



**IBEW-NECA**

**FROM THE DESK OF THE FUND ADMINISTRATOR**

- Those of us at the Trust Funds Administrative Office are pleased that we are able to offer.....
- Turn to Page 2 to read the Complete Article.



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**The Trust Fund Bulletin for Active Participants**

**FALL BRINGS WITH IT THE FLU SEASON**

Is someone in your house feeling like they are sick from a cold or the flu? According to an article published by the Associated Press "far to few Americans get their flu shots each winter", yet they are exposed to cold and flu germs daily through contamination of commonly touched areas throughout their homes and in public places.

Scientists at the University of Virginia, tested surfaces of homes and reported the results recently at a conference on infectious diseases.

The study of thirty adults showing signs of illness, were asked to identify the places that they had touched in the preceding eighteen hours. The study found that commonly touched areas like refrigerator doors and handles were positive

for cold and flu germs forty-percent of the time. The places identified as the most common places that harbored the rhinovirus germs were found to be:

- salt and pepper shakers,
- doorknobs,
- refrigerator handles,
- light switches,
- remote controls,
- bathroom faucets,
- phones, and
- dishwasher handles.

*Your Southern California IBEW-NECA Health Plan was amended on July 1, 2008 to cover adult immunizations when the immunizations are recommended by a Physician and are in accordance with the current recommendations of the Centers for Disease Control .*

In a separate study, from the same university, Dr. Diane Pappas and Dr. Owen Hendley tested toys in the offices of five pediatricians, three times during last year's cold and flu season. Results showed that twenty-percent of those toys of

*(Continued on page 2)*

**Enhanced Coverage for Health Fund Benefits in 2008**

The Board of Trustees works to provide you with a benefit package to assist you with a wide variety of health-care 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 Active Health Plan participants and their eligible spouses, domestic partners, and eligible dependents have been improved as follows:

**HMO Medical Plans 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 prescrip-

*(Continued on page 5)*

## Fall Brings With It the Flu Season (Continued)

*(Continued from page 1)*



those in the “sick child” waiting room showed fragments of cold viruses on twenty-percent of the toys, seventeen-percent in the “well child” waiting room, and thirty-percent in a sack of toys that all kids were allowed to choose from, after their visit with doctor.

Doctors have not determined how often people

contact germs from surfaces as opposed to shaking a sick person’s hand, but they do know that germs can survive on surfaces for hours and in some cases, days. Dr. Birgit Winther conducted a study showing that germs survived in hotel rooms for at least a day after guests left, waiting to be picked up by the next unsuspecting person checking in.

Your Southern California IBEW-NECA Health Plan

was amended effective July 1, 2008, to cover adult immunizations when the immunizations are recommended by a Physician and are in accordance with the current recommendations of the Centers for Disease Control (CDC).

If you have any further questions regarding your benefits please contact the Trust Fund Administrative Office.

## FROM THE DESK OF THE FUND ADMINISTRATOR

Those of us at the Trust Funds Administrative Office are pleased that we are able to offer your website as a source of the latest Plan information.

Plan participants and dependents are urged to visit your site at [www.scibew-neca.org](http://www.scibew-neca.org) for

event you have discarded the prior mailing.

Please feel free to contact the Trust Funds Administrative Office if you may have any suggestions as to how we may better serve our participants in general and through the use of your website. Our

*Visit your website at [www.scibew-neca.org](http://www.scibew-neca.org) for frequent updates on Plan changes and the latest information regarding your benefits.*



frequent updates on Plan changes and the latest information regarding your benefits. As a rule, mailings issued from the Trust Funds Administrative Office will provide the same information as our website; however, the information may be available on the website in advance of receipt of the mailings. Furthermore, information enclosed in a mailing will be available on the website for your future reference in the

telephone numbers are (323) 221-5861 or (800) 824-6935.

## 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. Vegetable such as broccoli, cauliflower, cabbage and spinach provide

healthy and nutritional 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 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.**

## Body Scan-A Free Preventative Health Benefit



Body Scan is a free preventative health benefit available to all eligible active Local 11 Health Plan participants and their legal spouses or registered domestic partners. To find out when the Body Scan International mobile trailer will be in your area, the availability of dates, or to schedule an appointment call 1-888-724-VIEW today.

**Cancellation Reminder.** Body Scan International is reporting to the Trust Fund that a high number of participants are still failing to keep their scheduled appointments without cancellation, as we reported to you in the last Bulletin. If you cannot keep your scheduled appointment, you

**MUST call 877-274-5577 or 949-717-4500 to cancel the appointment.**

If the current trend continues the potential result may jeopardize the Body Scan Benefit for all participants.

*If you cannot keep your scheduled appointment, you MUST call 877-274-5577 or 949-717-4500 to cancel the appointment. Failure to do so may jeopardize the benefit for all plan participants.*

If you have any questions about your benefit, please contact the Membership Services Department at 323-221-5861 or nationwide, toll-free number at 800-824-6935, Monday through Friday between the hours of 9 a.m. and 5 p.m., PST.

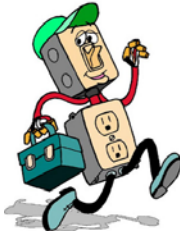
## Now Is the Time to Update Your Fund Information

### *Please Remember:*

*Help us to send important information to you. Notify the Trust Fund Administrative Office of any change of address.*



**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. Just complete and return a "Change of Address Form" to us.

### **Life and AD&D Insurance 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 to us a "Active Employees Life and AD&D Insurance Beneficiary Designation Form" with the change of designation.

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

If you would like to add or remove a spouse, domestic partner, or dependents from your coverage it is important to notify the Trust Funds Administrative Office as soon as possible. Just complete and return to us a "Health and Dental Plan Family Account Change Form".

### **Dental Claim Form.**

You, or your dentist, may use this form to submit dental claims to the Trust.

### **Full-Time Student Verification Form.**

After age 19, your dependents continuity of health coverage is based on being enrolled in a minimum of 8 units at an accredited college, univer-

sity, or educational institution. Use this form to verify that your student is enrolled and fulfills the unit requirement.

**Forms.** The "Change of Address Form," "Life and AD&D Beneficiary Designation Form," "Family Account Change Form," "Dental Form," and the "Full-Time Student Verification 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 Active 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: 323-221-5861, or Nationwide at: 800-824-6935.

## For Your Protection



*Encrypted number ensures that your Social Security Number remains confidential*

Prescription Solutions, the prescription benefit manager for the Health Fund, recently issued new ID cards to eligible IBEW Local 11 participants. The new ID cards have encrypted numbers as a means of identifying the card holder vs. the Social Security Number of the eligible participant. An encrypted number was used to ensure that your Social Security Number remains confidential.

Be sure to replace your existing Prescription Solutions ID card (with your Social Security Number) with your new card (with the en-

crypted number). The previously issued card with your Social Security Number printed on it should be securely discarded.

As a participant, you may present the new encrypted Prescription Solution ID card along with your prescription to any participating pharmacy to receive your medication.

If you have not received your new card or would like additional cards, please contact the Prescription Solutions Customer Service agents at 1-800-797-9791.

## 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're a "workaholic," work issues may tend to get blown out of proportion. If you build a healthy personal life with family and friends, you'll be better able to put work situations in the proper perspective, and accept the support of those around you. Make a conscious effort to bring better balance to your life. The more satisfying your personal life, the more productive you'll be at work.
2. Develop a Positive, Relaxed 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're environment is not particularly conducive to making friends, go out of your way to build a support system that you are comfortable with. Try to avoid complaining and gossiping. Instead, focus on working to build a more supportive workplace wherever that may be. Whenever possible, make at least some friendships with

people in your own industry, and use them as "sounding boards" for problems and challenges of what you face at work. And don't forget to rely on family and friends to provide support during difficult times. If stress from work is overwhelming, reach out for support. Asking for help is never a sign of weakness or failure, especially in situations too difficult to handle alone.



Resources: United Behavioral Health (formerly PacifiCare Behavioral Health)

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

- *Take regular breaks at work*
- *Eat healthy*
- *Breathe deeply*
- *Exercise*

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

(Continued from page 1)

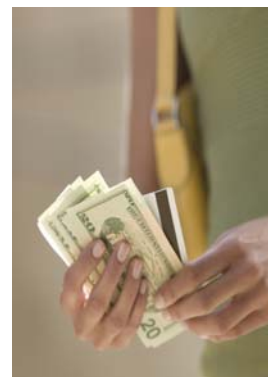
tions filled on or after July 1, 2008 the amount of pills to treat erectile dysfunction was increased from a maximum of four pills for a 30-day supply to a maximum of eight pills.

**Self-Funded Indemnity Plan Coverage Expanded to Include Bariatric Surgery.** For services received on or after July 1, 2008, bariatric

(weight loss) surgical procedures will be considered a covered expense when the participant meets the medical criteria described on page 74 B of the Southern California IBEW-NECA Health Plan Summary Plan Description, subject to the mandatory non-emergency pre-certification requirements set forth in the Plan.

**Self-Funded Indemnity**

**Plan Coverage Expanded to Include Adult Immunizations.** For services received on or after July 1, 2008 adult immunizations will be considered a covered expense when the immunizations are recommended by a physician and are in accordance with the current recommendations of the Centers for Disease Control.



*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.*



## The Member Assistance Program Takes a Solution-Focused Approach

The Trust Fund's Member Assistance Program (MAP) was designed to help mitigate problems and stressors, while providing confidential assistance to keep your life balanced.

With home foreclosures at an all time high and consumer budgets being squeezed by higher food and energy prices, the Trust Fund has implemented a plan designed to help you through these times of personal issues and crises.

The Member Assistance Program offers you and your eligible spouse, or domestic partner a profes-

sional consultation and referral program for personal, mental health, and chemical dependency problems. The Employee Assistance Specialists will assist you in the development of an action plan by helping to clarify goals, identify resources, and lay out initial steps.

MAP assessment services, contracted with United Behavioral Health (formerly PacifiCare Behavioral Health), are available to you 24 hours a day, 365 days a year at: (877) 22-LABOR, or log on to:

[www.liveandworkwell.com](http://www.liveandworkwell.com)

Up to three face-to-face assessment sessions are

provided per calendar year, without charge to you.

So remember, when you get that feeling that you just can't cope, and you don't know where to look for help, the Trust Fund has a program for you: the Member Assistance Program!



Southern California  
**IBEW - NECA**  
Trust Funds



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