



In This Issue...

What's New with You? 1

Looking Forward to Retirement.. 2

Retirement Planning Checklist... 2

When Life Gives You Lemons...
 Call the Member Assistance
 Program 3

HealthAdvocate—Your Lifeline
 for Health Care and Insurance
 Help 3

Important Contact Information .. 3



What's New with You?

Have you recently moved, married or had a new baby? Have you divorced or suffered the loss of a dependent? These changes not only affect your life; they also affect your benefits. It is very important for you to update the Fund Office when you experience a major life event so we can ensure you receive the benefits you are qualified for and have earned.

It is especially important to update your Beneficiary Designations on file with the Fund Office. Your beneficiary is the person who will receive your benefits in the event of your death.

The list below highlights a few important life events and the planning associated with those events. You can access a complete list of life events and forms online at the Fund's website, www.scibew-neca.org.

Marriage

- Complete a new Family Account Change Form for health benefits with the Southern California IBEW/NECA Health Trust Fund; include a copy of your marriage certificate.
- Review your Beneficiary Designations for the Health, Pension and Defined Contribution Plans.

New Child

- Complete a new Family Account Change Form for health benefits with the Southern California IBEW/NECA Health Trust Fund; include a copy of the birth certificate.
- Review your Beneficiary Designations for the Health, Pension and Defined Contribution Plans.
- If you are enrolled in an HMO Plan, it is critical that you enroll your newborn within 30 days of birth. The HMO Plan does not automatically enroll newborns, and will not accept late enrollments (Southern California IBEW/NECA Health Trust Fund).

Divorce

- Submit a copy of the Final Judgment of Dissolution and Community Property Settlement Agreement to the Fund Office.
- Review your Beneficiary Designations for the Health, Pension and Defined Contribution Plans.
- You also must let the Fund Office know, in writing, how you want your pension benefit to be paid.
- If you have a Qualified Domestic Relations Order (QDRO), the Fund must have a copy on file for the Pension and Defined Contribution Plans.



Looking Forward to Retirement

Retirement should be a time to relax and enjoy life. Because it's such a major change for you, your spouse and family, it's important that you take some time to plan for it. Think ahead to the date you want to start receiving benefits and make sure you notify the Fund Office at least three months prior to that date.

The Fund provides two retirement plans:

The Southern California IBEW/NECA Pension Plan will provide you with a fixed income stream during your retirement that will add to your personal savings, benefits from Social Security, or other retirement plans you may have had contributions paid into (i.e. NEBF or IBEW International).

Your monthly amount is based on your years of service. If you are eligible to receive a pension, you are paid this benefit as long as you remain retired. These benefits are paid according to the option you elect.

The Southern California IBEW/NECA Defined Contribution Plan offers you and your family protection in the event of disability or death; or it can provide additional financial security when you retire. Be sure to review your distribution options to determine which is best for your situation. From a lump sum distribution to an annuity, your Southern California IBEW/NECA Defined Contribution Plan provides you with financial security.

You can find information you need to retire, at www.scibew-neca.org. If you have other questions call the Fund Office at **323-221-5861** or toll free at **800-824-6935**.

Retirement Planning Checklist

Many retirees wish they had planned more before their retirement. If you are thinking about retiring in the next five years, learn from your predecessors and make a retirement planning checklist now.

Set the stage for retirement

- Choose your target retirement date, see a retirement calculator like the one at www.aarp.org to help you, and notify the Fund Office.
- Estimate your expenses and create a retirement budget. To learn the amount for which you are eligible, contact the Fund Office to request an Estimate.
- Pay off debt.

Learn about the retirement process

- Review your retirement benefits and familiarize yourself with how they will work. Reference the Fund's website at www.scibew-neca.org or call the Fund Office at **323-221-5861** or toll free at **800-824-6935**.
- Get to know Medicare and how it will work with your Retiree Health Benefit. Compare premiums and out-of-pocket costs for all your options at www.medicare.gov.
- Understand Social Security. Determine your payout with the Retirement Estimator at www.ssa.gov. Find out the steps you need to take to activate your payments upon retirement.

Evaluate your health

- Schedule and maintain checkups and preventive exams, from annual physicals to teeth cleanings. At www.mayoclinic.com you can see what tests and screenings are right for you.
- Commit to eating healthy, exercising and getting enough sleep. Stay mentally sharp with brain games, puzzles and books. Keep in contact with family and friends to maintain your physical, mental and emotional health. Ask your doctor about vitamins and supplements.
- People live longer and can experience more health issues – plan for your long-term health care.

When Life Gives You Lemons...

Call the Member Assistance Program

Southern California IBEW/NECA Health Trust Fund – IBEW Local 11/LA NECA area participants

You or any member of your household can benefit from the Member Assistance Program (MAP)! MAP provides referral services and up to three free confidential counseling sessions for each personal problem that you are experiencing, such as:

- Anxiety and stress
- Drug and alcohol dependency
- Legal and financial consultation
- Marriage and family issues

You can contact Optum Health 24/7 by calling **877-22-LABOR (877-225-2267)**. You also can log on to liveandworkwell.com to explore the tools available online.

- Articles on topics such as family and relationships, health and well-being, financial planning and workplace issues;
- Health and wealth estimators and calculators to help you assess your physical and financial wellness; and
- Online programs to help you address stress, depression, tobacco cessation, drugs or alcohol.



HealthAdvocate – Your Lifeline for Health Care and Insurance Help

Southern California IBEW/NECA Health Trust Fund – IBEW Local 11/LA NECA area participants

Working with doctors, hospitals, health plans and insurance companies can be confusing. HealthAdvocate is a free and confidential service that provides health care help for you and your family.

When you call HealthAdvocate, a health care professional will give you personalized service and can help you:

- Clarify coverage, find options for uncovered services
- Explain conditions, research treatments, get second opinions
- Find the right providers and hospitals
- Locate eldercare and support services
- Untangle medical bills and resolve claim issues

Call HealthAdvocate at **866-695-8622** to get the health care answers you need!



Important Contact Information

Southern California IBEW/NECA Health, Pension, and Defined Contribution plans (IBEW Local 11/LA NECA)
Phone: 323-221-5861 or 800-824-6935
Website: www.scibew-neca.org

Orange County Electrical Industry Health & Welfare Trust (IBEW Local 441) United Administrative Services
Phone: 800-748-6417
Website: www.uastpa.com

Orange County IBEW/NECA Electrical Workers Defined Contribution Pension Plan (IBEW Local 441) United Administrative Services
Phone: 800-743-5274
Website: <https://www.massmutual.com>

Local 440 Health Trust Allied Administrators
2831 Camino del Rio South Suite 311
San Diego, CA 92108
Phone: 619-297-8235
Fax: 619-574-0645
Email: seatchel@alliedadministrators.com

Local 477 Health Trust Delta Fund Administrators, LLC
1234 W. Oak
Stockton, CA 95203
Phone: 209-474-5671
Fax: 209-474-5771
Email: pat.cororan@delapro.com