



# The Trust Fund Bulletin for Retired Participants

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## THINK CAREFULLY BEFORE ENROLLING IN A SECOND PRESCRIPTION DRUG PLAN

The annual election period for Medicare Part D Drug Coverage starts November 15 and goes through December 31st. Every person eligible for Medicare can be affected by changes to their drug and other health coverage and should therefore review his or her options.

If you take no action you will remain in your current plan. Be aware that if you enroll in another Prescription Drug Plan outside of the Fund, your HMO coverage with the Retiree Health Plan will terminate for you and your spouse.

Factors to consider when renewing or choosing a new Prescription Drug Plan:

- The amount of the monthly premium.
- The additional out-of-pocket costs

for deductibles, coinsurance, co-payments and coverage gaps.

- Whether the plan's formularies include the particular drugs that you need, considering the strengths, packaging, and dosages.
  - The number of days covered by each prescription (Example: 30, 60, 90 days).
  - Coverage of off-label drugs.
  - Whether mail-order is allowed or required.
  - If an exception was made for a drug that was not on the formulary, will the new plan honor the exception and continue to cover

- *If you take no action you will remain in your current plan.*
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the drug?

- Whether there is a prior authorization requirement for formulary drugs.

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## Enhanced Coverage For Health Fund Benefits In 2008

The Board of Trustees works to provide you with a benefit package that will cover a wide variety of healthcare needs—from preventative healthcare to serious illnesses and injuries. Even though the plan is designed to meet these varying needs,

the Board periodically reviews your coverage or the way an expense is covered for improvement.

Throughout 2008 a number of Health Fund benefits for Retiree and Early Retiree Health Plan participants and eligible

spouses have been improved as follows:

**Early Retiree HMO Medical Plan Prescription Drug Co-Payment Reductions.** For prescriptions filled at a Plan pharmacy on or after

*(Continued on page 5)*



## Think Carefully Before Changing Your Prescription Drug Benefit (Continued)



(Continued from page 1)

- Whether the plan provides coverage for drugs in the “Donut Hole” or coverage gap.
- Whether your pharmacy is in the plan’s network.
- Whether the plan is as good or better than your current plan.
- Whether it is creditable coverage? Can you stay in the plan without getting a late penalty fee on the premium if you later decide to change to a Medicare Drug plan?

tion about how it will affect your retiree benefits or Medicare at 800-633-4227.

### **If You Have Questions**

Before signing up for a Medicare Part D Prescription Drug Plan contact the Fund Office for informa-

## Walk Your Way To A Healthier You

Of all the ways to stay fit, walking is the easiest., safest, and cheapest. On city streets, in the countryside, or even around the high-school track, walking can be an enjoyable way to experience what’s around you, while allowing you to take charge of your health. Research from a 1998 study in the Journal of the American Medical Association showed that walking briskly for just half an hour six times a month cut the risk of premature death in men and women by 44 percent.

Besides the well documented health benefits, you can start walking at your own pace. A new Harvard study of almost 40,000 female health professionals found that walking as little as an hour a week, at any pace, reduces the risk of coronary artery disease. Longer and more vigorous walking produced a greater risk reduction.

Once your ready to hit the road (or trail, track, treadmill or mall), make the most out of your walking workout by:

- walking for just seven to ten minutes and then do a few stretches. Your muscles will stretch better if you’ve warmed them up first.
- pushing off from your heel, roll through the outside of the foot, then push through the big toe.
- standing tall and pulling your abdominal muscles in.
- swinging your arms in opposition to your legs-swing your right arm forward as you step forward on your left leg.
- wearing the right shoes. “Walking shoes” have flexible soles and stiff heel counters to prevent side-to-side motion.
- using a walking stick or an adjustable pole for additional support or balance.
- ending of your walk by doing a few gentle cool-down stretches.

Remember to always check with your health professional before starting any walking or exercise routine.

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## Foods Can Make You Feel Better And Put You In A Better Mood

A six-week study of dieters found that the foods you eat can directly influence the mood you are in and the way that you feel. The study, conducted by Dr. Susan Kleiner, PhD, RD, in conjunction with the Seattle Post-Intelligencer, found that not only did participants lose weight by eating certain foods, they experienced a significant upswing in mood and energy level. For example:

**Bananas.** Bananas are high in potassium. They also decrease blood pressure.

**Milk.** Milk raises serotonin levels in the brain and helps you relax. It's a great way to ease your way into rest.

**Fruits and Vegetables.** Fruits and vegetables are important for optimal energy. Vegetables such as broccoli, cauliflower,

cabbage and spinach provide healthy and nutritious benefits.

**Blueberries.** The blueberry is a member of the citrus and berry families. One serving a day is suggested for optimal energy and happy feelings.



**Turkey.** Turkey provides very lean protein.

**Cocoa Beans.** The phytochemicals found in natural, unprocessed cocoa beans are positive for lifting moods and lowering blood pressure.

**Fish Oils.** A 2006 study that followed anger levels in aggressive adults found that a regular intake of fish oils may reduce your anger.

**Flaxseed.** Flaxseed is a

nice supplement to a diet. It is a potent source of alpha-linolenic acid, an essential fatty acid.

**Garlic.** Garlic enhances cardiovascular functions and reduces plaque in arteries.

**Egg Yolks.** Egg yolks are high in a substance that allows nutrients into the brain and toxins out of the body. Foods with fat, like egg yolks, help us feel more satisfied after meals.



*The foods you eat can directly influence the mood you are in and the way that you feel.*

## Boost Your Memory Power With Mental And Physical Activity

Mental and physical activity appear to boost the release of substances in the brain that may help repair damaged tissue.

Studies continue to suggest that rigorously engaging your mind throughout life can help prevent memory impairment diseases such as Alzheimer's. A long term study of older adults reported in the *New England Journal of Medicine* showed that five activities in

particular appear to help: reading, playing cards, playing board games, doing crossword puzzles and playing a musical instrument.

Studies also show that if you have a choice between doing the crossword puzzle or going for a walk, director Snowden of the "Nun Study" suggests, "put your shoes on and get out the door."



*Mental and physical activity appear to boost the release of substances in the brain that may help repair damaged tissue.*

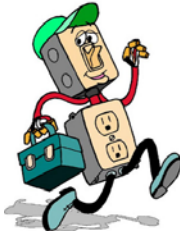
## Now Is the Time to Update Your Fund Information

### *Please Remember:*

*Notify the Fund Office of any change of address. Even if you are a pensioner receiving your monthly pension check via direct deposit to the bank of your choice, your yearly 1099-R tax form is mailed to the address on file at the Fund Office.*



### IS THE U.S. MAIL CHASING YOU?



Visit the website for the Southern California IBEW-NECA Health Plan at: [www.scibew-neca.org](http://www.scibew-neca.org)

### **Change of Address.**

Help us to send important information to you. If you have changed your mailing address recently and have not yet notified the Trust Funds Administrative Office, take some time to do it now. Even if

you are a pensioner receiving your monthly pension check via direct deposit to the bank of your choice, your yearly 1099-R tax form is mailed to the address on file at the Fund Office. Just complete and return to us a "Address Change" form.

### **Beneficiary Designation .**

It is also a good idea to review your beneficiary designation information periodically and update it as necessary to ensure benefits are paid to the beneficiary of your choice.

If you would like to make any change to your beneficiary designation and have not yet notified the Trust Fund Administrative Office, now is the time to make those changes. Just complete and return a "Retiree Health Plan Beneficiary Designation Form" form to us with the change in designation.

### **Change of Dependent Coverage.**

If you recently got married or your spouse has recently passed away, it is important to notify the Trust Funds Administrative Of-

fice as soon as possible. Just complete and return a "Family Account Change" form.

**Forms.** The "Change of Address" form, the Retiree Health Plan Beneficiary Designation" form, and the "Family Account Change" form can be found on the Southern California IBEW-NECA Health Plan website at: [www.scibew-neca.org](http://www.scibew-neca.org). Select "Forms" under "IBEW Local 11-LA NECA Retiree Health" to view and print these forms, as well as numerous other forms categorized for your use.

**Contact Us.** If you do not have a computer available to you, be sure to contact the Trust Fund Administrative Office for assistance in updating your information at: 323-



## Knowing Your Prescription Drug Benefit

As participants of the Southern California IBEW-NECA Retiree Health Plan you and your eligible spouse are entitled to Prescription Drug Benefits, with specific coverage being based upon your plan choice and type, and your retirement category. For each plan choice, Prescription Drug Benefits are provided as follows:

**Kaiser Early Retirees.** You are covered under the Kaiser Drug Plan. Refer to the Summary Plan Description (SPD) chart under the heading "Prescription Drug Coverage."

**Pacificare Early Retirees.** You are covered under the Mandatory Generic Prescription Drug

Plan administered by Prescription Solutions.

**Senior Advantage Retirees.** You are covered under the Kaiser Drug Plan. Refer to the SPD chart on page 87, under the heading "Prescription Drug Coverage."

**Secure Horizons Retirees.** You are covered under the Secure Horizons Drug Plan. Refer to the SPD chart on page 96, under the heading "Prescription Drugs."

**Medicare Supplement Plan and Premium Reimbursement Plan.** You are covered under the Mandatory Generic Prescription Drug Plan administered by Prescription Solutions.



## Health Matters to Keep In Mind: Coping With Stress

There are no easy answers for coping with stress. The key is managing your reaction to it before it becomes a problem.

These three factors can help reduce the effects of stress:

1. Strive for a Healthy Balance in Your Life. If you have a tendency to over-think things, try not to blow the issue out of proportion. If you build a healthy personal life with family and friends, you'll be able to put those stressful situations in the proper perspective, and enjoy the love and support of those around you.
2. Develop a Positive, Re-

laxed Attitude. Yes, this is easier said than done. But most things of value require hard work. If you're an intense serious person, it may help to take a short course in stress management. Most techniques concentrate on your mental attitude and offer physical exercises that help you relax and adopt a positive outlook.

3. Rely on a Support Network of Family and Friends. Even if you are in an environment that is not particularly conducive to making friends, go out of your way to build a support sys-

tem that you are comfortable with. Try to avoid complaining and gossiping. Instead, try to focus on the good things in your life. Find one good thing a day to be happy about, and direct your focus back on that one thing when other events throughout the day upset you. And don't forget to rely on family and friends to provide support during difficult times. Asking for help is never a sign of weakness or failure, especially in situations too difficult to handle alone.

### *Tips for Getting Through the "Daily Grind"*

- *Take time for yourself*
- *Eat well*
- *Breathe deeply*
- *Stay active*

## Enhanced Coverage for Health Fund Benefits in 2008 (Continued)

(Continued from page 1)

February 1, 2008 the prescription drug coverage co-payment was lowered from a \$5.00 co-payment for Generic drugs to \$0, and the co-payment for Brand Name drugs was lowered from a \$15.00 to \$10.00.

**HMO Medical Plan Office Co-Payment Reduction.** For services

received on or after July 1, 2008 the \$15.00 office visit co-payment has been reduced to \$5.00.

**Expanded Coverage for ED Drugs.** For prescriptions filled on or after July 1, 2008 the amount of pills to treat erectile dysfunction was increased from a maximum of four pills for a 30-day supply to a maximum of eight pills.

**Premium Reimbursement Plan.** For eligible costs accrued on or after October 1, 2008 the Premium Reimbursement Plan has been expanded to include within the meaning of "reimbursable health insurance" premiums you pay for long-term care insurance.



**IMPROVED COVERAGE REDUCES YOUR OUT-OF-POCKET EXPENSES**

*This newsletter contains only highlights of certain features of the Southern California IBEW-NECA Health Trust Fund. The full details are contained in the documents that establish the Plan provisions. If there is a discrepancy between the wording here and the documents that establish the Plan, the document language will govern. The Trustees reserve the right to amend, modify, or terminate the Plan at any time.*



**SCIBEW-NECA**

## Are Food Labels Fooling You?

Do you think that foods labeled “low fat” will help you lose weight? The fact is that they may do just the opposite if you are not aware of a few simple facts. According to the Journal of Marketing Research, findings from three studies published by Brian Wansink and Pierre Chandon, indicate that low-fat labels prompt people—particularly those who are overweight—to overindulge. The studies addressed the following questions:

**Do nutrition claims influence how much you eat on a single occasion?** People were found to eat 28.4 percent more M&Ms when they were labeled low-fat, consuming nearly 22 percent more calories.

**Does packaging give you a true perception of serving sizes?** People

were found to believe that an appropriate serving size for low-fat food was 25.1 percent larger than the higher-fat version.

**Do low-fat labels increase the consumption of foods?** People who were given granola labeled as low-fat, consumed 50.1% more granola than people given granola labeled as regular, consuming 33.7 percent more calories.

All of the studies supported that people feel less guilty about eating low-fat food vs. eating higher-fat food, since the fat-free version generally does not taste as good. This suggests that low-fat nutrition claims can cause you to eat more because it allows you to feel less guilty while enjoying your food.



Southern California  
**IBEW - NECA**  
Trust Funds



### IBEW-NECA

Administrative Office:  
6023 Garfield Avenue  
Commerce, CA 90040

Mailing Address:  
Post Office Box 910918  
Los Angeles, CA 90091

Phone: 323-221-5861  
Nationwide: 800-824-6935  
Fax: 323-726-3520  
Website: [www.scibew-neca.org](http://www.scibew-neca.org)