



THE TRUST BULLETIN FOR ACTIVE PARTICIPANTS

Spring 2008

IBEW-NECA

The Trust Bulletin

From the Desk of the Fund Administrator

I'm pleased to be able to finally announce the launching of the new static website for the Southern California IBEW-NECA Health Plan. The website may be found at www.scibew-neca.org

The new site will offer a comprehensive selection of information in an easy to use format which you may access without providing any personal information. Some of the features of our new Web Site include:

Benefit Tabs—Organized like file folders these easy to use tabs contain all the basics of Eligibility and Benefits for the Plan. Just click on the benefit tabs button for a particular plan to browse

(Continued on page 2)

INSIDE THIS ISSUE:

Newly Redesigned IBEW Website	1
On the Job Hearing Loss	1
Body Scan-Late Cancellations	1
Sleeping Well	2
Member Assistance	3

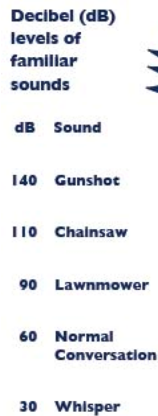


Noise On The Job Can Damage Hearing

Like many construction workers, you may not hear as well as you once did, and that may worry you. Your concerns are real—by retirement, many construction workers have a noticeable hearing loss. You and your employer need to take steps to protect your hearing, and this information will help you do so.

What is noise?

Noise is unwanted sound. It is measured on a decibel scale. Noise levels for some familiar sounds are



shown here.

What if you are exposed to too much noise?

Noise exposures that are loud enough and last long enough can damage nerves in your inner ear. This causes *permanent and irreversible* hearing loss.

Hearing loss makes it hard to:

- talk with family, friends, and coworkers.
- hear warning signals.
- enjoy music, nature, voices, and other good sounds.

Once you have a hearing

loss, it *cannot* be reversed by using hearing aids. Hearing aids can make sounds louder, but they can't make the sounds clearer.

Safe noise levels

The legal limit for construction workers in Washington is an 8-hour (full-shift) average noise exposure of 85 decibels. This limit is enforced by WISHA.. Construction workers in most other states have an 8-hour limit of 90 decibels enforced by OSHA.

If you must raise your voice to be heard by someone an arm's length away, the noise level is probably over 85 decibels. Workers with an average noise

(Continued on page 3)

Body Scan Benefit—Late Cancellations

Body Scan International has notified the Trustees that the number of participants or eligible spouses who fail to keep appointments without canceling is approximately 6%, or one per day. We are advised that this is higher than other groups with this benefit..

Please remember if you cannot attend a scheduled appointment, you must call (877) 274-5577 or (949) 717-4500 to cancel the appointment. Failure to keep your appointment reduces the availability of appointments for other participants.

A cancellation fee may be assessed if the number of

missed appointments continues. The fee for the body scan is currently paid in full by the Trust Fund. If the number of missed appointments continues, this may result in the assessment of a cancellation fee and/or an increased cost to the Trust Fund that may

(Continued on page 2)

Body Scan Benefit (Continued)

(Continued from page 1)

potentially jeopardize the Trustees' ongoing ability to provide this benefit.

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

TIPS FOR GETTING A GOOD NIGHT'S SLEEP

Keep a set schedule—Going to bed and rising each day at about the same time helps set your internal clock.

Avoid caffeine, nicotine and alcohol—Caffeine is a stimulant and will probably keep you awake if consumed too close to bedtime. Smokers sleep lightly and wake up early because of nicotine withdrawal. And although alcohol is a depressant and may help you nod off more quickly, it robs you of deep sleep and keeps you in the lighter stages of slumber.

Relax before bedtime—Avoid activities that keep your mind too active. Get comfortable by reading a book or taking a warm bath. Be sure to set your thermostat at a comfortable temperature. Your pillow and mattress should be firm enough to provide the support you need.

Consult your doctor if you have chronic sleeplessness—One or two restless nights will not do long-term harm to your system, but if you are constantly tired, you may have a sleep disorder. Be sure to see your doctor if chronic sleeplessness is a problem for you.

Sleepless Nights-How They Affect Your Mood and Health

Sleep and Your Mood

Researchers have found a link between sleep deprivation, anger, anxiety and depression. During a study conducted at the University of Pennsylvania, researchers allowed participants to sleep only four and a half hours per night for one week. After seven days, the study showed that people felt significantly more angry, stressed and sad. This finding has been reinforced by many other studies showing that mood suffers from lack of sleep.

Sleep and Your Health

Because of the hormones generated during sleep, chronic sleeplessness can have a negative effect on one's health. Several landmark studies have found a connection between inadequate rest and medical conditions such as obesity and diabetes. For example, a hormone called leptin has a direct influence on appetite and weight because it tells the body when it should feel full. Doctors have noted a link between lack of sleep

and low levels of leptin.

A 1999 study by the University of Chicago showed that a sleep deficit of even three or four hours over a week affects the body's ability to process carbohydrates and insulin, potentially resulting in a pre-diabetic state. Other studies have shown that the production of growth hormone, which controls the adult body's proportions of fat to muscle, can also be adversely affected by the lack of sleep. As a result, people who are chronically sleep deprived are at increased risk of becoming overweight.

Sleep and Physical Performance

According to the National Highway Traffic Safety Administration, driver fatigue is responsible for over 100,000 car accidents each year. Studies have also shown that sleep deprivation has an effect on hand-eye coordination that can be as severe as that of intoxication. Daytime alertness and memory can be impaired by even eight hours of lost sleep over several nights.

(Continued on page 5)

From the Desk of the Fund Administrator (Continued)

(Continued from page 1)

through an index of plan features. Once you're inside a particular benefit tab, you can click on any of the internal links to take you further into detailed information on the topic. This is a great way to research specific benefit questions and learn more about your plan.

Network Providers—Need a doctor or a dentist?

They are easy to locate here.



Life Event Guide—Having a baby? Think-

ing of retiring? Moving? We've got you covered!

Use the life event Guide to easily and thoroughly find out how these and other changes affect your benefits and what steps you need to take, such as notifying the Administrative Office.

Forms—Need to file a Change of Address with the Administrative Office? Want to

(Continued on page 4)

Noise On The Job (Continued)

(Continued from page 1)

exposure above 85 decibels need to wear hearing protectors—either earplugs or earmuffs—and be in a hearing loss prevention program. You should wear hearing protectors any time noise levels are over 85 decibels.

Noise exposure levels for electricians

University of Washington researchers have been measuring the noise exposures of construction workers. Among electricians, we found:

- the average level was 80 decibels across a full work shift
- one-fifth of work shifts were above the 8-hour limit of 85 decibels
- more than one-third of work shifts had short periods of extremely high levels (above 115 decibels)

HIGH HAZARD

Potentially harmful after short-term exposure (95 decibels and above)

CAUTION ZONE

Harmful after long-term exposure(85-95 decibels)

LOW HAZARD

Noise below 85 decibels

Noise levels of tools

We measured the noise levels of various tools. We found that:

- every tool used by electricians exceeded 85 decibels.
- the highest average noise levels came from Hilti guns, chipping guns, and hammers.
- noise levels were usually above 85 decibels even when no tool was

(Continued on page 4)

**REMEMBER:
ALWAYS
PROTECT YOUR
HEARING BY
WEARING
EARPLUGS OR
EARMUFFS ANY
TIME NOISE
LEVELS ARE
OVER 85
DECIBELS.**

Member Assistance—At Your Service

Did you know that the Trust Fund has a plan in place for times when you feel at your wits' end? Well, we do!

The Member Assistance Program, offered through PacifiCare Behavioral Health, is available 24 hours a day, by phone, to help you with any number of personal concerns.

- Emotional distress
- Workplace Conflicts
- Day Care or Elder Care
- Child-rearing Issues
- Divorce or Separation
- Financial or Legal Problems
- Domestic Violence
- Grief and Loss
- Gambling
- Depression or Stress
- Anger

- Alcohol or Substance Abuse
- Anger
- Relationships
- Retirement.

You can get up to 3 free counseling sessions, without proving that therapy is medically necessary. And so can anyone in your family! Members of your household are also covered.

Services are offered in languages other than English, and go beyond just crisis counseling. Legal consultations, financial services, referrals for daycare and other resources, and follow-up for up to a month are also provided. There is even help available for conflict resolution, as well as help when you feel threatened by someone.

When you call the Member Assistance Program, you'll be connected to a licensed coun-

selor who can help you decide what kind of help you need. They may offer services of the program, or refer you to a community resource, such as a support group.

Member Assistance Program counselors can talk to you about all kinds of issues, even if it seems like something “everybody handles.” If you feel overwhelmed by holiday stress, or don't know how to communicate with your partner, they can help. They can help if you feel down about aging, if your

job performance is slipping or you've gotten a bad review, they can help you make things better. If you need help organizing your time more effectively, or you need help dealing with change in your life, the Member

Assistance Program has something for you.

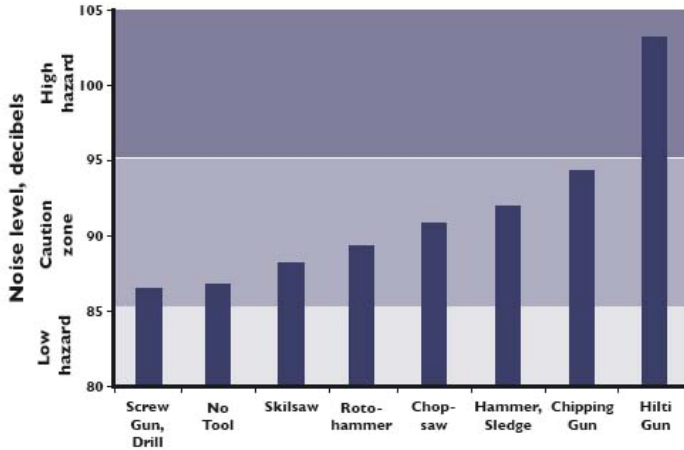
The program also offers workshops on many



(Continued on page 5)

Noise On the Job (Continued)

Average noise level by tool



How you can stop hearing loss

Our research shows electricians are often exposed to too much noise, and need to be in a hearing loss prevention program. This program should include noise monitoring, training, efforts to reduce noise,

not just your own tasks—when deciding when to wear hearing protectors.

- If your noise exposure is intermittent, try banded earplugs or ear-muffs. They are easy to put on and take off.
- All hearing protectors are labeled with a Noise Reduction Rating (NRR) in decibels. The NRR is usually about twice as high as the protection you will actually get.

Keep your protectors with you so you have them when you need them.

How much hearing protection do I need?

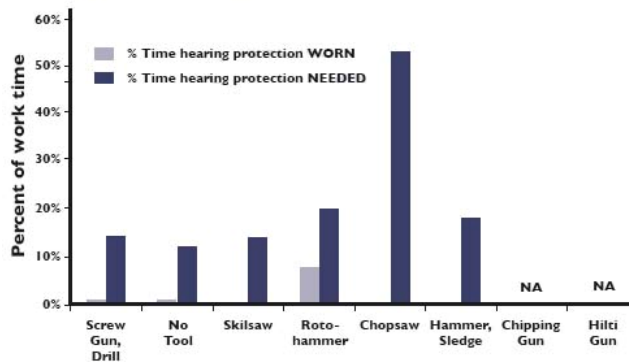
Based on our measurements, most electricians will get enough protection if they wear a hearing protector with an NRR of 12 decibels. For most activities, an NRR higher than 12 decibels will block too much sound and may interfere with communication, including warning signals. Electricians with very high noise exposures need an NRR between 12 and 33 decibels.

and use of hearing protectors.

The basics of hearing protection

- Consider noise sources around you—

Hearing protection use by tool



(Continued on page 5)

(Continued from page 3)

used.

Hearing protection use

We looked at whether electricians used hearing protectors when their noise levels were above the limit of 85 decibels. We found that hearing protection was:

- used less than 20% of the time it was needed overall.
- needed most with roto-hammers and chopsaws.
- worn most often with roto-hammers, and almost never worn with most other tools.

From the Desk of the Fund Administrator (Continued)

(Continued from page 2)

add a qualified Domestic Partner to your health Plan benefits? These are just a few of the many forms available through our new Web site. Many of these forms can be filled out online—so all you need to do is enter the information on your computer, print, sign and mail. It's that simple, and you're done!

Links—Site of interest related to health issues and assistance organizations.

And More—Current and Archived News and Announcements, Health Plan FAQ's, easily navigable and searchable text of the Health Plan summary plan description and more.

This office is currently working to finalize the website for the Southern California

IBEW-NECA Pension Plan and will alert all Pension Fund participants, beneficiaries

and retirees of the availability of that site when available.

Your Fund Administrator, George Wallace

Noise On The Job (Continued)

(Continued from page 4)

Finding a hearing protector that works for you

Hearing protectors are like shoes: one style will not work for all workers and all exposure levels. You may have to try several styles before you find one that is comfortable and works for you. It may take several weeks before you get used to wearing hearing protectors. Your employer should train

you on how to wear hearing protectors properly.

Also keep in mind that your employer may be able to reduce your exposure by using quieter equipment, blocking noise with shields, or moving noisy equipment away from you. All electricians should be enrolled in a hearing loss prevention program—find out if your employer has one.

This article was prepared as an information sheet by Noah Seixas and Rick Neitzel of the University of Washington, Dept of Environmental and Occupational Health Sciences.

Member Assistance Program (Continued)

(Continued from page 3)

of these topics, and training to help you learn to be more effective in many areas of your work and home life.

Referrals for dependent care services don't stop at day care or elder care. The program can refer you to home health care providers, give you tips on choosing a good private caregiver, or even help find summer or day camps for your kids. The program has information on Medicare and Medicaid, as well as parenting, caring for an older dependent, and coping with cancer or Alzheimer's.

The Member Assistance Program also offers financial counseling from experienced financial professionals and accountants. You can have a 30 to 60 minute phone call for help with any number of issues, including:

- Credit Repair
- Budgeting
- Debt Management

- Retirement Planning
- College Fund
- Tax Planning and Preparation.

Legal services are also available, with a free half-hour consultation, and discounts for further services. Some of the topics on which you can ask for help are:

- Estate Planning
- Divorce or Custody Issues
- Small Claims
- Personal Injury
- Debt Consolidation
- Real Estate Transactions
- Landlord/Tenant Issues
- Contractual Issues

- Juvenile or Other Offenses.

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!

Call PacifiCare Behavioral Health any time, 24 hours a day, at:

(877) 22-LABOR



Sleepless Nights (Continued)

(Continued from page 2)

Sleep is the foundation of a healthy mind and body. When you get a good night's rest, you prepare yourself for the day ahead, and you're much more likely to handle life's challenges with clear eyes and a fresh mind. Make it a priority to get a good night's rest

and the benefits can be great.

For some people, sleep is hard to come by. Stress, anxiety and depression can make it difficult to relax. If this is the case for you, don't hesitate to get support. PacifiCare Behavioral Health is here to help you. Call

or log on anytime for help with any of life's challenges.