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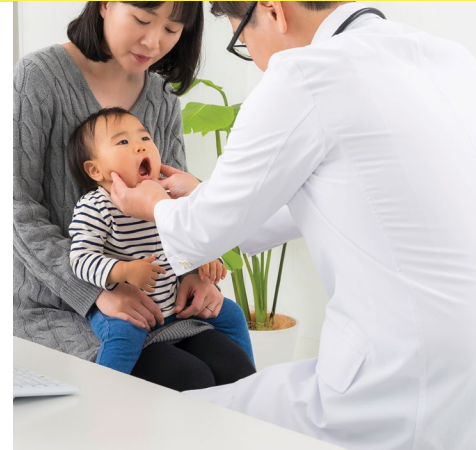
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The Southern California IBEW-NECA Health Trust Fund Is Introducing a Better Health Care Experience with Harmony

Effective January 1, 2020, the Board of Trustees of the Southern California IBEW-NECA Health Trust Fund (“Health Plan”) has elected to offer eligible participants UnitedHealthcare’s SignatureValue Harmony HMO as the UnitedHealthcare plan option available through the Health Plan. With the addition of the SignatureValue Harmony HMO network, UnitedHealthcare members will enjoy:



- Expert providers that follow best practices.
- Coordinated care for a seamless experience in getting the care you need—and without a referral, when appropriate.
- A dedicated call center with one-stop call resolution to help you navigate your care and coverage, and understand claims.
- Access to providers and hospitals near you!

If you’re a current UnitedHealthcare health plan participant, no changes are being made to your Southern California IBEW-NECA Health Trust Fund benefits. You will continue to have the same benefits, including the same co-pays and pharmacy access. However, your provider may not be part of the SignatureValue Harmony HMO network, which means you’ll miss out on the above-mentioned benefits. Consider making a change to the SignatureValue Harmony HMO network. Simply complete the **Enrollment Form** and return it to the Administrative Trust Funds Office by October 7, 2019.

Read the below frequently asked questions to understand this change. If you still have questions, contact the Administrative Trust Funds Office toll-free at **(800) 824-6935** or **(323) 221-5861**, and ask to speak with a Membership Services Department Representative.

What to Know About the SignatureValue Harmony HMO Network

What is the SignatureValue Harmony HMO?

The SignatureValue Harmony HMO is UnitedHealthcare’s new provider network. Harmony offers more services on-site within their medical groups, including access to Urgent Care facilities.

Is my current provider in the SignatureValue Harmony HMO network?

By now, you should have received a letter advising if your provider is part of the SignatureValue Harmony HMO network.

If you didn’t receive a letter, please contact the Administrative Trust Funds Office toll-free at **(800) 824-6935** or **(323) 221-5861**, and ask to speak with a Membership Services Department Representative.

If my current provider is in the SignatureValue Harmony HMO network, are there changes to the hospitals and specialists I can see?

No. You will continue to have access to the same hospitals and specialists through your current provider using the SignatureValue Harmony HMO network. All care will still be coordinated by your Primary Care Physician.

I’m in the Traditional SignatureValue Flex HMO Plan, and my current provider is not in the SignatureValue Harmony HMO network—what do I need to do?

Consider enrolling in the SignatureValue Harmony HMO for a smoother and enhanced overall experience. If you do enroll, you’ll need to choose a new provider from the Harmony HMO network

and receive new ID card(s). **Please note:** Once you transition to the SignatureValue Harmony HMO, **you may not return to the Traditional SignatureValue Flex HMO.**

If you decline enrollment with the SignatureValue Harmony HMO, you will remain enrolled in the Traditional SignatureValue Flex HMO Plan at this time, as long as you remain eligible for benefits with the Health Plan.

I am electing to join the SignatureValue Harmony HMO Plan. How do I change my provider?

Contact UnitedHealthcare at **(800) 624-8822**. A list of providers within UnitedHealthcare’s new SignatureValue Harmony HMO network is also available at www.myuhc.com.

Send In Your Annual Pension Verification Forms

Participants receiving a pension benefit from the Southern California IBEW-NECA Pension Plan should have received an Annual Pension Verification (“APV”) packet from the Administrative Trust Funds Office. This packet includes forms you must complete and send back by December 15, 2019.

As a reminder, the Administrative Trust Funds Office sends this packet every year to verify that:

- You received all your pension checks from the prior year, and that your mailing address and other demographic information have not changed.
- You are not working in any employment prohibited by Plan rules.

Why Do I Need to Do This?

The Trustees have a fiduciary obligation to ensure that pension benefits are not paid to pensioners who are engaged in activities which could lead to the suspension of their monthly benefit under this Plan’s Suspension of Benefit Rules. Your completion of the Annual Pensioner Verification Form is your “self-reporting” of the activities performed during the preceding year. **If you do not complete and return the forms from your APV packet by December 15 of this year, your pension check will be withheld, and your participation in the Southern California IBEW-NECA Health Trust Fund Retiree Health Plan will be cancelled beginning January 1, 2020.**

Don’t allow your Pension Plan benefits to lapse or your participation in the Southern California IBEW-NECA Retiree Health Plan to be interrupted. For more information on the process, view the [video](#) and review the frequently asked questions (FAQ) below. If you have questions or need help completing the forms, please contact the Southern California IBEW-NECA Administrative Trust Funds Office toll-free at **(800) 824-6935** or **(323) 221-5861**, and ask to speak with a Pension Benefits Department Representative.

Keep an Eye Out for 2020 COBRA Rates

Effective January 1, 2020, there will be new rates for COBRA continuation coverage under the Southern California IBEW-NECA Active Health Plan (“Health Plan”). If you are currently enrolled in COBRA continuation coverage, the Administrative Trust Funds Office will send you a letter that includes 2020 rates and your coverage options.

The Health Plan offers two COBRA continuation coverage benefit options:

- Core, which includes medical/behavioral health, prescription drug benefits and Member Assistance Program.
- Core Plus, which includes coverage available under the Core option, plus dental and vision benefits.

Remember: You or your dependents can use the funds in your Health Reimbursement Arrangement (HRA) to pay for COBRA continuation coverage if you lose coverage under the Active Health Plan for any reason other than Non-Covered Electrical Employment. Contact the Administrative Trust Funds Office for more information about your HRA benefits toll-free at **(800) 824-6935** or **(323) 221-5861**, and ask to speak with a Membership Services Department Representative.



Retiree Health Plan Enrollment Approaching Soon

The annual open enrollment period for the Southern California IBEW-NECA Retiree Health Plan will take place in November to December. You have until December 6, 2019, to choose a different Retiree Health Plan medical option for 2020, if you wish to make a change on your current medical option. Coverage is effective January 1, 2020.

If you’re planning to make a change in medical plans, fill out the [Retiree Health Plan Medical Enrollment Form](#), and submit it to the Administrative Trust Funds Office. Your enrollment will not be changed until the Administrative Trust Funds Office receives all of the required documents on or before December 6, 2019.



Important Information About Your Pension Plan Is Coming!

The Annual Funding Notice will be mailed out soon to participants. These notices give participants a better understanding about pension funding, the fund’s assets and liabilities, its status as a Plan and other important information. It’s extremely important that you thoroughly review these notices. If you have questions, contact the Administrative Trust Funds Office toll-free at **(800) 824-6935** or **(323) 221-5861**, and ask to speak with a Pension Department Representative.



Health and Pension Benefits Fair Is Scheduled on September 28

The Southern California IBEW-NECA Trust Funds Benefits Fair and the IBEW Local 11 Area-wide Picnic will take place September 28, 2019, at the Hollywood Sports Park, 9030 Somerset Boulevard, Bellflower, CA 90706. This is your chance to speak with Pension and Health Plan vendors and providers, and Administrative Trust Funds Office personnel face to face, learn more about your benefits, annual enrollment and more. Stop by the Administrative Trust Funds Office booth with your questions!

Beware of Medicare Card Scam

New Medicare cards with an 11-digit identification number are being mailed out by the federal government to Medicare enrollees. This is a big step in protecting seniors from identity theft since the new cards don't have Social Security numbers on them.

Because of this change, several scams are taking place in which seniors are contacted by phone and email and tricked into giving their new 11-digit identification number and having their identities stolen. Learn more about this scam and how you can protect yourself.



MedExpert Went Above and Beyond for My Daughter

Early this year, a Southern California IBEW-NECA Health Trust Fund participant's daughter was rushed to the hospital after complaining about stomach pains. After several tests, she was diagnosed with a large ovarian mass. The next three months were the hardest the participant had ever been through, from trying to get appointments with his daughter's regular doctor, to obtaining referrals to see specialists.

The participant learned about MedExpert, the Health Advocacy provider, from the Administrative Trust Funds Office. He was informed that MedExpert was there to support and guide him (and his daughter) through the medical care she needed—at no additional cost to him.

“At the beginning of this ordeal, my medical insurance seemed to be dragging their feet with getting the ball rolling. [The Administrative Trust Funds Office] referred us to MedExpert. That's when we first contacted Maricela, who went above and beyond her job duties. She worked to get us in quickly to see the right providers, and she even called my daughter daily to offer moral support through this ordeal. She was truly awesome and still calls my daughter to see how she is doing, even after treatment and all!”

What Can MedExpert Do for You?

- Find providers for your health care needs
- Assist with billing issues and claims
- Provide referrals for covered services
- Explain how your Plan coverage works
- Help transfer medical records to a new provider
- Locate elder care
- And much more!

Ready to connect? Call MedExpert at **(800) 999-1999**.

Struggling with a Personal Issue? You Don't Have to Go Through It Alone

The Member Assistance Program through Optum is a personalized, confidential counseling service provided to all Southern California IBEW-NECA Active Health Plan Participants (and their covered dependents, as well as other household members) enrolled in the Kaiser HMO Plan, the UnitedHealthcare HMO Plan and the Anthem Blue Cross PPO Plan.

Whatever the issue, Active Health Plan Participants and their covered dependents can receive a referral to a licensed behavioral health professional for up to three face-to-face counseling sessions, per Participant, per issue, at no charge to you.

The Member Assistance Program can help with emotional, interpersonal or behavioral health issues, including:

- Relationship and marital issues
- Family problems, such as parent/child conflicts, single parenting issues, child and adolescent problems, spousal abuse, incest
- Work-related problems, such as job stress, burnout, interpersonal and situational conflicts, adjustment issues
- Emotional problems and personal issues, including anxiety, depression, personal crises, grief and loss, life-change issues
- Disease-related issues, such as coping with chronic and terminal illness
- Alcohol and substance abuse, including codependency



Get Started with One Phone Call

All services covered under this Member Assistance Program (MAP) must be provided by an Optum Participating Provider and must be pre-authorized.

To get a referral to a MAP counselor, call the Optum Customer Service Department, which is available 24 hours a day at **(877) 225-2267 (877-22-LABOR)**.

You do not need a referral from your Primary Care Physician to get services under the Member Assistance Program.

Change in Status? Let Us Know!



Have you gotten married or divorced? Have you had a baby or adopted a child? Have you moved?

Be sure to tell the Administrative Trust Funds Office! You'll need to enroll any new dependents in the Southern California IBEW-NECA Health Trust Fund and delete any dependents who are no longer eligible. Check your named beneficiaries in all the plans. Beneficiary Forms for the plans administered by the Southern California IBEW-NECA Administrative Corporation are available online at www.scibew-neca.org. Notify the Administrative Trust Funds Office of a dissolution, divorce, legal separation or annulment as soon as it occurs to avoid the loss of prospective eligibility.

When you contact the Administrative Trust Funds Office, check that your address, birthdates for you and your dependents (spouse and dependent children), Social Security numbers and other personal information are correct. Even if your IBEW Local Union has your updated information, the Administrative Trust Funds Office may not.

You must always notify the Administrative Trust Funds Office about any changes to your personal information, so your benefits can be processed correctly and promptly, and to ensure that all important notices and information are delivered to you.

How to Register with ERTS

Transferring your pension, defined contribution and health hours contributions back to Southern California IBEW-NECA Trust Funds is easy—no matter where you may be working. Register with IBEW's Electronic Reciprocal Transfer System ("ERTS"). If it's your first time registering, you'll need to do it in person at your local Administrative Office or the Administrative Office where you'll be working. Be sure to bring your photo ID and the signed Participant Verification Page. Registering will allow the Reciprocal Fund to send employer contributions to the Southern California IBEW-NECA Trust Funds.

Plus, it establishes:

Your approval of the Authorization and Release(s) regarding reciprocal transfers under the Agreement(s).

Your agreement to authorize the use of your electronic signature on ERTS.

Once you complete your initial registration, you will receive a User ID and password at the mailing address you provided when you registered. Use your User ID and password to log in to <https://erts.ibew.com> from anywhere.

Interested in more information? Contact the Administrative Trust Funds Office at **(800) 824-3935** or **(323) 221-5861**.



Hold On to Your Check Stubs!

Quarterly Benefit Statements are your personal record of the reported contributions made on your behalf. The Administrative Trust Funds Office sends these out every three months. The first 2019 Quarterly Statements were mailed in mid-May and covered your contributions for the first quarter of 2019 (January 1, 2019, through March 31, 2019). The next Quarterly Statement was mailed in August, covering the second quarter of 2019 (April 1, 2019 through June 30, 2019). Be sure to hang on to your check stubs and match them with the Annual Statement of Accrued Benefits and the Quarterly Benefit Statements. Discrepancies? Contact the Administrative Trust Funds Office immediately at **(323) 221-5861**. This will help ensure that you receive all the benefits you may be entitled to. You can also visit www.scibew-neca.org to view your hours.



Important Contact Information

Southern California IBEW/NECA Health, Pension and Defined Contribution Plans (IBEW Local 11/LA NECA)

Phone: 323-221-5861
800-824-6935 (toll-free)

Website: www.scibew-neca.org

Coast Benefits

3444 Camino Del Rio North
Suite 100
San Diego, CA 92108

Phone: 844-739-7956 (toll-free)

Fax: 619-280-4304

Website: www.coastbenefits.com

IBEW Local 441 Health NECA/IBEW Family Medical Care Plans 14, 15, & 17

5837 Highway 41 North
Ringgold, GA 30736

Phone: 706-937-9600

877-937-9602 (toll-free)

Fax: 706-937-9601

Orange County IBEW/NECA Electrical Workers Defined Contribution Pension Plan (IBEW Local 441)

United Administrative Services
P.O. Box 5057

San Jose, CA 95150

Phone: 800-748-6417 (toll-free)

National Electrical Benefit Fund (NEBF)

2400 Research Boulevard, Suite 500
Rockville, MD 20850-3266

Phone: 301-556-4300

Website: www.nebf.com

IBEW—International Office

900 Seventh Street, N.W.
Washington, DC 20001

Phone: 202-833-7000

Website: www.ibew.org

IBEW Local 440 Health NECA/IBEW Family Medical Care Plans 14 & 16

5837 Highway 41 North
Ringgold, GA 30736

Phone: 706-937-9600

877-937-9602 (toll-free)

Fax: 706-937-9601

Local 477 Health Trust Delta Fund Administrators, LLC

1234 W. Oak
Stockton, CA 95203

Phone: 209-474-5671

Fax: 209-474-5771

Email: pat.corcoran@delapro.com

Inland Empire IBEW-NECA Defined Contribution Plan

Zenith-American Solutions
(formerly the Gem Group)

401 Liberty Avenue, Suite 1200 Pittsburgh,
PA 15222-1024

Phone: 844-731-7311 (toll-free)

Website: GemGroup.com