



THE TRUST BULLETIN FOR RETIRED PARTICIPANTS

Spring 2008

IBEW-NECA

The Trust Bulletin

From the Desk of the Fund Administrator

I'm pleased to 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

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Making the Most of Your IBEW Benefits

For Medicare-eligible retirees enrolled in one of the Trust Fund's Medicare Advantage HMO plans (**Secure Horizons** through PacifiCare or **Senior Advantage** through Kaiser), you have benefits you may not be aware of. Both of these HMO plans offer limited **dental** and **vision care** benefits.



Dental Benefits

Both Senior Advantage and Secure Horizons provide limited dental benefits. The benefits are limited to Medicare-

covered dental services, which means surgery of the jaw or related structures, setting of fractures to the jaw or facial bones, and extraction of teeth to prepare the jaw for radiation treatment or other services in the case of cancer involving the jaw and related structures.

However, neither Senior Advantage nor Secure Horizons provide benefits for routine dental services like cleanings, routine x-rays, fillings or den-

tures. If you think you need the kinds of limited dental services provided by your particular HMO plan, see your primary care physician who will refer you to a dental specialist when appropriate. You will have to pay a copayment (usually \$15) if you receive these limited dental services, depending on where the services are provided (being in a hospital or in an outpatient setting).

Vision Care Benefits

Both Senior Advantage and Secure Horizons provide a wide range of

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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

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Making the Most of Your Benefits (Continued)

**REMEMBER:
ALWAYS OBTAIN
THESE DENTAL OR
VISION SERVICES BY
FIRST CONTACTING
YOUR PRIMARY
CARE PHYSICIAN.**

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vision care benefits. Both HMO plans cover eye exams for medical conditions the eyes such as glaucoma, cataracts or complications of diabetes as well as refractive exams to determine the need for corrective lenses. You are also entitled to an annual glaucoma screening exam. You will have to pay a \$15 copayment for these types of eye exams.

Both plans will also provide benefits for eye-glasses or contact lenses.

Senior Advantage will pay up to \$150 every 24 months for lenses (including contacts) and frames. Secure Horizons will pay up to \$75 every 24 months for lenses (including contacts) and frames. Similar benefits are available after each cataract surgery.

If you think you need these kinds of vision care services, see your primary care physician who will refer you to a vision care specialist or eyewear provider when appropriate.

If You Have Questions...

If you have questions about your dental or vision care benefits, call your HMO's Member Services Department. Call Kaiser at 1-800-443-0815 (1-800-777-1370 if hearing or speech impaired) between 8:00 a.m. and 8:00 p.m. Call Secure Horizons at 1-800-228-2144 (1-800-685-9355 if hearing or speech impaired) between 7:00 a.m. and 9:00 p.m.

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the basics of Eligibility and Benefits for the Plan. Just click on the benefit tabs button for a particular plan to browse 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 that 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? Is your spouse retiring? Moving? We've got you covered! Use the Life Event Guide to easily and thoroughly find out how this and other changes affect your benefits and what steps you need to take, such as notifying the Adminis-

trative Office.

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

tion on your computer, print, sign and mail. It's that simple, and you're done!

Links—Sites 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

Sleepless Nights (Continued)

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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 a 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.

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

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.

Sleeping late on weekends actually makes it harder to get up Monday mornings because you have reset 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—Many people find that taking a warm bath, reading a book or drinking tea or milk is a good transition to bedtime. Avoid activities that keep your mind too active prior to bedtime.

Get comfortable—Be sure to set your

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Turning Back the Clock —Tips for Keeping a Young Mind and Body

In a society that seems obsessed with youth, looking and feeling younger has become a national pastime. Consider the explosive increase in cosmetic surgery procedures. Or just turn on the TV to witness the popularity of reality shows that transform people's bodies. Barely a month goes by without another major breakthrough in anti-aging treatment head-

lining the nightly news.

Staying young has less to do with the potions we use, and more with practical, time-tested strategies that work over the long haul. There may not be a fountain of youth, but we can live longer and more energetically than ever before.

Aging is a complex process marked by gradual changes in our body functions,

often brought about by environmental factors or our health habits. Scientists now draw attention to the difference between chronological age and "biological age." Chronological age is simply the number of years you've lived. But biological age takes into account several factors to determine your personal life span.

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Turning Back The Clock (Continued)

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For instance, it's possible for a 70-year old man to have the biological age of a 55-year old. If you've heard someone say, "He has the body of a 25-year old," you get the picture. What's really going on as we age?

The American Academy of Health and Fitness describes a few central changes to our bodies:

Muscle mass – In a fit young person, about 30% of body weight is muscle. But by age 75, muscle makes up only 15% of body weight. Body fat tends to increase as we age, due to slower metabolism. Coupled with loss of muscle mass, this can lead to chronic diseases such as diabetes and heart problems.

Aerobic capacity – At 80, our ability to process oxygen is 50% lower than when we were young adults.

Bone density – As we age, our bones become weaker and more brittle, a condition called osteoporosis. This makes us more susceptible to breaks and fractures. Each decade, women lose about 8% of their skeletal mass, while men lose about 3%.

Sound hopeless? It's not! Though you can't change your chronological age, you can significantly impact your biological age. Yes, our bodies change as

we age, but we can take steps to offset these changes. Knowledge is power. When you learn about the benefits of diet, exercise, and mental activity, you have the keys to a longer, more energized life.

Develop a regular exercise program. To be most effective, your workout should include both aerobic and weight-bearing exercise. Aerobic exercise burns calories and fat, speeds up metabolism, and reduces cholesterol.

Weight-bearing exercise strengthens bones and builds muscle mass. Studies show that regular vigorous exercise is associated with a reduced risk of Alzheimer's disease and other forms of mental impairment. Before you begin, be sure to talk to your doctor about the exercise program that's right for you.



Start by eating well—Fresh fruits and vegetables are loaded with antioxidants such as beta-carotene and vitamins C and E, which neutralize the effect of damaging free radicals, thought to contribute to both physical and mental aging. Conversely, a diet of salty or high-fat foods contributes to high cholesterol and increased body fat. Several studies have also shown that fish — in particular, salmon, mackerel, herring, and other oily fish — contain substances vital to brain activity.

Be pro-active by taking care of yourself. Start slowly and be diligent, you will see results!

And, always remember to consult your physician prior to starting any new diet or exercise program.

Tips For Getting A Good Night's Sleep (Continued)

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thermostat at a temperature comfortable for you. Your pillow and mattress should be firm enough to provide the support you need.

Consult a 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.