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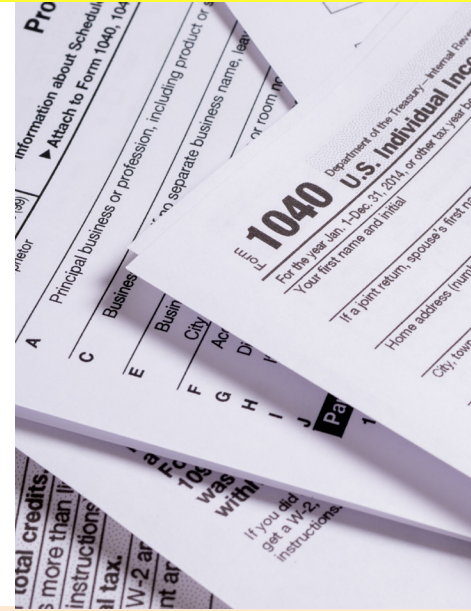
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Did You Receive Your W-2s or 1099R?

If you're an active employee, by now you should have received your 2018 W-2s from your employer(s). If you're a pensioner, you should have received your 2018 1099R from the Southern California IBEW-NECA Pension Trust Fund ("DB"). You'll need these documents to file your 2018 tax returns. If you haven't received these documents, contact your employer or the Administrative Trust Funds Office to request duplicates. Check that your employer and the Administrative Trust Funds Office have the correct address.



Change to the Southern California IBEW-NECA Active Health Plan—Kaiser Permanente Vision Benefit

The Southern California IBEW-NECA Administrative Trust Fund Office is pleased to inform you that effective **March 1, 2019**, the Kaiser Permanente vision benefit will increase the frame and lens allowance from \$100 to \$150.

Kaiser Vision Plan	
Vision Benefit	Co-pay/Allowance
Eye refraction exams to determine the need for vision correction and to provide a prescription for eyeglasses	\$5 per visit
Regular plastic eyeglass lenses every 24 months	\$150 Allowance*
An eyeglass frame every 24 months	
Medically necessary contact lenses	No charge

**An allowance is the total expenses of an item that is covered. If the cost of the item you select exceeds the allowance, you must pay the difference.*





What Can the SUB Plan Do for Me?

The Supplemental Unemployment Benefits Plan (SUB Plan) was created in 2013 to provide income that supplements California State unemployment compensation for the IBEW Local 11 Inside Wiremen, Intelligent Transportation, Inspectors and Railroad Workers during periods of termination or layoff because of lack of work or a workforce reduction. If you participate in the Southern California IBEW-NECA SUB Trust Fund and contributions are received under the abovementioned CBAs, you become eligible for benefits when you meet all of the following requirements:

- Your Covered Employment is terminated involuntarily due to a lack of work or a workforce reduction.
- You must work a minimum of 1,040 hours in Covered employment for the four Contribution Quarters before the Layoff Date of the 12-month Review Period.
- You must register with the Union Dispatch Hall as “Available for Work” and you must follow the Dispatch Hall’s daybook procedures.
- You must file an application for SUB Plan benefits with the Administrative Trust Funds Office.
- You must provide proof that you received California State Unemployment benefits for the days you are claiming SUB benefits.

For more information on the SUB Plan, visit <http://www.scibew-neca.org/html/sub01.htm>.



Changes to the Southern California IBEW-NECA Retiree Health Plan—Specialized Footwear Benefit and Kaiser Permanente Vision Benefit

The Southern California IBEW-NECA Administrative Trust Funds Office is pleased to announce that effective **January 1, 2019**, a Specialized Footwear Benefit will be added to the Retiree Health Plan.

Effective **January 1, 2019**, the Plan will provide benefits for specialized footwear, sometimes known as “orthotics.” The annual benefit of \$400 may be used to defray the costs of consulting with a certified orthotist or other provider certified by the American Board for Certification in Orthotics, Prosthetics and Pedorthics and the cost of fabricating and fitting the specialized footwear.

Claims for eligible expense reimbursement under this provision should be submitted to Coast Benefits, Inc. at:

Coast Benefits, Inc.
3444 Camino del Rio North, Suite 101
San Diego, CA 92108

The Southern California IBEW-NECA Administrative Trust Funds Office is also pleased to inform you that effective **March 1, 2019**, the Kaiser Permanente Vision Benefit will increase the frame and contact lens allowance for disabled retirees who commenced retirement prior to



April 1, 2017. The Kaiser Permanente allowance will be increased from \$100 to \$150.

Kaiser Vision Plan	
Vision Benefit	Co-pay/Allowance
Eye refraction exams to determine the need for vision correction and to provide a prescription for eyeglasses	\$5 per visit
Regular plastic eyeglass lenses every 24 months	\$150 Allowance*
An eyeglass frame every 24 months	
Medically necessary contact lenses	No charge

*An allowance is the total expenses of an item that is covered. If the cost of the item you select exceeds the allowance, you must pay the difference.



Need Glasses? Use Your Vision Benefit to Your Advantage

If you're an Anthem Blue Cross or UnitedHealthcare medical plan participant in the Southern California IBEW-NECA Health Trust Fund (Active), you have vision care benefits through the Vision Service Plan ("VSP"). If you're a Kaiser participant, you receive vision services through Kaiser (except for participant prescription safety glasses, which are covered through VSP).

To choose a VSP doctor, go to <http://www.vsp.com> or call 800-877-7195. When you call to make an appointment, say that you're a VSP member. If you go to a VSP Provider, you'll pay a small copayment; covered services will be paid in full, up to a limit. If you use a non-VSP Provider, covered services are paid **up to a much lower limit**. For Kaiser vision benefits, call Kaiser at the number on your medical ID card.

Here's a quick overview of vision benefits.

Covered Benefit	Your Copayment	VSP Coverage	
		Network Provider	Non-Network Provider
Vision Exam: 1 every 12 months	\$5	Paid in Full	Up to \$45
Lenses: 1 every 12 months	\$10 (lenses and/or frame)	Paid in full for single, lined bifocal and lined trifocal lenses	Allowances: Single: \$45 Lined Bifocal: \$65 Lined Trifocal: \$85
Frame: 1 frame every 24 months	\$10 (lenses and/or frame)	\$150 allowance	\$47 allowance
Contact Lenses	\$0	\$130 allowance	\$105 allowance
Prescription Safety Glasses: Participants Only—Not Dependents (VSP allowances are the same as above)			
	VSP Copayment	Kaiser Copayment	Kaiser Allowance (Out of Network)
Vision Exam: 1 per 12 months	Same as annual exam if not conducted at the time of the annual exam	\$25	\$45
Lenses: 1 per 12 months	\$10 (lenses and/or frame)	\$10 (lenses and/or frame)	Single: \$55 Lined Bifocal: \$75 Lined Trifocal: \$87
Frames: 1 frame every 24 months	\$10 (lenses and/or frame)	\$10 (lenses and/or frame)	\$30

Kaiser Vision Plan	
Vision Benefit	Co-pay/Allowance
Eye refraction exams to determine the need for vision correction and to provide a prescription for eyeglasses	\$5 per visit
Regular plastic eyeglass lenses every 24 months	\$150 Allowance*
An eyeglass frame every 24 months	
Medically necessary contact lenses	No charge

*An allowance is the total expenses of an item that is covered. If the cost of the item you select exceeds the allowance, you must pay the difference.

Get the most for your money. Make the most of your vision benefits:

- Use network providers
- Get an annual exam to ensure your eyes are healthy
- Consider/use your allowances for frames, glasses and contact lenses when you need to purchase new ones. You may also use your HRA debit card to help pay for your out-of-pocket vision benefit expenses.
- If you change your prescription every year or two, and you keep your old glasses, you might consider using the old frames with new lenses.



Having a Bad Address in Our Files Could Affect You

John Hancock Retirement Plan Services sends out quarterly statements to all individuals with account balances and valid addresses on file. However, if the Administrative Trust Funds Office and John Hancock do not have a current address on file, you will not receive your statement. So, keep your contact information current!

Remember, if you're registered on the Trust Funds' website (<http://www.scibew-neca.org>), you can check and correct your contact information there. For more information on what you can do on the website and how to register, see the information in the box below.



Not registered with our website? You're missing out.

You can easily review past and current quarterly statements, track your reported hours, review your health benefits, check your covered dependents, and review and update your demographic information, including your contact information.

It's easy to register. Go to <http://www.scibew-neca.org> and look in the upper right-hand corner on any page for the **Sign In** section. Click the "Register" link. Then just follow the instructions and complete the requested information. Only Southern California IBEW-NECA Trust Fund participants in the Health, SUB, Pension or Defined Contribution (Annuity) plans can register. Your identity will need to be validated. Once you register, you can review the information on file with the Administrative Trust Funds Office and advise us if something is missing or incorrect. This allows you to keep track of your personalized information.



Save Money with Your HRA

The following information is for IBEW Local 11/ LA NECA - Inside Wireman, Intelligent Transportation, Railroad, Inspectors and 9th District Sound and Communications Members

Your Southern California IBEW-NECA Health Trust Fund HRA account can save you and your covered dependents a lot of money—but only if you use it. Here's how it works.

- If an Employer makes an HRA contribution to the Plan on behalf of a Participant, the Participant is entitled to use these contributions, subject to the terms of the Plan once he/she becomes eligible to participate in the Plan. An HRA Account may be used to reimburse eligible expenses incurred by the Participant, his/her eligible spouse and his/her eligible dependents, as defined under the Plan.
- Reimbursable expenses include copayments, coinsurance, amounts over the Health Plan's limits, expenses the Plan does not cover, self-pay

premiums, COBRA premiums, other medical coverage, Medicare supplemental coverage, and long-term care insurance premiums.

- You can only use your HRA account while you are eligible for the Health Plan.

To view your HRA account balance and claims history, sign into <https://scibewneca.lh1ondemand.com>.

For more information:

- [HRA Reimbursement Claim Form](#)
- [HRA Frequently Asked Questions](#)

2019 Clean Up: Make Sure You Keep your Beneficiaries, Address and Important Documents Up to Date!

As you prepare to file your 2018 tax returns, it's a good time to review any important changes that may have occurred in 2018. Changes may affect your family when it comes to eligibility for coverage and the decisions you make about beneficiaries for health and pension benefits.

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

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 terminate your former spouse and your former spouse's dependents who are no longer dependents under the Plan. Check your beneficiaries in all the plans. Beneficiary Forms for the plans administered by the Southern California IBEW-NECA Administrative Corporation are at www.scibew-neca.org.

When you contact the Administrative Trust Funds Office, check that your address, your birthdate and the birthdate of 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.

Change in Marital Status? We Need to Know.

Divorce isn't easy and there are always so many details to take care of. A key detail is to make sure the Administrative Trust Funds Office knows.

If you get divorced and don't notify the Southern California IBEW-NECA Health Trust Fund, it could result in the loss of Hours Bank Reserve hours. **If you don't notify the Administrative Trust Funds Office of a change in your marital status within 60 days, your Hours Bank Reserve will be charged 100 hours for each month you fail to notify the Office (after the initial 60-day deadline).**

Again, let the Administrative Trust Funds Office know of any change in your marital status within 60 days of the change. **Don't rely on your former spouse to do it**, because if he or she doesn't, it can have a **negative impact on you**. If you have any questions, please contact the Administrative Trust Funds Office at **800-824-6935**.

Having Problems Navigating the Healthcare System? Just call MedExpert!

MedExpert is a great addition to the Southern California IBEW-NECA Health Trust Fund's benefits and assists you with the services available to eligible participants, at no cost to you!

MedExpert's Personal Health Advocates (PHAs)—typically nurses supported by medical directors and benefit specialists—help you and your eligible dependents:

- Find providers that will work best to meet your health care needs,
- Assist you with understanding and resolving health services billing issues,
- Facilitate referrals for covered services,
- Clarify Plan coverage,
- Transfer medical records from one provider to another, and
- Locate elder care.

Contact MedExpert at **(800) 999-1999** for help.

Did You Hold on to Your Pay Stubs? It's 2018 Year-end.

If you're an active participant, you should have received your personalized last Quarterly Benefit Statements for 2018 in the mail (October 1, 2018 through December 31, 2018). The statements show the reported employer hours and contributions made on your behalf.

We strongly recommend that you hold on to your check stubs and compare the deductions shown on them to your Annual Statement of Accrued Benefits and the Quarterly Benefit Statements. The hours and contributions reflect the work you have done and for which your benefits are calculated. **This is important.**

If the numbers don't match, please contact the Administrative Trust Funds Office as soon as possible at 323-221-5861 or toll free at **800-824-6935**.

You can also visit <http://www.scibew-neca.org> to view your hours. For more information on this website and how to register, see the article titled **Not registered with our website? You're missing out.**



Track Your Benefits with ERTS!

Keep your Employer Contributions with your Home Funds (Southern California IBEW-NECA Pension, Defined Contributions, and Health Funds).

By doing this, you can continue to earn service in the Pension Plan, continue contributions to your annuity plan, and continue eligibility in the Southern California IBEW-NECA Health Trust Fund.

How Do You Do This?

If you want to transfer your pension and health money (contributions) back to your Home Fund (Southern California IBEW-NECA Trust Funds), no matter where you may be working, register with IBEW's Electronic Reciprocal Transfer System (ERTS). It's easy. You'll need to initially register on ERTS in person at your local area Administration Office or at the Administrative Office where you will be working, or the other IBEW Local Union (LU) office. You must present a photo ID and sign the Participant Verification Page. This registration will allow the Reciprocal Fund to send employer contributions to the Southern California IBEW-NECA Trust Funds.

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.

For further information on ERTS, please contact the Administrative Trust Funds Office or log on to <https://erts.ibew.com>.

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

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: 408-288-4400 or 800-743-5274 (toll-free), Fax: 408-288-4439

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

5837 Highway 41 North
Ringgold, GA 30736
Phone: 706-937-9600 or 877-937-9602 (toll-free), Fax: 706-937-9601

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

National Electrical Benefit Fund (NEBF)

2400 Research Boulevard, Suite 500
Rockville, MD 20850-3266
Phone: 301-556-4300
Website: www.nebf.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

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

5837 Highway 41 North
Ringgold, GA 30736
Phone: 706-937-9600 or 877-937-9602 (toll-free), Fax: 706-937-9601

IBEW—International Office

900 Seventh Street, N.W.
Washington, DC 20001
Phone: 202-833-7000
Website: www.ibew.org

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: www.GemGroup.com