

# BENEFITS CONNECTION

Issue 11



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#### Rain, Rain Go Away! The Health Fair's Back!

We got "rained out" for our March date, but we're hoping the sun will be out for Saturday August 13th. Come visit us at the 2016 Health & Benefits Fair at the Rose Bowl in Pasadena.

All Southern California IBEW-NECA Health Trust Fund participants (IBEW



Local 11 and LA NECA) and their families are invited to attend. And, 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 will be at the Fair:

- **Anthem Blue Cross**
- Kaiser Permanente
- UnitedHealthcare
- MedExpert
- **VSP**
- Optum Health

you can do at the fair: Get free blood pressure,

Here are some of the things

- 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!

- Delta Dental
- United Concordia Dental
- Cigna Dental
- Citizens Rx
- **Body Scan International**

The Health & Benefits Fair and IBEW Local 11 Annual Area Wide Picnic, at the Rose Bowl in Pasadena on Saturday, August 13th from 10am to 4pm.

Come on out & join us!

#### **Your Member Assistance Program**

(Local 11/LA NECA Area members only—Southern California IBEW-NECA Health Trust Fund)

liveandworkwell

Everybody can use a little help from time to time.

We live in a very stressful world where we do our best to handle our Welcome to Live and Work Well jobs, families, Is this form right for me? financial issues and much more. The Member Assistance Program (MAP), offered by Optum Health, can help you and your family members cope with many of the things that make life complicated and difficult.

The MAP offers free confidential counseling and a referral service to help you assess a variety of personal problems and suggest ways to resolve them. Among the things they can offer you advice and support for are:

- Loss and Grieving
- Legal and Financial Consultation

- **Anxiety and Stress**
- Drug and Alcohol Problems
- Marriage and Family Issues

Local 11/LA NECA members should contact Optum Health at 877-225-2267. You can also log on to their website at www.liveandworkwell.com. Optum also now offers an app for your smartphone to give you easy online access to the MAP. It's called the myLiveandworkwell app. Now available on Apple and Google Play App stores, it provides members with MAP specialists, resources and so much more.

The myLiveandworkwell app gives you the ability to:

- Click to call the MAP
- Request a call back
- Look up MAP benefits
- Conduct a provider search
- Request an authorization
- Access liveandworkwell.com content

Get it today. Use it whenever you need it. It's at your fingertips!

# Are You Working Away From Home? Register for ERTS To Ensure Your Contributions and Hours are Going Where You Want Them To

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

There are two very good reasons why you should register on 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 <a href="https://erts.ibew.com">https://erts.ibew.com</a>.

# Annual Pension Verification (APV) Process Starts July 1!

The Trustees, by law, require all pensioners to complete, on an annual basis, an Annual Pensioner Verification form. Completion and return of the form is "self-reporting" by an individual pensioner as to activities performed during the preceding calendar year.

Every year in July, the Southern California IBEW-NECA Pension Trust Fund ("Trust Fund") sends all pensioners Annual Pension Verification Packets. The forms enclosed in your packet are very important to the Pension Trust Fund and to you. First, they verify your address and other basic information. This ensures that even if you moved and forgot to change your address with the Trust Fund, you have this reminder to change your address and correct any incorrect information. Even if you receive your pension checks through direct deposit ("EFT"), the Trust Fund still sends out various notices that you may miss if the Trust Fund doesn't have your correct address.

If you are under age 70%, the Annual Pension Verification (APV) form also asks you to report any income. The Trust Fund is obligated by law to ensure

that pension benefits are not paid to pensioners who work in employment that would lead to a suspension of benefits. These retiree health and pension benefits are to provide a financial base during your retirement years, not to subsidize someone who is working in the industry. That's like getting benefits twice; it's not fair to other participants and it's a financial strain on the Fund.

For these reasons, you need to complete and return the forms in your APV packet by December 15 of this year or your pension check will be withheld and your participation in the Southern California IBEW-NECA Health Trust Fund - Retiree Health Plan will be terminated beginning January 1, 2017. Here are the key dates:

- July-APV Packets mailed out
- September—You'll receiver your first reminder
- October—Second reminder
- November—Third and final reminder
- January—Pension check withheld, Retiree Health Plan benefits terminated.\*



\*References to the Retiree Health Plan in this article are to the Southern California IBEW-NECA Health Trust Fund (Los Angeles NECA and IBEW Local 11 Health Plan). You will want to check with your area's Retiree Health Plan to ensure that working after retirement does not impact continued participation.

For more information, including a video on the process, click here: www.scibew-neca.org/html/apv-portal.htm



## Are You Keeping Track of Your Check Stubs?

retirement

It's always a good idea to keep certain things as a record of what you've done, what you've spent, or what you've experienced. We keep receipts when we buy things, share

messages via social media and take selfies and other photos to remember special occasions.

Your work record, including your check stubs, is equally, if not more important.

The Southern California IBEW-NECA Pension Trust Fund conducts an annual mailing of Statements of Reported Hours to all Participants. The most current Statements (April through June) will be mailed on or around August 8, 2016.

After you review the Statement of Reported Hours, you need to follow-up on any discrepancies on hours or contributions with the Administrative Trust Funds Office. Sadly, not all participants review these reports and it isn't until it's time for them to retire that they choose to follow-up on discrepancies. This often results in needless delays. It is especially important that Travelers maintain records of their hours. You can always request a printout of your up-to-date hours from the Administrative Trust Funds Office.

Remember, be sure to keep track of the hours you work (and your check stubs!) to ensure that they are properly reported to the funds.

### **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

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: <a href="https://www.massmutual.com">https://www.massmutual.com</a>

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

Inland Empire IBEW-NECA
Pension Plan (Defined Contribution)

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

Phone: 844-731-7311 (toll free)

Website: GemGroup.com