

BENEFITS CONNECTION

In This Issue...

2015 Health & Benefits Fair Saturday June 20!1
New Inland Empire Defined
Contribution (Annuity) Plan 2
Member Assistance Program 2
Pension Verification Process-
It's Almost That Time Again!3
The "R" Word–Reciprocity 3
Summer's Coming—
Protect Yourself!4
Change of Address?
Keep Us Posted5
Important Contact Information5



2015 Health & Benefits Fair Saturday June 20!

On Saturday, June 20, Southern California IBEW-NECA Health Trust Fund participants (IBEW Local 11 and LA NECA) and their families are cordially invited to attend the 2015 Health & Benefits Fair at the famous 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.

We'll start at 10:00 AM and roll 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.

Who will be there? Anthem Blue Cross Kaiser Permanente UnitedHealthcare MedExpert VSP Optum Health Delta Dental United Concordia Dental Cigna Citizens Rx

You can:

- Get free blood pressure, cholesterol and other screenings,
- Enjoy a soothing massage,
- Listen and dance to some great music,
- Play games,
- Win prizes, and
- Create a memory at our photo booth!

WHAT?

And more!

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

WHERE?

The Rose Bowl in Pasadena CA

WHEN?

Saturday, June 20th from 10 to 4.

See you there!



New Inland Empire Defined Contribution (Annuity) Plan

Recently members of IBEW Local Unions 440 and 477 received notice from the Administrative Trust Funds Office that 440, 477 and the Southern Sierras Chapter of NECA have established a new individual account plan known as the *Inland Empire IBEW-NECA Defined Contribution Trust Fund*.

Your individual account in the Southern California Plan is converting its current Trustee-directed investments to cash. That cash will then be transferred into the new Inland Empire Plan.

What does this mean?

- You cannot opt out of this transfer.
- Starting June 25, there will be a short period of time when you won't be able to obtain a loan or distribution from the old plan. This is known as "the blackout period."
- You will be able to monitor the transfer process by your individual information at <u>www.mylife.newyorklife.com</u>, or by calling 800-294-3575.
- Once your account has made the transition, you'll be able to access your new account information at <u>www.massmutual.com/retiresmart</u>.

You can also reach out to the Administrative Trust Funds Office at 323-221-5861 or 800-824-6935 with your questions. Just ask for the Pension Department.

Member Assistance Program



Everybody can use a little help at some time or another.

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.

The MAP assists members with emotional, relationship, or behavioral health concerns including:

• Relationship and marital issues, such as confidential counseling and conflict resolution;

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

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.

Just call 877-225-2267 (877-22-LABOR) 24/7.

Pension Verification Process—It's Almost That Time Again!

Every year about this time, we in the Administrative Trust Funds Office start thinking about Pension Verification. Why?

We are required by law to verify the status of all of our pensioners each year. The Southern California IBEW-NECA Pension Trust Fund sends out Annual Verification Packets each July. These packets contain forms for address verification, and other basic information.

If you receive a packet, you must return the completed

forms no later than November 30th. Even if nothing changed in the past year, you must still complete and return the forms to the Administrative Trust Funds Office no later than November 30th.

What happens if you don't return the completed/updated forms?

Your pension check will be withheld.

Your participation in the Southern California IBEW-NECA Health Trust Fund Retiree Health Plan will be terminated on January 1, 2016. So you can see how important it is to follow the simple instructions and complete and return your forms.

Questions?

You can read much more information on our website at <u>www.scibew-neca.org</u> and even watch a whiteboard video about it.

You can call the Administrative Trust Funds Office at 323-221-5861 or 800-824-6935 with your questions. Just ask for the Pension Department.

The "R" Word-Reciprocity

If you ever work away from home, you need to make sure your money and your benefits are going where you want them to go.

IBEW/NECA's Electronic Reciprocal Transfer System (ERTS) is designed to help plan participants transfer their pension and health money (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, and

 The Plan that receives your reciprocal contribution 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 Office or log on to <u>https://erts.ibew.com</u>.

Summer's Coming—Protect Yourself!

It's important that you put safety first when you're spending time outdoors this summer. Here are a few tips from the Centers for Disease Control and Prevention (CDC) that'll help you do just that:

- Stay hydrated—Hard work and high temperatures can lead to dehydration. So drink before you get thirsty. If you are thirsty, you are already beginning to dehydrate. Avoid drinks with caffeine, alcohol, and large amounts of sugar. Water is still the best thirst quencher; if you are sweating a lot, drink a sports beverage to help replenish your electrolytes and prevent heat exhaustion or heat stroke, which can cause symptoms like heat cramps, nausea/vomiting, headache, and fatigue.
- Use sunscreen—The sun emits three types of UV radiation, conveniently named A, B, and C. UVC is not generally a concern. However, a good sunscreen will block UVA and UVB. Use

- sunscreen that has a sun protective factor (SPF) of 15 or higher, even on overcast days. Since sunscreen wears off, put it on again after you swim, if you sweat, or if you stay out in the sun for more than two hours.
- Wear the right type of clothing—Long-sleeved shirts and long pants can minimize your skin's exposure to the sun. Tightly woven fabrics offer the best protection from the sun's ultraviolet (UV) rays. To avoid pests and to stay cooler in the heat, wear light-colored clothing that is loose fitting and made from a breathable material like cotton.
- Wear hats—Hats with wide brims are a good way to shade your face, head, ears, and neck. Avoid straw hats with

holes that let sunlight seep through. Darker hats may offer more UV protection.

- Wear sunglasses—Sunglasses that block both UVA and UVB rays can protect your eyes and help reduce the risk of getting cataracts. They also protect the tender skin around your eyes from sun exposure.
- Protect yourself from ticks and mosquitoes—Use an appropriate insect and tick repellent (a DEET-based lotion for example) and apply it properly. Warmer temperatures attract bugs, including mosquitoes (which can transmit viruses like the West Nile virus), ticks (which can transmit Lyme disease), and fleas (which can transmit plague).

For more summer safety tips, visit <u>www.cdc.gov</u>. Enjoy the great outdoors and have a safe and healthy summer.

Change of Address? Keep Us Posted.

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

Mailing Address: Administrative Trust Funds Office P O Box 910918 Los Angeles CA 90091

OR

Hand Deliver to: 6023 Garfield Avenue Commerce CA 90040

Phone: 323-221-5861 or 800-824-6935

Website: <u>www.scibew-neca.org</u> - Change of Address forms are available online.

We always want to know where we can contact you.



Important Contact Information

Southern California IBEW/NECA Health, Pension, and Defined Contribution plans (IBEW Local 11/LA NECA) Phone: 323-221-5861 or 800-824-6935 Website: www.scibew-neca.org

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 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

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 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