



Southern California
IBEW - NECA
Trust Funds



IBEW-NECA

The Trust Fund Bulletin for Retired Participants

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New Health Advocate Benefit Offers You Help To Get The Most Out Of Your Healthcare Experience

The Southern California IBEW-NECA Health Trust Fund is pleased to provide a new Health Advocate member assistance benefit to all participants covered under our health plans. The comprehensive service provided by Health Advocate is not a substitute for your current health insurance plan. Rather, it is a service that provides a range of services to complement the existing health coverage that the SCIBEW-NECA Health Trust Fund provides for you and your eligible dependents.

The Health Advocate team consists of personal Health Advocates, medical directors and administrative professionals. They are expert at navigating the healthcare system, both clinically and administratively. They can help you with clinical and administrative issues involving medical, hospital, vision, dental, pharmacy and other healthcare needs. They can provide you with the help and information you need while protecting your privacy and confidentiality.

On your first call to Health Advocate, you or your eligible dependents will be assigned to your own "Personal" Health Advocate. You will be asked to complete and sign a simple one-page HIPAA Authorization Form,

which provides Health Advocate with your permission to talk and interact with your healthcare providers. The HIPAA Authorization Form is available online at www.healthadvocate.com/authorization_form.aspx or at www.scibew-neca.org. During that initial call your "Personal" Health Advocate will instruct you on the completion and the fax submission of the form so that they can immediately begin working on your behalf.

Health Advocate can be accessed 24-hours a day to help and assist you when you encounter a healthcare-related problem or issue. Normal business hours are Monday-Friday between 8am and 9pm Eastern Time. After hours and during weekends, staff is available for assistance with issues that need to be addressed during non-business work hours. Members do not need to register to use Health Advocate's service.

It's simple to use Health Advocate. All you have to do is call:

1-866-695-8622(toll-free)

To review additional information regarding this benefit you may also visit the Trust Fund website at www.scibew-neca.org.



From The Desk Of The Fund Administrator

Contained within this Fall 2009 edition of the Trust Fund Bulletin are announcements regarding new benefits available to retired Plan participants and reminders about previously announced Plan benefits, together with some helpful advice for the cold and flu season. The Board of Trustees of the Southern California IBEW-NECA Health Plan is able to provide benefits to Plan participants and their eligible spouse partially as a result of the allocation of collectively bargained monies to the Retiree Health Plan by Active Plan participants.

The new services made available from Health Advocate are an example of the Board's effort to assist retired Plan participants and their eligible spouse with navigating the uncertainty of the health care industry and another resource for assistance that staff of the Trust Funds Administrative Office is unable to provide due to HIPAA (Health Insurance Portability and Accountability Act) restraints.

Once again the Board of Trustees has maintained the 5 percent of premium cost for retired Plan participants and their eligible

spouse and a copy of the rates that went into effect 10/1/09 is provided for you on page 5.

Finally, I would like to urge all retired Plan participants and their spouse to visit our website for helpful and timely information regarding your benefits, the means to access those benefits and the on-line availability of many forms that when accessed on-line eliminate delays incurred in the mail. Your Trust Funds' website may be found at www.scibew-neca.org

George Wallace
Fund Administrator

Chronic Disease is responsible for some 70% of all healthcare spending.

FYI: Medicare Enrollment And Assignment

- To select the Medicare Supplement Plan instead of an HMO medical plan for health coverage, enrollment in Medicare Parts A and B is required either when a retiree or spouse become age 65 or eligible for Medicare at any age.
- If a retiree or eligible spouse selects one of the HMO medical plans for health coverage and is eligible for Medicare, he or she must assign the Medicare Benefits to the HMO Medicare-risk Plan that the retiree or spouse selects.
- Be aware that if you enroll in another Part D Prescription Drug Plan outside of the Fund, your coverage with the Retiree Health Plan will terminate for you and your spouse.

Concerns Over H1N1 Influenza (Swine Flu) Virus

With every cough and sneeze we know that the cold and flu season is upon us once again. With headlines sparking international interest about the worldwide spread of the potentially dangerous H1N1 influenza virus, you might be worried about how to stay safe. Right now, health officials are still assessing the threat and there's no evidence that, in the United States or other countries outside of Mexico, swine flu is any worse—or more dangerous—than the common seasonal flu.

Vaccinating yourself against swine flu isn't the only preventative measure you can take. It's still important to take precautions like:

- washing your hands often, since people can become infected by touching something with the flu virus on it and then by touching their mouth, nose or eyes.
- If you get sick, cough or sneeze into tissues instead of your hands.
- If you don't have a tissue, cough or sneeze into your upper sleeve, not your hands.
- Avoid touching your eyes, nose and mouth.
- Stay away from crowded areas, limiting contact with other people to prevent the spread of illness.
- Stay at home 10 days after the onset of illness, if possible.
- As with any illness it's important to contact your health care provider if you have flu symptoms, and live in or have recently traveled to affected areas.

If you have a chronic condition, like asthma or other lung problems, diabetes or heart disease make sure to check with your doctor to help ensure the condition is under control. Like regular seasonal flu, swine flu can trigger problems in underlying chronic conditions. At the moment there's no need to panic about swine flu. Governments and health agencies

are on high alert to deal with the consequences of a pandemic. The last flu pandemic that was serious enough to affect millions of people happened a century ago—before people had access to the medical knowledge, care, and the medications that we have today.



Researchers have discovered that one dose instead of two may be enough for healthy adults, and protection could begin once vaccinated within 10 days, instead of three weeks. The vaccine is different than the seasonal flu vaccine though, so to be protected against both H1N1 and the regular flu, you will need two, (or if your condition warrants, three) shots. For further information on the availability of the vaccine contact your health care provider. To stay informed about the H1N1 influenza (swine flu) virus visit your health plans website or contact your health plan at:

Kaiser Permanente (for Early Retirees)
1-800-464-4000

Kaiser Permanente-Senior Advantage
1-800-443-0815

24 hours 7 days a Week

www.kp.org

PacifiCare (for Early Retirees)
1-800-624-8822

7 a.m. to 9 p.m. CST Mon-Fri

PacifiCare-Secure Horizons

1-866-622-8055

8 a.m. to 8 p.m. EST 7 Days a Week

www.pacificare.com

Foods That Fight The Cold And Flu

Whether you're walking around with a box of tissues or curled up in bed with aches and the shivers, what you feed your cold or flu can speed your recovery. Here's three ways to maximize your body's virus-busting powers.

1. Sip a cup after cup of tea with honey and lemon. While any hot liquid will help loosen clogged nasal passages and soothe sore throats, hot tea also doses you with virus-fighting, inflammation-relieving antioxidants. As for the honey (the darker, the better), it's also thick with protective antioxidants. And a big squeeze of lemon in every cup adds a little extra vitamin C to your virus-fighting kit; plus, the tartness stimulates saliva, which makes swallowing easier.
2. Chicken soup contains cysteine, an amino acid that's released by cooked chicken. It's chemically similar to acetylcysteine, a bronchitis drug, and it works with other soup ingredients to reduce inflammation.

Salty broth also helps thin mucus. Chicken soup helps even more if you rev it up with spices: garlic, which has a well-earned reputation for squelching infection, and hot red pepper, which contains capsaicin, a powerful decongestant that intensifies the soup's sinus-clearing effects.

3. Oatmeal delivers three nutrients known to support your immune system: selenium, zinc, and beta-glucan. Yogurt helps fend off colds in the first place. Top your oatmeal or yogurt with strawberries, nuts, and seeds. You'll get a vitamin C boost from the berries and immunity-enhancement from the vitamin E and zinc. Selenium in the nuts and seeds helps to ward off lung inflammation.



Americans spend more than \$200 billion each year on prescription drugs alone.

Monthly Pension Deduction/Self Payment Amount Effective 10/1/09 Through 9/30/10



We are pleased to announce that the Board of Trustees of the Southern California IBEW-NECA Health Trust Fund will continue to maintain the self-payment of 5 percent of the premium cost for the plan year beginning October 1, 2009. This means the Health Trust will be paying 95 percent of the premium costs and you will only pay 5 percent of the premium costs. In some cases, you will see a slight increase in your monthly self-payment amount due to a slight

increase in the monthly premium. The self-payment amounts became effective October 1, 2009 for all plans shown on the following chart (see page 5).

If you have questions, please contact the Membership Services Department at 323-221-5861 or toll-free at 800-824-6935, Monday through Friday between the hours of 9am and 5pm.

**Monthly Pension Deduction/Self-Payment Amount
Effective 10/1/09 Through 9/30/10, (continued)**

KAISER	EARLY RETIREE (No Medicare Coverage)		MEDICARE ELIGIBLE (Enrolled in Medicare Parts A&B)		One Early Retiree & One Medicare	
	Plan	Previous (10/1/08- 9/30/09)	New (10/1/09- 9/30/10)	Previous (10/1/08-9/30/09)	New (10/1/09-9/30/10)	Previous (10/1/08- 9/30/09)
Kaiser HMO Retiree Only Retiree & Spouse	\$19 \$37	\$21 \$42	Not Applicable		Not Applicable	
Senior Advantage Retiree Only Retiree & Spouse	Not Applicable		\$12 \$25	\$12 \$24	Not Applicable	
Retiree & Spouse					\$31	\$33

PACIFICARE	EARLY RETIREE		MEDICARE ELIGIBLE		One Early Retiree & One Medicare	
	Plan	Previous (10/1/08- 9/30/09)	New (10/1/09- 9/30/10)	Previous (10/1/08-9/30/09)	New (10/1/09-9/30/10)	Previous (10/1/08- 9/30/09)
PacifiCare HMO Retiree Only Retiree & Spouse	\$22 \$45	\$26 \$54	Not Applicable		Not Applicable	
Secure Horizons Retiree Only Retiree & Spouse	Not Applicable		\$13 \$26	\$15 \$29	Not Applicable	
Retiree & Spouse					\$33	\$36

PREMIUM REIMBURSEMENT*	EARLY RETIREE		MEDICARE ELIGIBLE	
Plan	Previous (10/1/08-9/30/09)	New (10/1/09-9/30/10)	Previous (10/1/08-9/30/09)	New (10/1/09-9/30/10)
Retiree Only Retiree & Spouse	\$22 \$45	\$26 \$54	\$22 \$45	\$26 \$54

* The maximum dollar reimbursement is \$279.08 for one retiree and \$585.21 for retiree and spouse coverage.

MEDICARE SUPPLEMENT**	EARLY RETIREE		MEDICARE ELIGIBLE	
Plan	Previous (10/1/08-9/30/09)	New (10/1/09-9/30/10)	Previous (10/1/08-9/30/09)	New (10/1/09-9/30/10)
Retiree Only Retiree & Spouse	Not Applicable		\$21 \$42	\$22 \$44

**The maximum annual benefit is \$2500 per person per year.

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.

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Southern California 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

Healthy Effects Of Diet And Exercise Add Up

People who exercise and eat a Mediterranean-style diet seem to be at lower risk for Alzheimer's disease. A Columbia University study has found that the effects of two particular lifestyle behaviors together, add up.

The long-term study followed a diverse group of 1,880 New Yorkers between the ages of 70 and 80, assessing their diets and levels of activity, and screening them periodically for Alzheimer's disease. After an average of five years, 282 cases of Alzheimer's were diagnosed.

Those who followed the healthiest diets were found to be 40 percent less likely to develop Alzheimer's, and those who got the most exercise

were found to be 37 percent less likely to develop the disease. The greatest benefits occurred in those who both ate healthfully and remained active. Participants who scored in the top third for both diet and exercise were found to be 59 percent less likely to receive an Alzheimer's diagnosis than those in the lower third.

"It's a bigger effect, because each of the behaviors is independent and each is contributing something unique," said Dr. Nikolaos Scarmeas, an associate professor of neurology at Columbia University Medical Center and the first author of the paper, published in the Journal of the American Medical Association.

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