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Generic Drugs Save You Money!

About 80% of all prescription drugs sold are generics. It's estimated that you could save at least two-thirds of your drug costs if you use generics.

The Food and Drug Administration (FDA) requires that generic drugs meet standards that ensure they're the same basic products as the brand-name drugs. That means each generic drug is safe and as effective as its brand-name counterpart. Generic drugs must be the same as the brand-name version in:

- Active ingredient
- Strength
- Use and effect
- How you take it (for example, as a pill or inhaler)
- Speed and strength with which they work
- Testing standards

Generic and brand-name drugs can be different in shape, color, taste, inactive ingredients and preservatives, as well as packaging.

Don't forget to use these Network Pharmacy chains or the mail order option available to SC IBEW-NECA Health Plan Participants to save more money!

- Albertsons
- Costco
- CVS (including Target Pharmacy and Longs)
- Horton and Converse
- K-Mart Pharmacies
- Medicine Shoppe
- Pavilions Pharmacies
- Raley's Super Stores
- Ralphs
- Rite Aid
- Safeway Pharmacy
- Save Mart Supermarkets
- Sav-On Drugs
- Shopko Stores
- Vons/Pavilions Pharmacies
- Walgreens

Mail order is available on maintenance medication:

Mandatory Generic Drug Program through Citizens Rx: **1-888-545-1120** or go to <https://www.scibew-neca.org/html/hrspd0560.htm> for more information.



Under the Southern California IBEW-NECA Health Trust Fund's Mandatory Generic Program, generic drugs will always be dispensed, unless otherwise requested. For brand-name drugs, you pay a higher co-payment in addition to the cost difference between the brand name and the generic. Discuss generic options with your doctor.

Health & Benefits Fair Announcement

The Health & Benefits Fair for the Southern California IBEW-NECA Health Trust Fund and the IBEW Local 11 Area-wide Picnic has been postponed indefinitely due to circumstances beyond our control. Further information about the fair will be provided when it becomes available.



Got a Dependent? A response is required to the Dependent Eligibility Audit—Southern California IBEW-NECA Health Trust Fund

If you have a dependent enrolled under the Southern California IBEW-NECA Health Trust Fund, Consova mailed a notice to the address on record with the Administrative Trust Funds Office requesting that you confirm the eligibility information for your dependent and submit the required documentation.

See the Spring **Benefit Connections** for a definition of eligible dependents.

It is important that you respond to Consova to verify the eligibility of your enrolled dependent(s) with the Southern California IBEW-NECA Health Plan, so the health coverage for your dependent(s) may continue without interruption.

This is not a passive verification process. Consova is focused on making this necessary process as easy as possible for you. **A response is required by July 18, 2018.**

Please contact the Consova Dependent Eligibility Verification Assistance Center at **1-855-864-9391**, Monday – Friday 7am to 3pm PST, if you have questions or need assistance. You can visit the Administrative Trust Funds' website at www.scibew-neca.org for easy access to Consova's portal.

Use Your Southern California IBEW-NECA Health Trust Fund Health Reimbursement Arrangement (HRA) to Pay for COBRA Coverage or Retiree Health Plan Self-Payments

You or your dependents can use the balance in your HRA to pay for COBRA Coverage or Retiree Health Plan self-payments under the following situations:

- If you lose coverage under the Active Plan for any reason other than Non-Covered Electrical Employment you may use your account to pay the cost of COBRA coverage under the Active Plan.
- If you die while eligible under the Active Plan, your eligible dependents may use your HRA Account to pay the cost of their COBRA coverage under the Active Plan. A surviving Spouse will always have primary control over the HRA Account. If you do not have a Surviving Spouse, your eligible dependents can use your HRA Account for COBRA purposes (in equal shares).



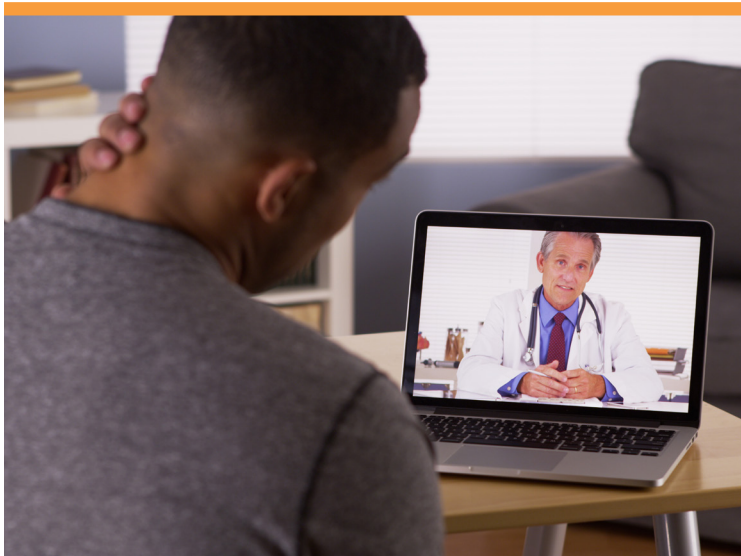
You can use the Coast Benefits portal at <https://www.scibewneca.lh1ondemand.com/> to set up a COBRA payment, submit claims, or check on your balance. You will need to register if you haven't done so already.

Your username is: First Name Initial + Full Last Name + Last 4 digits of SSN (example: jsmith6789)

The default password is: Coast1 (case sensitive)

You have 30 days to create a new password. After 30 days, you can create a new password by contacting Coast Benefits at **1-844-739-7956**.

- You may be eligible, upon retirement, to enroll in the Southern California IBEW-NECA Retiree Health Plan. That program requires Retiree self-payments for ongoing coverage. If you enroll in the Retiree Health Plan, you may use your HRA Account for the required Retiree Health Plan self-payments.
- If you die while a Retiree Health Plan Participant, your Surviving Spouse may use your HRA Account to make self-payments under the Retiree Health Plan and pay for supplemental insurance such as dental/vision coverage, but not to pay for a separate health insurance plan. While eligible under the Retiree Health Plan, your Surviving Spouse may also use your HRA Account to pay for eligible expenses.



Virtual Visits: The New “House Calls” for Participants in the Southern California IBEW-NECA Health Trust Fund

Picture this: you or your child is sick; it's raining; you need to see the doctor right away, but you have to make an appointment. Has that ever happened to you? Well, those days are over. Doctor house calls are back—through your laptop, tablet or smartphone. No appointment necessary! 24-hours a day!

Doctors can diagnose and prescribe medications for common conditions like cold, flu, bronchitis, fever, pink eye, rash, sore throat, stomach ache, sinus issues, migraine, diarrhea, or bladder infections.

Go to <https://www.scibew-neca.org/html/ehealth.htm> for more information on virtual visits.

Keep Your Check Stubs!

Every three months, the Administrative Trust Funds Office sends out personalized Quarterly Benefit Statements. The quarterly statements are your personal record of the reported employer contributions made on your behalf.

The most recent Quarterly Statements were mailed out in mid-May. These Statements covered your contributions for the first quarter of 2018 (January 1, 2018, through March 31, 2018). Be on the lookout for the next batch of Quarterly Benefit Statements, which the Administrative Trust Funds Office will mail in August and will report on the second quarter of 2018 (April 1, 2018, through June 30, 2018).

It is important to hang onto your check stubs and match them with the Annual Statement of Accrued Benefits and the Quarterly Benefit Statements. If there are any discrepancies, please contact the Administrative Trust Funds Office as soon as possible, to help ensure that you receive the benefits to which you're entitled. You may contact the Administrative Trust Funds Office at **1-323-221-5861** or toll free at **1-800-824-6935**.



Keep Us Updated

Have you had or adopted a child? Have you gotten married or divorced? Did you move? Don't forget to tell the Administrative Trust Funds Office! You will need to enroll any new dependents in the Health Plan and delete any dependents who are no longer eligible. Don't forget to check your beneficiaries in all the plans. Beneficiary Forms for the plans administered by the Southern California IBEW-NECA Administrative Corporation can be found at www.scibew-neca.org.

Working Away from Home? Don't Lose Your Contributions!



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

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/NECA's Electronic Reciprocal Transfer System (ERTS). It's easy. You will need to initially register on ERTS in person at the Reciprocal Fund's Office or the other 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.

There are two very good reasons why you should register on ERTS as soon as you start work in another jurisdiction:

1. There may be time limits that could apply to the transfer of contributions should you not register in a timely manner, and
2. 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 Trust Funds Office or log on to <https://erts.ibew.com>.

Already Retired or Nearly So?

A few tips for you from the Southern California IBEW-NECA Health Trust Fund



TIP 1—Have Your Medications Come to You.

Use the mail order pharmacy for maintenance medications. It's convenient the drugs are mailed to your home (shipping is free!). It might save you money too. For more information, call your Plan at the number listed below:

- Mandatory Generic Drug Program through Citizens Rx: **1-888-545-1120** or go to: <https://www.scibew-neca.org/html/hrspd0560.htm>
- Kaiser Permanente Senior Advantage Medicare Program: **1-800-443-0815**
- Kaiser Permanente Early Retiree Program: **1-800-464-4000**
- Out of Area and UnitedHealthcare Medicare Advantage: **1-888-279-1828**

**Mail Order Prescriptions also available to Active Health Plan Participants. For more information see the Active Summary Plan Description or contact the Administrative Trust Funds.



Have Medical Questions?

- Call MedExpert at **1-800-999-1999**. They can answer your medical or prescription drug questions and help you better understand your medical diagnosis.



Are You Ready to Retire?

You should complete and submit your **application for retirement benefits** at least three months before the date you want to retire, but before you do, make sure your ducks are all in a row. To prepare for retirement, you should:

Southern California IBEW-NECA Trust Funds Steps	General Retirement Planning Financial Steps
1. Choose your target retirement date and notify the Administrative Trust Funds Office	1. Estimate your expenses and create a retirement budget
2. Be sure to check that you are eligible for retiree healthcare before retiring by completing and submitting a Retiree Health Application	2. Pay off debt
3. Learn about the Retirement Process	3. Understand Social Security . Find out the steps you need to take to activate your payments upon retirement
4. Check on your options for your account balance in the Southern California IBEW-NECA Defined Contribution Plan , if applicable	4. Understand Medicare , if applicable. Find out the steps you need to take to activate your coverage
5. Review your retirement benefits and familiarize yourself with how they will work	5. Update or create a will, living trust, estate plan, and durable powers of attorney
6. Take your name off the Out-of-Work Book	6. Be sure to check and update your beneficiaries for all other savings plans or life insurance and check that your life insurance is adequate

With your Pension Application, you will need the following:

- **Authorization for NEBF to Release Information**
- **Request for Social Security Earnings Information**
- **Intent to Work After Retirement**
- **Defined Benefit Beneficiary Designation Form**
- **Termination of Employment Certification** (from your employer)
- Proof of Age
- Copy of your marriage certificate, if applicable, and proof of your spouse's age





Summer: That Means It's Time for the Annual Pension Verification Process!

In July 2018, participants that are receiving a pension benefit from the Southern California IBEW-NECA Pension Plan (the Plan) will receive an Annual Pension Verification (APV) packet from the Administrative Trust Funds Office that will include forms you must complete and send back as soon as possible.

The Administrative Trust Funds Office sends this packet every year to verify that:

- You received all your pension checks from the prior year; your mailing address and other demographic information haven't changed; and
- You're not working in any employment prohibited by Plan rules. If you don't 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, 2019.

The responsibility is yours; don't allow your Plan benefits to lapse or your participation in the Retiree Health Plan to cease.

For more information on the process, view the [video](#) and review the FAQs below.

The Southern California IBEW-NECA Administrative Trust Funds Office is here to assist you if you have questions or need assistance completing the forms related to the Annual Pensioner Verification Process.

APV Frequently Asked Questions:

1. I received a similar package last year. Do I need to complete the papers again?

Yes. The Annual Pension Verification (also referred to as "APV") packages are sent every year to ALL pensioners. All forms must be completed annually. **Should you fail to properly complete and/or not return the forms to the Administrative Trust Funds Office, your monthly pension benefit will be withheld and your retiree health benefits through the Southern California IBEW-NECA Health Trust Fund may be impacted, until properly completed forms are returned to the Administrative Trust Funds Office.**

2. Why is there an Annual Pension Verification Process?

Under a federal law known as ERISA, 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 pension benefit under the Plan's Suspension of Benefit Rules. To discharge in part that fiduciary obligation, the Trustees 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.

3. I retired last year, but I worked for part of the year prior to retirement. Do I need to list that employer?

Yes. You must report all employers you worked for during the 2017 calendar year (January 1, 2017 through December 31, 2017).

4. Where do I send the forms?

ALL completed forms must be returned to the Southern California IBEW-NECA Administrative Trust Funds Office. A return envelope will be included in the mailing for your convenience.

5. Do I need to date the Request for Social Security Earnings Information Form?

No. Please do not date the form. Complete the Number Holder's Information portion of the form: name, last four (4) digits of your social security number and date of birth. Sign the form and provide your address and daytime phone number.



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

**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 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