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SAY GOODBYE TO CREDIT CARD DEBT— FOR GOOD

When we can't afford to pay cash for what we want — or need — at the moment, it may be tempting to resort to credit cards. And, over time, this can lead to a pile of debt. But, you can take control of your situation. Follow these tips to help manage your credit card debt today and protect your financial future.

Hitting It On the Head

When you don't pay off your credit card balance each month and limit your spending, that monthly credit card bill can be a rude awakening. Address the debt now to keep it from growing out of control.

- **Make a Plan.** Create a list of your credit card debt lenders, the amount you owe to each, the interest rates you're being charged, the minimum amount due on each balance per month, and when that payment is due. Then set realistic goals, such as paying down one credit card by the end of this year or reducing your total debt by 50 percent within five years.
- **Create a budget.** Write down every expense per month to see where your money is going. Eliminate as many unnecessary purchases as possible.
- **Think outside of the box.** Can any credit card purchases be returned to help wipe out the debt? Or could you sell any items and put the money toward debt payments?

Take Another Route

If your credit card debt is out of control,

there are other ways to tackle the problem.

- **Determine how much monthly income you can count on and how much your expenses and debt payments total.** Then, consider each of your debts individually to decide which can be juggled. Companies may be more flexible in working out an easier payment plan.
- **Which credit card accounts have you had the longest?** Creditors may be more likely to negotiate with a long-term customer.
- **Consolidate your debt onto one credit card.** This may be an attractive choice, but make sure the numbers add up. For example, if you have two balances on two separate cards with identical interest rates, combining the balances won't save you money. However, if one card carries a lower interest rate, it might make sense to transfer other balances to that card. Read the fine print and ask questions first. Depending on the creditor, there may be hidden fees or the rate may jump after time.

Credit card terms defined

- **Annual percentage rate (APR)**
A yearly rate of interest that includes fees and costs paid to acquire a loan.
- **Annual Fee**
A bank charge for use of a credit card levied each year, which can range from \$15 to \$300, billed

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Say Goodbye to Credit Card Debt— For Good (Continued)

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If you must use your credit card, try to pay more than the minimum payment whenever possible.

directly to the customer's monthly statement.

- **Balance Transfer**

The process of moving an unpaid credit card debt from one issuer to another.

- **Pre-approved**

A credit card offer with pre-approved only means that a potential customer has passed a preliminary credit information screening.

- **Teaser rate**

Often called the introductory rate, it is the below-market interest rate offered to entice customers to switch credit cards or lenders.

Adapted from the online glossary at Bank-rate.com.

Smart Tips for Living Debt-Free

In a pinch, some credit card purchases can make sense. But, each purchase

can add up and quickly spiral out of control. The best way to avoid this problem is to limit your use of credit cards as much as possible. Here are some tips to try:

- **Carry only one card with you for emergencies** and leave the rest at home (or cut them up) to avoid impulse buys.
- **Think about the true cost of your purchases** before you hand your card to the cashier. The credit card adds interest and finance charges to the total cost.
- **If you must use your credit card, try to pay more than the minimum payment whenever possible.** Making only minimum payments lengthens the time it takes to pay off the balance. For every month that you carry a balance on the card, the interest accrues and the balance grows, so you wind up paying more in the long run.

Out-of-Area Emergency Coverage For Kaiser Permanente-Senior Advantage and PacifiCare-Secure Horizons Plan Participants

If you have healthcare coverage through one of Southern California IBEW-NECA's HMO plans, Kaiser Permanente-Senior Advantage or PacifiCare-Secure Horizons and are temporarily staying outside of the plans service coverage area for any period of time, you should be aware of your coverage limitations. Both plans limit their HMO coverage services outside of your specified service area to Emergency Services only.

If you are temporarily working or staying out of the area of coverage and you believe that you require Emergency Service, you must, if possible, call, or have someone on your behalf call your Primary Care Physician or Participating HMO Medical Group. The telephone number is on your ID card and assistance is available 24 hours a day, seven days a week.

Kaiser-Senior Advantage 1(800) 443-0815
PacifiCare-Secure Horizons 1(800) 228-2144

An Emergency Service is a Medically Necessary Medical or Hospital Service required as the result of a medical condition manifesting itself by the sudden onset of symptoms of sufficient severity, which may include severe pain, such that a reasonable person would expect the absence of immediate attention to result in:

- Placing your health in serious jeopardy;
- Serious impairment to your bodily function; or
- Serious dysfunction of any bodily part.

Examples of an emergency include heart attack, stroke, poisoning, and the sudden inability to breathe.

The Latest News on the Benefits of Vitamin D

Most Americans get the majority of their vitamin D from exposure to the sun or by dietary supplements. The body's ability to produce vitamin D using the sun's UV-B radiation decreases as we age, making the older population at increase risk of vitamin D insufficiency.

Only a handful of foods supply vitamin D. It is found in oily fish such as salmon, tuna, herring, sardines, and fish liver oils. Foods with added vitamins such as breakfast cereals, margarines, nonfat yogurt, skim milk, soymilk, egg yolks, beef liver, cheese, and orange juice provide a minor source of the vitamin, and you have to eat a lot of them to get what you need. Only a few foods such as cod liver oil, salmon, mackerel, tuna, and sardines contain substantial amounts of vitamin D.

Recent studies have found strong evidence to support the benefit of vitamin D. Insufficiency of the vitamin may have an association with many health issues. For example, it helps regulate the amount of calcium and phosphate in the body, and calcium and phosphate are needed to help keep bones and teeth healthy. Several studies have found that vitamin D:

- regulates blood pressure, insulin levels and deters diabetes,
- maintains the nervous system and keeps your heart healthy,
- cuts your risk of breast and colon cancer, and
- produces peptides that fight microbes in the skin.

Recent research, published in the *American Journal of Human Genetics*, links the "Alzheimer's gene" (apolipoprotein E) to the way the brain uses vitamin D. The gene had previously been linked to the onset of Alzheimer's in an earlier study, and vitamin D has been linked to memory

problems.

Vitamin D insufficiency has also been found in Parkinson's disease patients. An October 2008 study from the Emory University School of Medicine, concluded that a majority of Parkinson's disease patients had insufficient levels of vitamin D. "The fraction of Parkinson's patients with vitamin D insufficiency, 55 percent, was significantly more than with Alzheimer's disease (41 percent) or healthy elderly people (36 percent)." The findings held regardless of people's age, gender, and presence or absence of the Alzheimer's related mutation in the APOE gene. "We found that vitamin D insufficiency may have a unique association with Parkinson's, which is intriguing and warrants further investigation," says first author Marian Evatt, MD, assistant professor of neurology at Emory. Dr. Kieren Breen, director of research, Parkinson's Disease Society said: "further research is required to determine at what stage the deficiency in vitamin levels occur in the brains of people

with Parkinson's and whether the provision of a dietary supplement, or increased exposure to sunlight may help alleviate symptoms or have an effect on the rate of the condition's progression. This could help us answer the question as to whether the decrease in vitamin D levels in Parkinson's is a cause or effect of the condition."

Although vitamin supplements offer a number of important functions and health benefits, any introduction of vitamin D supplements into your routine without the supervision and recommendation of your physician could be harmful. Only your physician can make the determination of any vitamin D insufficiency, and recommend correct levels of dosage. Excessive Vitamin D levels have been found to cause serious side effects in some individuals.



Making Smart Nutritional Choices



We have more access to foods nutritional information than ever before, so much in fact, it makes most of us experience information overload. We are constantly reminded to:

- be aware of our calorie consumption,
- eat a balance of healthful fats,
- eat complex carbohydrates over simple carbohydrates,
- modify our salt intake, and

on and on.

What most of us really want to eat and what we really need to eat to remain healthy throughout our lives, has become a constant struggle. Incorporating sound information into the mix may help to simplify the process of food choices and perhaps even assist in the rebirth of a healthier you.

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Mail Service Pharmacy Plan—Prescription Solutions

If you are eligible for health benefits provided by Southern California IBEW-NECA Health Fund under the PacifiCare Early Retirees, Medicare Supplement Plan or the Premium Reimbursement Plan, then you and your eligible dependents are entitled to prescription drug benefits.

To fill your prescription you can use any of the following:

- Prescription Solutions Walk-In Pharmacy Plan (contracted network of Pharmacies)
- Prescription Solutions Mail Service Pharmacy Plan, and
- Contact the Administrative Office to request a direct member reimbursement form for purchasing prescriptions out of network.

One of the multiple ways to fill your prescription is to use the Prescription Solutions Mail Service Pharmacy Plan to purchase your maintenance drugs. Maintenance medications are prescribed for such conditions as high blood pressure, diabetes, heart disease, ulcers, arthritis and other chronic long-term conditions. If you choose, you may obtain up to a 100-day supply of a maintenance prescription drug for your \$0 generic or \$20 brand-name copayment amount. Your copayment can be paid by check, money order, or credit card.

To ensure that your order is delivered in a timely manner, Prescription Solutions uses USPS along with

other national carriers, providing standard delivery at no cost to you. Your prescription will be sent to you in a pre-printed envelope supplied by Prescription Solutions and your medication will be delivered right to your home within seven working days after your order is received by Prescription Solutions Mail Service Pharmacy.

You can easily order your refills over the Internet at www.rxsolutions.com or by phone at (800) 562-6223. If you would like a consultation with one of the pharmacists, or have questions or concerns regarding your medications, pharmacists are available 24 hours a day, seven days a week.

Ordering your maintenance medication through Prescription Solutions Mail Service Pharmacy Plan is simple:

- Obtain a mail order form and Prescription Solutions envelope from the SCIBEW-NECA Administrative Office.
- Get a prescription from your doctor for the appropriate supply, up to a 100-day supply.
- Complete the Prescription Solutions form and enclose the prescription. Mail it to Prescription Solutions in the provided pre-printed envelope.
- Your prescription will be filled within 24 to 48 hours, and mailed to your home by Prescription Solutions.

Making Smart Nutritional Choices (continued)

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Good Fats vs. Bad Fats. We actually need fats, in fact, we can't live without them. Fats are an important part of a healthy diet: they provide essential fatty acids, keep our skin soft, deliver fat-soluble vitamins, and are a great source of energizing fuel. The U.S. Department of Agriculture recommends that adults get 20%-35% of calories from fats. At a minimum, we need at least 10% of our calories to come from fat. "While choosing healthier fats is better for your heart, when it comes to the waistline, all fats have about the same number of calories. And cutting the total fat in your diet not only helps you shed pounds, it helps you live longer and healthier," says Kathleen M. Zelman, MPH, RD, LD.

According to the Harvard School of Public Health the bad fats—saturated and trans fat—increase the risk for certain diseases. Saturated fats raise your total blood cholesterol and can lead to heart disease. Saturated fats are mainly found in: animal products such as red meat (containing varying levels of fat), dairy (exception: low and non fat), eggs (in excess of one per day), coconut oil, palm oil and palm kernel oil. Trans fats are created in labs as a by-product of adding hydrogen to liquid vegetable oils to make them more solid. This is done to extend the shelf life of food. Another name for trans fat is "partially hydrogenated oils." Trans fat is found in: packaged foods, fried foods from some fast food restaurants, and some brands of microwave popcorn, for example.

The good fats—monounsaturated and polyunsaturated fats—lower disease risk. Monounsaturated fats lower cholesterol. They can be found in peanuts, walnuts, almonds, pistachios, avocados, canola oil, and olive oil. Polyunsaturated fats also lower cholesterol and can be found in: seafood,

salmon, fish oil, corn, soy, and sunflower oils.

The bottom line with fats is to choose healthy fats, limit saturated fats and avoid trans fats.

Good Carbs vs. Bad Carbs. "As with fats, it is the type of carbohydrates that is most important," says Walter Willett MD., Ph.D., chairman of the department of nutrition at the Harvard School of Public Health. Eventually all carbohydrates are converted to sugar in our bodies, some more quickly than others. These sugars give us the energy needed to perform our daily functions.



Simple carbohydrates include naturally occurring sugars and are found mostly in refined and processed foods, including white breads, sugary beverages and candy.

Complex carbohydrates are more slowly digested and therefore you will feel satisfied for a longer period of time, meaning you'll feel

the need to eat less often. They will also keep your blood sugar on a more consistent level and provide an excellent source of fiber. You find complex carbohydrates in:

- Fruits
- Vegetables
- Whole grain foods

Keeping your carbohydrates to 55-60% of your total calories is a good way to divvy up your nutrients. Follow this rule of thumb: "Make half your grains whole" says Katie Clark, MPH, RD, and eat five servings of fruit and vegetables a day. These strategies will ensure that your complex carbohydrate intake is adequate.

The bottom line to any healthy diet is to eat foods that provide enough energy, nutrients, fiber, vitamins, and minerals to support life in a healthful way.

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.



Motor Control Exercises Found to Reduce Lower Back Pain

Motor Control exercise, also known as specific stabilization exercise, is a specific form of exercise for the back that has gained the attention of researchers and health practitioners over the past decade. The exercise focuses on regaining control of the trunk muscles which support and control the spine.

When performed in conjunction with other forms of therapy, motor control exercises have been found to not only provide relief from persistent low back pain, but patients have found they are able to be more physically active, experiencing positive effects over a longer period of time, according to a new systematic review published in the January issue of Physical Therapy (PTJ), the scientific journal of the American Physical Therapy Association (APTA). When provided through a qualified

health provider who can identify the specific trunk muscles causing the problem, the patient can be taught to control these muscles in simple postures, then later in more challenging activities.

“It is important to note that this form of exercise is different from going to the gym or going for a walk,” says Luciana Macedo, PT, MSC, a PhD student at The George Institute for International Health in Sydney, Australia.

Results of the study, involving fourteen trials, concluded that “motor control exercise is superior to minimal intervention and confers benefit when added to another therapy for pain at all time points and for disability at long-term follow-up. Motor control exercise is not more effective than manual therapy or other forms of exercise.”



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