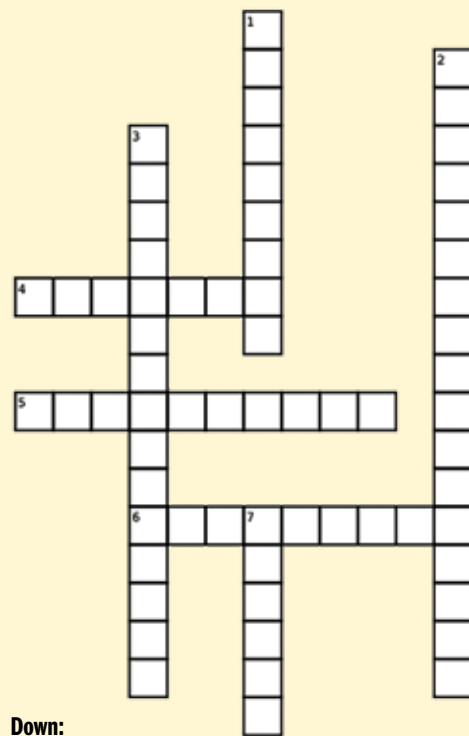
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KIDS' CORNER

I SCREAM FOR ICE CREAM



Down:

1. A brown flavor with nuts and marshmallows
2. A cool green flavor often served with chocolate chips
3. A flavor made with cookies mixed into vanilla
6. A rich brown flavor made from cocoa

Across:

4. A classic white flavor made from a bean
5. A pink flavor made from a sweet red berry
7. A light brown flavor that tastes like a hot drink

Answers:
Down: 1. rocky road, 2. mint chocolate chip, 3. cookies and cream, 6. chocolate
Across: 4. vanilla, 5. strawberry, 7. coffee