



Southern California
IBEW - NECA
Trust Funds



IBEW-NECA

The Trust Fund Bulletin for Retiree Participants

Inside this issue:

New Year's Resolutions Can Bring Lasting Lifestyle Changes	1
From The Desk Of The Fund Administrator	2
De-Stress Your Holiday To-Do List	2
Tips To Recognize And Prevent Holiday Stress and Depression	4
HEALTHCARE HELP for you and your family	6



Page 1

Winter 2009

New Year's Resolutions Can Bring Lasting Lifestyle Changes

As the year ends many of us prepare to make yet another round of New Year's resolutions.

Approximately 64% of people keep their resolutions for at least one month, but only 46% maintain them for at least six months. Studies indicate that while a lot of people who make New Year's resolutions do break them, making resolutions is useful. People who explicitly make resolutions are ten times more likely to attain their goals than people who don't.

Lasting lifestyle changes can start with your New Year's resolution. Whether or not you can keep your resolution all depends on what it is. You don't need to aim low, but the rules of time, space and physical reality should come into play.

Set a Goal

- **Make One Resolution.** Make only one resolution. Your chances of success increase if you focus your attention on one issue at a time.
- **Choose a Goal That's Important to You.** Without a strong, internal motivation, your resolution is meaningless. Choose a goal that you truly want for yourself not one dictated by family, friends or society.

- **Be Realistic.** Don't set yourself up to fail by setting an unrealistic goal. You're not going to accomplish your goal immediately no matter what it is, but you can start by doing whatever is needed on a regular basis.
- **Be Specific.** Being specific about your goals is, in part, tied to being realistic. Break down a larger goal like "losing weight" into manageable, specific baby steps. Losing 1-2 pounds a week until you reach a goal weight set by a doctor is a healthier and more achievable goal than committing to losing 25 pounds without any kind of plan in place.
- **Avoid Previous Resolutions.** Experts recommend not using resolutions you've made and failed to stick with in the past. If you want to fall back on an old resolution, come at it from a different angle. If you resolved and failed to "lose 50 pounds," commit to starting a regular fitness regimen or eating more healthfully instead.
- **Don't Wait Until the Last Minute.** A study conducted by the University of Washington found that most resolutions lead to failure when they were made at

(Continued on page 3)

From the Desk of the Fund Administrator

The theme of this trust bulletin is to provide advice to our retiree participants and their eligible dependent spouse regarding behaviors that may make for more pleasant, less stressful holidays and the means to enjoy a healthier life style. Below is a brief list of practices that may be utilized to improve individual well-being throughout 2010 and beyond.

Kaiser Permanente offers multiple programs and classes. Among the classes offered are: Quit Smoking with Breathe™, Lose Weight with Balance™, Eat Healthy with Nourish™, Manage Pain with Care™ for Pain, and Reduce Stress with Relax™. To further explore the programs and classes offered by Kaiser Permanente, visit their website at www.kp.org

PacificCare/United Health Care offers on their website found at www.myuhc.com under the Health and Wellness tab the opportunity for you to complete an assessment and receive a report tailored to your health needs.

Research indicates that 70% of all health-care costs are the direct result of behavior; 74% of all health care costs are confined to four (4) chronic conditions. Those conditions are cardiovascular disease, cancer, diabetes and obesity all of which may be preventable with changes in behavior. On behalf of the Trustees of the Southern California IBEW-NECA Retiree Health Plan, I encourage you to review the programs mentioned above in the hopes that the New Year 2010 and those beyond will bring you and your family members excellent mental and physical health.

In addition, may I urge our readers to visit your website at www.scibew-neca.org to get the most current information available on your benefits. The most recent posting on the website offers the opportunity to give thought to “rethinking drinking”.

George Wallace,
Fund Administrator

De-Stress Your Holiday To-Do List

TO KEEP YOUR STRESS LEVELS LOW, design a holiday that emphasizes what's important—and minimizes what's not.

Making a to-do list is often seen as a way to gain control over stress. But a holiday task list that runs over with “should-dos” may only set you up for an anxiety-filled season.

So tear up your list of “should-dos.” Then start over with a holiday list that promotes health and joy:

- Scratch out the holiday rituals you can live without. For instance, if you dislike baking, skip the cookies this year.
- Start some holiday tasks

early if you can. If you're having a holiday party, designate each guest to bring a dish, or send out holiday cards in the form of an e-mail instead of mailing them.

- Create a present theme that cuts down on shopping trips. For example, buy everyone different books and get all the presents at the same bookstore.
- Make time for a brisk walk or other exercise — one of the best stress-busters available.

Keeping low stress levels may even help you save money. The American Psychological Association reports that stress-related problems account for seventy-five to ninety percent of all doctors visits. Keeping your stress in check will help eliminate unplanned and unwanted healthcare expenses during the busy season.

New Year's Resolutions Can Bring Lasting Lifestyle Changes (continued)

(Continued from page 1)

the last minute. Your resolution requires a sober-headed plan, not one fueled by the emotion of the New Year.

- **Don't Use Absolutes.** The study also found that resolutions fail when they are framed as, "I will never do X again." Absolutes aren't helpful; they are recipes for failure and disappointment. It's better to make a commitment to a smoking cessation program with practical steps than it is to say, "I will never smoke again."

Make a Plan

Now that you've got your New Year's resolution all picked out, it's time to make a plan. Having a detailed road map is the key to making a resolution stick.

- **Set Short-Term Goals.** Break down your larger goal into smaller more reachable goals. This is the best way to keep yourself motivated and on target. Give yourself check-in dates on the calendar, and reward yourself when you reach your sub-goals. If your New Year's resolution involves a weight loss plan or fitness regimen, ask your doctor for help in creating your personal road map.
- **Plan for the Obstacles.** What might cause you to veer from your plan? When something does happen, be ready for it. Think about what's most likely to trip your plan up. Try to avoid those situations or brainstorm healthy ways to cope with them.

Take Action

Set a realistic goal, give yourself a little time to plan and then take action.

- **Do Something.** Initiate an action — the smallest of actions will allow you to pick

up momentum. It's easier to stick with something once you realize that it's not so hard.

- **Visualize.** Visualize yourself achieving your goal. Better yet, make that visualization as real as possible. *Psychology Today* recommends clipping pictures out of magazines that represent your goal and hanging them where you can see them everyday.
- **Act the Part.** If you're training for a marathon begin thinking of yourself as a marathoner. Invest in a good pair of shoes. Talk about your training. In essence, fake it until you make it.
- **Track Your Progress.** Tracking your progress is a powerful motivator. The University of Washington study on New Year's resolutions reported that the more monitoring you do and feedback you get, the more likely you'll be to stick with your resolution and achieve results.
- **Enlist Support.** Increase your chance for success by enlisting the help of others. Creating change in your life is much easier when you've got back-up.
- **Reward Yourself.** Celebrate your little successes along the way. Your rewards don't need to be extravagant, and they certainly shouldn't interfere with your goals. But, rewarding yourself is an important part of keeping yourself motivated.
- **Be Flexible.** Perfectionism won't help you achieve your goals. Think of setbacks as opportunities for growth. After all, nobody goes straight from point A to point B. They set a course, take periodic readings and make adjustments along the way.

Stay positive, and you'll be well on your way to making a New Year's resolution that lasts all year round.

Tips to Recognize and Prevent Holiday Stress and Depression

The holiday season often brings with it unwelcome guests — stress and depression. And it's no wonder. In an effort to pull off a perfect holiday, you might find yourself facing a dizzying array of demands.

With some practical tips, you can minimize the stress and depression that often accompanies the holidays. You may even end up enjoying the holidays more than you thought you would.

Recognize holiday triggers

Learn to recognize common holiday triggers, so you can disarm them before they lead to a meltdown:

- **Relationships.** Relationships can cause turmoil, conflict or stress at any time, but tensions are often heightened during the holidays. Family misunderstandings and conflicts can intensify — especially if you're thrust together for several days. On the other hand, facing the holidays without a loved one can be tough and leave you feeling lonely and sad.
- **Finances.** With the added expenses of gifts, travel, food and entertainment, the holidays can put a strain on your budget — and your peace of mind. Not to mention that overspending now can mean financial worries for months to come.
- **Physical Demands.** Even die-hard holiday enthusiasts may find that the extra shopping and socializing can leave them wiped out. Being exhausted increases

your stress, creating a vicious cycle. Exercise and sleep — good antidotes for stress and fatigue — may take a back seat to chores and errands. To top it off, burning the wick at both ends makes you more susceptible to colds and other illnesses.

Take Some Preventative Steps

When stress and depression is at its peak, it's hard to stop and regroup. Try to prevent stress and depression in the first place, especially if the holidays have taken an emotional toll on you in the past.

- **Acknowledge Your Feelings.** If someone close to you has recently died or you can't be with loved ones, realize that it's normal to feel sadness and grief. It's OK to take time to cry or express your feelings. You can't force yourself to be happy just because it's the holiday season.
- **Reach Out.** If you feel lonely or isolated, seek out community, religious or other social events. They can offer support and companionship. Volunteering your time to help others also is a good way to lift your spirits and broaden your friendships.
- **Be Realistic.** The holidays don't have to be perfect or just like last year. As families change and grow, traditions and rituals often change as well. Choose a few to hold on to, and be open to creating new ones. For example, if your adult children can't come to your house, find new ways to celebrate together, such as sharing pictures, emails or videotapes.
- **Set Aside Differences.** Try to accept family members and friends as they are, even if they don't live up to all your expectations. Set aside grievances until a more appropriate time for discussion. And



Stress and depression can ruin your holidays and hurt your health. Being realistic, planning ahead and seeking support can help ward off stress and depression, as well as other lifestyle risks.

(Continued on page 5)

Tips to Recognize and Prevent Holiday Stress and Depression (continued)

(Continued from page 4)

be understanding if others get upset or distressed when something goes awry. Chances are they're feeling the effects of holiday stress and depression too.

- **Stick To A Budget.** Before you go gift and food shopping, decide how much money you can afford to spend. Then stick to your budget. Don't try to buy happiness with an avalanche of gifts. Try these alternatives: Donate to a charity in someone's name, give homemade gifts or start a family gift exchange.
- **Plan Ahead.** Set aside specific days for shopping, baking, visiting friends and other activities. Plan your menus and then make your shopping list. That'll help prevent last-minute scrambling to buy forgotten ingredients. And make sure to line up help for party prep and cleanup.
- **Learn To Say No.** Saying yes when you should say no can leave you feeling resentful and overwhelmed. Family, friends and colleagues will understand if you can't participate in an activity or project. If it's not possible to say no when your boss asks you to work overtime, try to remove something else from your agenda to make up for the lost time.
- **Don't Abandon Healthy Habits.** Don't let the holidays become a free-for-all. Overindulgence only adds to your stress and guilt. Have a healthy snack before holiday parties so that you don't go overboard on sweets, cheese or drinks.

Continue to get plenty of sleep and physical activity.

- **Take A Breather.** Make some time for yourself. Spending just 15 minutes alone, without distractions, may refresh you enough to handle everything you need to do. Take a walk at night and stargaze. Listen to soothing music. Find something that reduces stress by clearing your mind, slowing your breathing and restoring inner calm.
- **Seek Professional Help If You Need It.** Despite your best efforts, you may find yourself feeling persistently sad or anxious, plagued by physical complaints, unable to sleep, irritable and hopeless, and unable to face routine chores. If these feelings last for a while, talk to your doctor or a mental health professional.

Take Control of the Holidays

Don't let the holidays become something you dread. If you find that you need some help to reduce your stress, or in making other healthy lifestyle choices, Health Advocate is available to assist you in finding qualified programs and professionals to assist you during the holidays, as well as any questions regarding your particular mental health and chemical dependency coverage, Contact Health Advocate at:

1-866-695-8622 (toll free)

With a bit of planning, some positive thinking and a little assistance, you may find that you enjoy the holidays this year more than you thought you could.

The celebration of the new year is the oldest of all holidays. It was first observed in ancient Babylon about 4000 years ago.

The Babylonian new year celebration lasted for eleven days. Each day had its own particular mode of celebration, but it's safe to say that modern New Year's Eve festivities pale in comparison.



HEALTHCARE HELP

for you and your spouse

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

In 2009 Southern California IBEW-NECA Health Trust Fund rolled out a no-cost member support program for all eligible health plan participants.

The services offered through Health Advocate are provided by *Personal Health Advocates*, typically registered nurses, backed up by a team of medical directors and benefits specialists who will help you and your spouse.

Health Advocate can help you in:

- Finding the right doctors, hospitals and programs to fit your needs and your health plan requirements.
- Scheduling appointments with providers including hard-to-reach

specialists and critical care providers and arrange for special treatments and tests.

- Navigating healthcare issues.
- Untangling insurance claims.
- Answering your questions about tests results, treatment and medication recommended or prescribed by your physician.
- And ... much more!

If you need help or have questions regarding your health plan just call Health Advocate at:

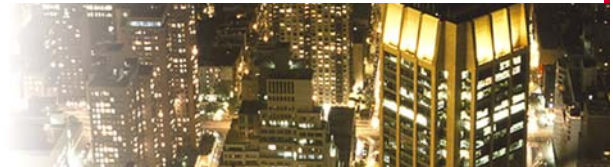
1-866-695-8622 (toll free)

For more information, visit their website at:

answers@healthadvocate.com



Southern California
IBEW - NECA
Trust Funds



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