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## Get ahead of the curve.... Don't wait until your retirement



You work, earn hours and contributions towards your Southern California IBEW-NECA Defined Benefit, Defined Contribution and/or Retiree Health Plans. Your transition to retirement should be easy, right? But have you kept the Administrative Trust Funds Office informed?

Marriage, birth of a child, divorce... Life events happen to all of us! Providing the below listed items to the Administrative Trust Funds Office in advance, will help the transition and perhaps expedite the process of retirement.

It can help to get a head start by making sure the Administrative Trust Funds Office has the necessary documents:

1. **Proof of Age** – Provide a copy of your certified birth certificate
2. **Married?** Provide a copy of your certified marriage certificate and spouse's birth certificate
3. Keep your **Beneficiary Designation** Form up-to-date
4. **Divorced, Legally Separated or Annulment?** Provide a copy of the Final Judgment of Dissolution of Marriage, Legal Separation, Annulment, and Community Property Settlement Agreement related to each divorce
5. **Widow/Widower?** Provide a copy of the certified death certificate
6. **Served in the Military?** Provide a copy of your discharge papers
7. **Retiring with an Early Retirement Benefit?** Remember to deactivate any type of contractor's license to avoid suspension of benefits
8. **Have a Medicare card?** Provide a copy of your Medicare card

## The Annual Pension Verification Process Is Here

If you are receiving a pension benefit from the Southern California IBEW-NECA Pension Plan (the Plan), you received an Annual Pension Verification (APV) packet from the Administrative Trust Funds Office back in July. The packet included forms you need to complete and send back to the Administrative Trust Funds Office as soon as possible.

The Annual Pension Verification process takes place every year to confirm that:

- Your mailing address and other demographic information hasn't changed;
- You received all your pension checks from the prior year; and
- You're not working in any employment or hold any license prohibited by Plan rules.

The Administrative Trust Funds Office recently sent reminders to everyone who still needs to complete and mail in their forms.

**IMPORTANT! If you do not complete and return the forms from your APV packet by December 15 of this year, your Southern California IBEW-NECA Pension Plan monthly pension benefit payment will be withheld and your participation in the Southern California IBEW-NECA Retiree Health Plan will be cancelled beginning January 1, 2019.**

It is your responsibility to make sure your Pension benefits and your participation in the Retiree Health Plan continue, without interruption. View the APV process [video](#) for more information.



## COBRA Rates for 2019

Effective January 1, 2019, there will be new rates for COBRA continuation coverage under the Southern California IBEW-NECA Active Health Plan. If you are currently on COBRA continuation coverage, the Administrative Trust Funds Office will soon send you a letter that includes these rates and your coverage options going forward.

The Health Fund offers two COBRA continuation coverage benefit options:

- Core option: Includes medical/behavioral health, prescription drug benefits and Member Assistance Program
- Core Plus option: Includes coverage available under the Core option and adds dental and vision benefits.

You or your dependents can use monies in your Health Reimbursement Arrangement (HRA) to pay for COBRA continuation coverage if you lose coverage under the Active Health Plan for any reason other than Non-Covered Electrical Employment. Contact the Administrative Trust Funds Office for more information on your HRA benefits.

## Subsidized COBRA

The subsidized COBRA program is partially funded through employer contributions. The current subsidized rate under the program is \$50 per month. The program is available for the first three consecutive months of COBRA continuation coverage. On the fourth month of COBRA coverage, you or your dependent(s) will pay the non-subsidized COBRA rates for the remainder of the COBRA coverage period.

Please contact the Administrative Trust Funds Office for details on who is eligible to participate in the subsidized COBRA program.



## Passing On Financial Security to Loved Ones While Enrolled in the Active Health Plan

Active Participants in the Southern California IBEW-NECA Health Trust Fund can rest assured knowing that their loved ones may receive a Life Insurance benefit through Anthem Life and Accidental Death & Dismemberment, should the unexpected or unfortunate happen. Remember, this benefit is only for Active Participants, not enrolled in COBRA.

The Active Health Plan's Life Insurance benefit through Anthem pays \$50,000 to your listed beneficiary, should you pass away. In the event of an eligible dependent spouse's death, or the death of an eligible dependent child up to age 26, the participant may receive a Life Insurance benefit of \$1,500 or \$750, respectively.

While the Anthem Life Insurance benefit can provide your family with added financial security after the death of a participant, there are times when the benefit can begin earlier. If a participant suffers from a terminal illness, meaning there is a life expectancy of less than 12 months, the participant may be eligible for the Accelerated Death Benefit. This benefit lets you receive up to 80% of the total Life Insurance benefit (or \$40,000). When applying for the Accelerated Death Benefit, you must provide proof of the terminal diagnosis to Anthem.

Eligibility for the Life Insurance benefit typically ends when you are no longer an Active Participant, except in the case of total disability. If you are totally disabled while enrolled in the Active Health Plan and before your 60<sup>th</sup> birthday, you can apply for a waiver of Life Insurance Premium benefit (for Participant-only coverage).

For more information regarding these benefits please see Section 14 of the Active SPD and the [Anthem Life Insurance Guide](#).



## Coming Soon: Open Enrollment for the Retiree Health Plan

The annual open enrollment period for the Southern California IBEW-NECA Retiree Health Plan will take place in November to December. During the open enrollment period, you may choose to enroll in a different Retiree Health Plan medical option beginning January 1, 2019.

To change your medical plan option, you may visit our website at [www.scibew-neca.org](http://www.scibew-neca.org) and obtain the "Retiree Health Plan Medical Enrollment Form".

The Administrative Trust Funds Office will not change your enrollment until it receives all of the required documents. The Administrative Trust Funds Office must receive all properly completed forms on or

before December 7, 2018 for a January 1, 2019 effective date. REMINDER: No action is required if you do not want to make a change.

As a reminder, the prescription drug benefits offered through the Retiree Health Plan have been deemed by the Health Plan's actuary to be equal to or greater than Medicare Part D benefits. During open enrollment, you and your eligible spouse should NOT enroll in a separate Medicare Part D (prescription drug) plan. Enrolling in Medicare Part D may cause problems with your enrollment in the Retiree Health Plan, which can cause you to lose coverage.

# Emergency Room, Urgent Care or Virtual Visit? Know Where to Go

When you're not feeling well or if you've just been injured, where do you go for care? As a participant in the Southern California IBEW-NECA Active and Retiree Health Plan, you and your eligible dependents have options of where to receive treatment, such as an emergency room, urgent care centers, primary care physician's offices and even virtual provider visits online or over the phone.

But which option is the right one? Where you get care can depend on the type of injury or illness and the severity of your condition. Often, the best option is the least involved—meaning the least stress, travel and expense.

For serious medical conditions, always go to an emergency room. Serious medical conditions include:

- Heavy bleeding
- Major head, neck or spine trauma
- Sudden chest pain/change in vision
- Severe burns
- Major broken bones

For less-serious conditions, such as high fevers, minor burns or cuts, or other non-life threatening medical issues, consider visiting an urgent care center. Urgent care centers are staffed typically by licensed doctors and nurses and have walk-in appointments. Wait times and costs are often less than if you were to visit an emergency room.

For all other sickness and scrapes, such as rashes, sore throat, or minor infections, a regular office visit may be all that's needed. Visiting your primary care physician brings the added benefit of your doctor already knowing your health history, which can lead to better care. Primary care physicians often charge less than the ER or an urgent care center, which saves you and the Health Trust Fund money.

Visiting a doctor or registered nurse is more convenient than ever thanks to virtual visits. Using your computer, tablet or cell phone, you can now talk to and even see a provider from the comfort of your home. Many remote visits last up to 15 minutes, and some providers can even prescribe medication. Depending on which medical plan you are enrolled in, you can enjoy virtual visits by video chatting with board-certified providers day or night, any day of the year.

To learn more about virtual visits, go to the websites below or visit the Southern California IBEW-NECA Trust Fund Plan's website:

- Anthem Blue Cross: [livehealthonline.com](https://livehealthonline.com) (Active Health Plan only)
- Kaiser Permanente: [kp.com/getcare](https://kp.com/getcare)
- UnitedHealthcare: [myuhc.com](https://myuhc.com) (login required)





## Something Phishy: The Importance of Cyber Security

With so much of our time spent on the internet, cyber security has become an important part of protecting our identities and staying safe online. Criminals trying to access confidential data, like bank accounts, often use stealthy computer hacking methods, but it is often the old-fashioned methods of gaining your trust that can be the most effective and damaging. “Phishing” is when criminals pose as real and trustworthy people in order to obtain personal information from you.

Phishing scams typically start with fraudulent emails that seem legitimate and may even appear to be sent from an organization you know and trust (like your university, your internet service provider or your bank). While they look convincing, these

messages usually ask you to click on a link or download a file that will then download a virus to your computer automatically. Or, you may be asked to provide your personal information, like your Social Security or credit card number, or even answers to common security questions (such as the city you were born in) meant to protect your passwords. With your computer infected or private information in their grasp, criminals can break into your accounts and steal your identity.

When going online, it pays to be vigilant and to always be on the lookout for malicious websites and emails. Here are some ways to spot a phishing attempt:

- If you receive a mass email that claims to be from a trusted or reputable organization that you’ve never had ties with or that seems “off” from the organization’s usual emails because it is unexpected or the logo is different.
- If you are asked to click on links in an email, hover over the link to see the URL (it usually appears at the bottom-left of your browser); if the URL is overly long with random strings of letters, or if you don’t recognize the address, it may be a fake site.
- Flag emails that ask you to reply with your username and password; typically, you should never send your password in an email.
- Be wary of emails that are poorly written or try to manipulate your emotions.

In addition to keeping your guard up when checking email, it also helps to have strong cyber security software and to practice other good web browsing habits, like creating strong passwords and sticking to trusted websites.



## Don’t Forget About the Retiree Death Benefit

The Southern California IBEW-NECA Health Trust Fund’s Retiree Health Plan’s death benefit lets eligible retirees leave their loved ones with a one-time financial payout, which is in addition to Pension benefits. When an eligible retiree passes away, his or her beneficiary may be eligible to receive a lump-sum payment of \$1,000.

Eligible Retirees must fill out the Southern California IBEW-NECA Health Trust Fund – Retiree Health Plan beneficiary designation form to make sure the right person receives the benefit. A retiree may name multiple beneficiaries, at which point the \$1,000 will be divided equally (or as the retiree sees fit). If the beneficiary dies before the retiree, the death benefit will be paid to any other listed beneficiaries.

## Is Your Southern California IBEW-NECA Information Up to Date?

Keeping your personal information up to date with the Administrative Trust Funds Office helps ensure you and your dependents get the benefits you deserve. Whether you have had a life event like marriage or birth, or you’re not sure if you have a designated beneficiary for your retirement benefits, now is a good time to double check and contact the Administrative Trust Funds Office.

When you contact the Administrative Trust Funds Office, remember to check that your address, your and your dependent’s birthdates, Social Security numbers and other personal information are correct. Even if your Union has your updated information, the Administrative Trust Funds Office may not. You must still notify the Administrative Trust Funds Office with any changes to your personal information in order for your benefits to be processed correctly and promptly.

## Get Expert Medical Help with MedExpert

Knowing everything about your medical benefits and getting the most out of them can seem difficult. If you want help navigating the world of medical benefits and doctor visits, use MedExpert. MedExpert is a service staffed by medical professionals who can assist you with using your medical benefits, selecting a medical provider and even understanding a diagnosis. MedExpert is part of your benefits for being a participant in the Southern California IBEW-NECA Health Trust Fund. The cost of using MedExpert is covered entirely by the Fund, so there is no cost to you. You can contact MedExpert by calling 800-999-1999.



## Your Member Assistance Program Provides Help When You Need It

All Southern California IBEW-NECA Health Trust Fund participants and their covered dependents, as well as other household members, have access to the Member Assistance Program (MAP), a free and confidential service that helps you tackle many of life's toughest challenges.

The MAP can help guide you through troubling times and refer you to providers who can help the most. In addition, the MAP also offers up to three, free confidential counseling sessions for each personal problem that you are experiencing. Issues the MAP helps with include:

- Anxiety and stress
- Marriage and family issues
- Legal and financial consultation
- Drug and alcohol dependency

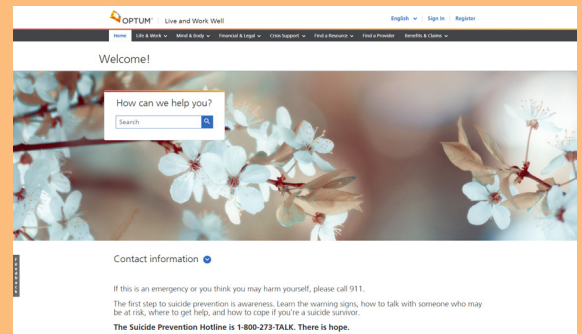
You can contact the MAP 24/7 by calling 877-22-LABOR (877-225-2267), or log on to [www.liveandworkwell.com](http://www.liveandworkwell.com) (access code: SCIBEW).

The MAP also includes online tools and resources, such as:

- Health and wealth estimators and calculators to help you assess your physical and financial wellness;
- Articles on topics like health and well-being, family and relationships, financial planning and workplace issues; and
- Online programs to help you de-stress, manage depression, stop smoking, and deal with drug or alcohol dependency.

The MAP also provides extensive services if you need help with other issues such as credit card debt, divorce, child custody matters, or shelter from abusive relationships.

**Remember, the MAP is free, confidential and always available.**



## Keep Track of Your Benefits with ERTS

Keep your Employer Contributions with your Home Funds (Southern California IBEW-NECA Pension, Defined Contributions, and Health Funds) so that you can continue to earn service in the Pension Plan, continue contributions to your annuity plan, and continue eligibility in the Southern California IBEW-NECA Health Trust Fund.

If you want to transfer your pension and health money (contributions) back to your Home Fund (Southern California IBEW-NECA Trust Funds), no matter where you may be working, register with IBEW's Electronic Reciprocal Transfer System (ERTS). It's easy. You will need to initially register on ERTS in person at the Reciprocal Fund's Office or the other Local Union (LU) office. You must present a photo ID, and sign the Participant Verification Page. This registration will allow the Reciprocal Fund to send employer contributions to the Southern California IBEW-NECA Trust Funds.

This process establishes:

- Your approval of the Authorization and Release(s) regarding reciprocal transfers under the Agreement(s) and
- Your agreement to authorize the use of your electronic signature on ERTS. Once you complete your initial registration, you will receive a User ID and password at the mailing address you provided when you registered. Then you will be able to log on via the Internet from any location using your User ID and password.



For further information on ERTS, please contact the Administrative Trust Funds Office or log on to <https://erts.ibew.com>.

## Hold on to Your Check Stubs!

Every three months, the Administrative Trust Funds Office mails personalized Quarterly Benefit Statements. The statements show the reported employer hours and contributions made on your behalf.

The most recent Quarterly Statements were mailed out in mid-August. These Statements covered your contributions for the second quarter of 2018 (April 1, 2018, through June 30, 2018). Watch for the next Quarterly Benefit Statements, which the Administrative Trust Funds Office will mail in November and will report on the third quarter of 2018 (July 1, 2018, through September 30, 2018).

It's a good idea to keep your check stubs and compare them to your Annual Statement of Accrued Benefits and the Quarterly Benefit Statements. If numbers don't match, please contact the Administrative Trust Funds Office as soon as possible at 323-221-5861 or toll free at 800-824-6935.



## Important Contact Information

### **Southern California IBEW/NECA Health, Pension and Defined Contribution Plans (IBEW Local 11/LA NECA)**

*Phone:* 323-221-5861  
800-824-6935 (toll-free)

*Website:* [www.scibew-neca.org](http://www.scibew-neca.org)

### **Coast Benefits**

3444 Camino Del Rio North  
Suite 100  
San Diego, CA 92108

*Phone:* 844-739-7956 (toll-free)

*Fax:* 619-280-4304

*Website:* [www.coastbenefits.com](http://www.coastbenefits.com)

### **IBEW Local 441 Health NECA/IBEW Family Medical Care Plans 14, 15, & 17**

5837 Highway 41 North  
Ringgold, GA 30736

*Phone:* 706-937-9600

877-937-9602 (toll-free)

*Fax:* 706-937-9601

### **Orange County IBEW/NECA Electrical Workers Defined Contribution Pension Plan (IBEW Local 441) United Administrative Services**

P. O. Box 5057  
San Jose, CA 95150

*Phone:* 408-288-4400

800-743-5274 (toll-free)

*Fax:* 408-288-4439

### **National Electrical Benefit Fund (NEBF)**

2400 Research Boulevard, Suite 500  
Rockville, MD 20850-3266

*Phone:* 301-556-4300

*Website:* [www.nebf.com](http://www.nebf.com)

### **IBEW—International Office**

900 Seventh Street, N.W.  
Washington, DC 20001

*Phone:* 202-833-7000

*Website:* [www.ibew.org](http://www.ibew.org)

### **IBEW Local 440 Health NECA/IBEW Family Medical Care Plans 14 & 16**

5837 Highway 41 North  
Ringgold, GA 30736

*Phone:* 706-937-9600

877-937-9602 (toll-free)

*Fax:* 706-937-9601

### **Local 477 Health Trust Delta Fund Administrators, LLC**

1234 W. Oak  
Stockton, CA 95203

*Phone:* 209-474-5671

*Fax:* 209-474-5771

*Email:* [pat.corcoran@delapro.com](mailto:pat.corcoran@delapro.com)

### **Inland Empire IBEW-NECA Pension Plan**

c/o The Gem Group  
401 Liberty Avenue, Suite 1200  
Pittsburgh, PA 15222-1024

*Phone:* 844-731-7311 (toll-free)

*Website:* [www.GemGroup.com](http://www.GemGroup.com)