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## We’re Doing It Again! Come to the 2016 Health & Benefits Fair Saturday, April 9!

Looking for a great way to spend a Spring Saturday? How about if we invited all Southern California IBEW-NECA Health Trust Fund participants (IBEW Local 11 and LA NECA) and their families to attend the 2016 Health & Benefits Fair at the Rose Bowl in Pasadena.

The Fair is being held in conjunction with the IBEW Local 11 Area-Wide Annual Picnic.

There is a small admission fee.

Activities will start at 10:00 am and run until 4:00 pm. There will be food, live music, raffles and prizes. The Southern California IBEW-NECA Health Trust Fund vendors and providers will be there so you can meet them, ask questions and find out how to make the best use of your benefits year round.

Here is a list of who you can visit with on Saturday:

- **Anthem Blue Cross**
- **Kaiser Permanente**
- **UnitedHealthcare**
- **MedExpert**
- **VSP**
- **Optum Health**
- **Delta Dental**
- **United Concordia Dental**
- **Cigna Dental**
- **Citizens Rx**

**WHAT?**  
 The Health & Benefits Fair and IBEW Local 11 Annual Area Wide Picnic

**WHERE?**  
 The Rose Bowl in Pasadena CA

**WHEN?**  
 Saturday, April 9<sup>th</sup> from 10 to 4

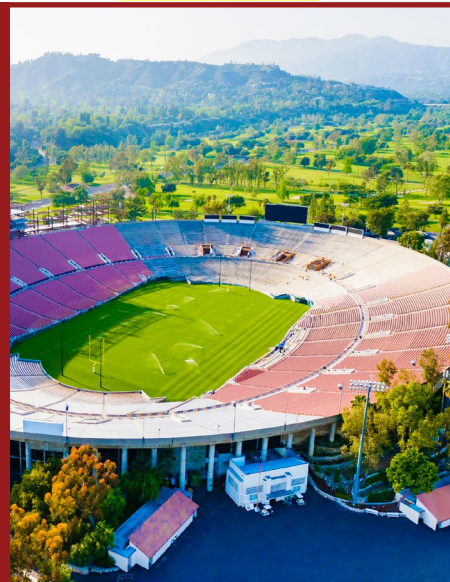


### Here are some of the things you can do at the fair:

- Get free blood pressure, cholesterol and other screenings
- Enjoy a relaxing massage
- Listen and dance to some great music
- Play games, win prizes, and capture the moment at our photo booth

And, we’ll have lots of kid activities that are both fun and educational!

**Come on out and join us!**



## How Do I Start Planning for Retirement?

There are many ways to get started. We always recommend going to a financial planner. However, you can always use the many other resources and tools available to you:

- Our website, [www.scibew-neca.org](http://www.scibew-neca.org) provides information about our benefit plans. Keep in mind that you need to consider medical coverage during retirement, which can be expensive, especially if you are not eligible for Medicare when you retire. You can also watch a video, “Thinking of Retiring,” that explains the retirement process at <http://www.scibew-neca.org/html/retirement-video.htm>.
- The Social Security website, [www.ssa.gov](http://www.ssa.gov) has both information and your statement of estimates (need to establish an account).
- The Administrative Trust Funds Office, Pension Department can answer your questions and obtain information from you to provide you with an estimate of your monthly-accrued benefit. A written estimate will be mailed to you.
- Your banker or investment bank may provide some planning information or tools.
- The AARP website, [www.aarp.org](http://www.aarp.org) has information, interesting articles, and both a Social Security calculator and a total retirement income calculator. (You will need to know your estimated savings balances, Social Security benefit and pension benefit amounts.)
- Any bookstore will have several workbooks (often with online versions) that help you through the process.
- The John Hancock Retirement Plan Services (formerly known as New York Life) website, <https://wwwcd.bcomplete.com/>, will calculate approximate monthly retirement benefits. The website will convert a defined contribution account balance into a monthly annuity amount and has a worksheet to assist you in planning for retirement. You will need to have your savings balances and any other benefit amounts (i.e., defined benefits plan, NEBF, International IBEW, etc.) available to input into the calculator.
- The <https://my.ibew.org> website has a retirement planning worksheet similar to the John Hancock website, but you will need to have additional information to complete the worksheet to determine your total monthly estimated income at retirement.



Remember that each year, January 1 means that your annual benefit limits (like deductibles and out-of-pocket maximums) start all over again.

If you have any questions contact the Administrative Trust Funds Office at 323-221-5861 or toll free at 800-824-6935 for assistance if you are a participant in the Southern California IBEW-NECA Health Trust Fund.

Whichever approach you take, start planning earlier rather than later to ensure a financially secure retirement that allows you the freedom to do what you want to do.

## MedExpert—They're Here To Help You

Need help understanding your benefits? Selecting a physician within your Plan? Want more information regarding a diagnosis? Contact Med Expert for assistance. As part of your benefits for being a participant in the Southern California IBEW-NECA Health Trust Fund, please remember that MedExpert is here to help you, free of charge. If you have a question about your medical bill, considering surgery, or not sure how to treat your medical condition, you can speak to a MedExpert nurse or doctor right over the phone. You are encouraged to contact MedExpert directly at 800-999-1999 for assistance.







## Everybody Needs Help Once in A While— Your Member Assistance Program

The Member Assistance Program (MAP) is provided to all Active participants of the Southern California IBEW-NECA Health Trust Fund 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. It's free and it's confidential.

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 MAP 24/7 by calling 877-22-LABOR (877-225-2267), or log on to [www.liveandworkwell.com](http://www.liveandworkwell.com) (access code: SCIBEW) to explore available online tools:

- 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, drug or alcohol abuse.

The MAP also provides extensive services for individuals needing help with non-clinical issues, such as credit card debt, divorce, child custody matters, or shelter from abusive relationships.

MAP can help you meet virtually any challenge you may face—confidentially *and* when you need it.

## Make Sure You Know Where Your Money Is Going!

IBEW/NECA's Electronic Reciprocal Transfer System (ERTS) is designed to help our plan participants transfer their pension and health contributions back to their home funds no matter where they may be working.

Whenever you work in a jurisdiction other than your home Local, you must apply to have contributions made on your hours worked transferred from a "Reciprocal Fund" (a benefit plan sponsored by a Local Union (LU) of the IBEW and Chapter of NECA) in accordance with the Reciprocal Agreement to your home fund.

So if you are working outside of your local's jurisdiction, you will need to initially register on ERTS in person at that assisting LU office or Fund Office. You must present a photo ID, and sign the Participant Verification Page.

This process establishes:

- Your approval of the Authorization and Release(s) regarding reciprocal transfers under the Agreement(s) and
- 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. Then you will be able to log on via the Internet from any location using your User ID and password.

It is vital that you register in ERTS as soon as you start work in another jurisdiction.

- There may be time limits that could apply to the transfer of contributions should you not register in a timely manner.
- The Plan that receives your reciprocal contributions may apply its own rules as to the crediting of reciprocal contributions.

This could potentially have a negative effect on your vesting or eligibility for health benefits.

For further information on ERTS, please contact the Administrative Trust Funds Office at 323-221-5861 or toll free at 800-824-6935, or log on to <https://erts.ibew.com>.



### Keep those check stubs!

It's important to hang onto them and match them with quarterly statements from the Administrative Trust Funds Office. If there are any discrepancies, contact the Fund Office at 323-221-5861 or toll free at 800-824-6935 to resolve them.



## News Briefs

- **SOUTHERN CALIFORNIA IBEW-NECA PENSION PLAN—** Status of Our Funding Improvement Plan (FIP). The Updated FIP was adopted on 1/27/16. You should have received a notice in the mail. If not, you may view it here: <http://www.scibew-neca.org/html/fip-update.pdf>
- **SOUTHERN CALIFORNIA IBEW-NECA PENSION PLAN—** Review the most current Annual Funding Notice here: <http://www.scibew-neca.org/html/dbfundnote9.pdf> and view the FASB Disclosure Information Statement here: <http://www.scibew-neca.org/html/fasbinfo-2015.pdf>.

## Keep Us Posted

We want to stay connected. You always know where we are:

**By mail:**

Administrative Trust Funds Office  
P O Box 910918  
Los Angeles, CA 90091

**Hand Deliver to:**

6023 Garfield Avenue  
Commerce CA 90040

**You can call us:**

323-221-5861 or 800-824-6935

**And you can log on:**

[www.scibew-neca.org](http://www.scibew-neca.org). Change of Address forms are available online.

\* Effective February 1<sup>st</sup> the Administrative Trust Fund's Office hours changed. We're now open from 8:30 am - 5:30 pm Monday - Friday.



## 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

**Website:**

[www.scibew-neca.org](http://www.scibew-neca.org)

**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 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](mailto:pat.corcoran@delapro.com)

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

5837 Highway 41 North  
Ringgold, GA 30736

Phone: 877-937-9602  
706-937-9600

Fax: 706-937-9601

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

5837 Highway 41 North  
Ringgold, GA 30736

Phone: 877-937-9602  
706-937-9600

Fax: 706-937-9601

**Inland Empire IBEW-NECA Pension Plan**

c/o The Gem Group  
401 Liberty Avenue, Suite 1200  
Pittsburgh, PA 15222-1024

Phone: 844-731-7311 (toll free)

Website: [GemGroup.com](http://GemGroup.com)