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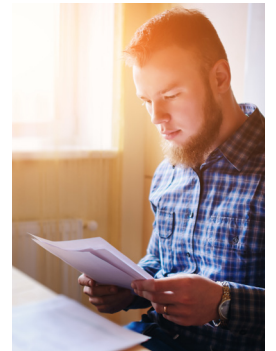
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2019 is coming... Make Sure You Keep your Beneficiaries, Address and Important Documents Up to Date!

With 2019 on the way, 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 regarding beneficiaries for the health and pension benefits.



Have you had a baby 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.

When you contact the Administrative Trust Funds Office, remember to check that your address, your birthdate and the birthdates 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 need to always notify the Administrative Trust Funds Office with any changes to your personal information in order for your benefits to be processed correctly and promptly.

Change in Marital Status? We Need to Know.

Divorces are not easy and there's always a lot of details to take care of. One thing you need to make sure to do is let the Administrative Trust Funds Office know.



If you get divorced and you fail to notify the Plan, 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 60-day deadline).

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



Everybody Needs Help Sometime... Your Member Assistance Program (MAP)

Everybody needs a little help sometime—whether it’s working on relationships with family, stress from your job or other factors, financial issues and more—your Member Assistance Program (MAP) is there to help you confidentially and without cost.

- Jon is having problems on the job with a new supervisor. The stress he’s experiencing is having repercussions at home with his wife and kids. Jon needs advice—maybe counseling.
- Susan has bills... lots of bills. Her credit cards are maxed out, and there always seems to be something unexpected to pay for each month. She’s always been reliable when it comes to money, but she’s totally consumed by her debts and what she can do to get some relief.
- Ahmed and his teenage daughter don’t seem to be communicating any more. Whenever they talk, it’s always at each other, not with each other and it’s mostly loud and argumentative. They used to get along great. He wonders what happened and what he can do to fix it...

Jon, Susan and Ahmed can call the MAP and get advice and guidance from qualified, licensed behavioral health professionals.

All Active Participants who are enrolled in the Kaiser HMO Plan, the UnitedHealthcare HMO Plan and the Anthem BlueCross PPO Plan are eligible for up to three (3) face-to-face counseling sessions per issue. Participants’ spouses and children (as well as other household members) can also participate in getting this confidential, valuable and free help.

Jon, Susan and Ahmed know that MAP services are provided by Optum (24x7) and may be accessed by calling Optum Customer Service at 877-225-2267 (877-22-LABOR) or logging onto www.liveandworkwell.com (access code: SCIBEW). Once connected, they will be referred to the providers who can help them the most.

Here are a few of the ways MAP can help:

- Relationship and marital issues, including spousal abuse
- Family problems, such as parent/child conflict and adolescent problems
- Alcohol and drug abuse
- Work-related problems
- Emotional problems and personal issues including anxiety, depression, loss and grief
- Financial problems such as credit card debt, and child support

Remember, if you have a problem, you’re not alone. Consider your Member Assistance Program.



Yes. We’re Saying It Again: Keep Track of Your Benefits with ERTS!

We may sound like a broken record, but that’s because this is so important.

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 will need to initially register on ERTS in person at the Reciprocal Fund’s Office 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 onto erts.ibew.com.

You Know What's Smart? Staying In-Network!

If you are covered under the Southern California IBEW-NECA Health Trust Fund's Medical and/or Dental PPO options, you have a choice between network and non-network providers. Choosing a provider in the Health Plan's network will help you save money.

The most obvious way you save money by visiting a network provider is the coinsurance amount. Typically, the coinsurance amount for a network provider is 90% versus 80% for non-network providers. But are you paying a percentage of the same charge? Not exactly.

Usually, health care providers set their price by looking at the going rate of a service within their particular area. This price is called the "reasonable and customary" (R&C) amount.

Providers who are part of the Plan's network agree to charge discounted rates for their services. Non-network providers, on the other hand, generally charge the full R&C amount. So, when you receive care from a non-network provider, the coinsurance you pay is applied to a higher non-discounted rate, which likely means higher out-of-pocket costs for you.

If you visit a non-network provider, you're not just paying the R&C charge. If the R&C amount is more than the in-network discounted rate, you must pay the difference between the two—on top of the higher (20%) coinsurance you already pay for an out-of-network service.

Below is an example of what you might pay (after meeting your deductible) depending on if you visit a network or non-network provider:

You may already visit a network provider, such as your primary care physician (PCP), but you may be referred to a non-network provider. Before you visit any health care provider, always check whether or not the provider is in the network. To find providers in the PPO network visit [Anthem Blue Cross Prudent Buyer PPO](#).

Your PCP and other doctors aren't the only types of providers who can be network or non-network providers. Labs, anesthesiologists and even entire hospitals may be outside of the Plan's network. For example, when you get your annual physical from your PCP and he or she sends out a blood sample for tests, the lab your PCP's office uses may not be a network provider. If you're not sure if a certain provider is in your network, it never hurts to ask.

	Network	Non-Network
Provider rate	\$200 (network discounted rate)	\$400 (R&C)
Coinsurance amount	10%	20%
What you pay in coinsurance	\$20	\$80
Difference between network rate and R&C amount	N/A	\$200
Total you pay	\$20	\$280
Amount you save	\$260	N/A

You may use your Health Reimbursement Account ("HRA") to off-set the out-of-pocket expenses. Should there be insufficient funds in the HRA Account, the Plan will only pay the amount in the HRA Account.

NEW! The Kaiser Permanente Mobile App is a "Handy" Way to Connect with Your Benefits

Kaiser Permanente members can register on kp.org to get secure access to My Health Manager—your one-stop resource for managing your care online.

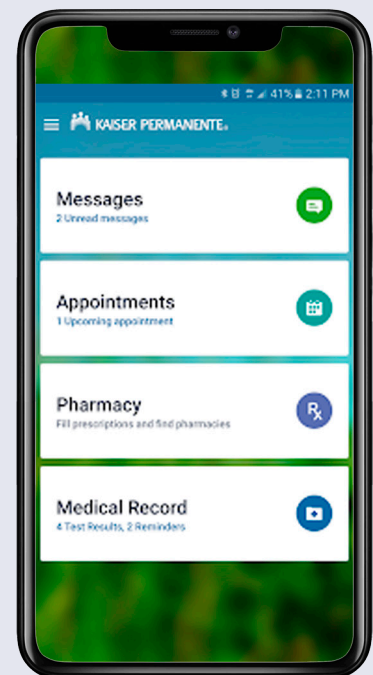
You can download the KP app from the App StoreSM or Google Play for free and immediately begin to take advantage of all the My Health Manager has to offer:

- Email your doctor's office;
- View lab test results;
- Schedule or cancel appointments; and
- NEW! Access a digital version of your membership card!

The digital membership card lets you check in for appointments and access family membership information. Plus, the integrated photo serves as a valid ID!

All you need to do is tap the card icon at the bottom of the Kaiser Permanente app dashboard.

Get it today!





Got Flu Shot?

Generally, influenza (flu) season occurs in the fall and winter, peaking in January or February. So, it's coming. Flu symptoms can consist of fever or chills, cough, sore throat, runny or stuffy nose, muscle or body aches, headaches and tiredness. Children, more often than adults, can experience diarrhea and vomiting, and sometimes flu can lead to pneumonia. Why risk illness?

Annual flu shots are covered under most medical plans when you use an in-network provider. Bring your health plan ID card with you and tell your provider the flu shot is covered under your medical benefits, not your pharmacy benefits.

- **Kaiser Permanente members** can get a no-cost flu shot all KP locations and selected Southern California Target stores. To find a flu shot location go to www.kp.org/flu.
- **UnitedHealthcare members** can get a flu shot at most of these locations:

Retail Pharmacies	Pharmacists at these retail pharmacies can administer flu shots—no appointments are necessary.
Albertsons (Including Albertsons Sav-on and Albertsons Osco)	albertsons.com/pharmacy/immunizations
CVS	cvs.com/flu
Harris Teeter	harristeeter.com/pharmacy-services
H-E-B	heb.com/pharmacy/services/immunizations
Kmart	pharmacy.kmart.com/newrx-immunization
The Kroger Co. (Smith's, Ralph's, Roundy's, Pick 'n Save, Copps Food Center, Metro Market, Mariano's, Fred Meyer, Fry's, QFC, Harris Teeter, King Soopers, City Market, Food 4 Less, Dillons, Baker's, Gerbes, Jay C Food Stores, Owen's, Pay Less, Scotts)	kroger.com/topic/pharmacy/#/vaccinations-made-easy
Meijer	meijer.com/content/content.jsp?pageName=immunization_services
New Albertsons (Including Acme Sav-on, Jewel-Osco, Star Market, Shaws Osco and Safeway)	albertsons.com/pharmacy/immunizations
Publix	publix.com/pharmacy-wellness/pharmacy/preventive-care/vaccinations
Rite Aid	riteaid.com/pharmacy/services/vaccine-central
Safeway (Including Carrs, Pak'N Save, Pavilions, Randalls, Tom Thumb and Vons stores)	safeway.com/ShopStores/Immunizations
Shopko (Including Shopko Express and Shopko Hometown)	shopko-pharmacy.com/flushots
United Supermarkets (Including Albertsons Market, Amigos and Market Street)	acmemarkets.com/pharmacy/immunizations
Walgreens (Including Duane Reade, Jim Myers, Kerr Drug, May's Drug, Parkway Drug and Super D)	walgreens.com/flu
Network Convenience Care Clinics	Convenience care clinics are typically located in retail stores and don't require appointments
MinuteClinic	minuteclinic.com/services/vaccination
The Little Clinic	thelittleclinic.com
RediClinic	rediclinic.com/riteaid
Walgreens Healthcare Clinic	walgreens.com/topic/pharmacy/healthcare-clinic.jsp

Anthem Blue Cross participants should contact their primary care doctor to get a flu shot. You can also get it at urgent care facilities, retail health clinics or walk-in doctors' offices in your plan. Call the number on the back of your member ID card or visit anthem.com/ca to find an in-network provider near you.

If you have questions or concerns, talk to your doctor soon about you and your family members getting the flu vaccine this fall. It's your best protection against influenza.

Two Great Tools—From John Hancock!

John Hancock, the administrator of our Defined Contribution Plan, offers Southern California IBEW-NECA Defined Contribution Trust Fund participants two unique and powerful tools to help them plan for retirement.

The **Retirement Income Calculator**, or RIC, is a tremendous resource for planning your retirement goals and developing a personalized strategy for making financially sound decisions for a better retirement outcome. It's available on your home page at mylife.jhrps.com. The RIC helps you to develop a long-term savings plan and gives you a definite advantage in improving your overall retirement outcome.

With RIC you can:

- View your projected balance as a monthly or annual figure
- Hover over the bar graph for details about your account
- Keep track of your progress toward your goal
- Click **Calculations and Assumptions** to view the calculator's methodology (e.g. defaults for salary, estimated income growth rate, estimated inflation rate, etc.)
- Click the **Retirement Modeling** button to access additional ways to personalize your retirement outcome

Retirement Modeling provides you with access to additional calculator features and allows you to see how changes you make to your personal information can affect your retirement outcome.

In addition, John Hancock gives you mobile access to your retirement plan account with the **mylifeflow™** mobile app for both iOS or Android devices.

With **mylifeflow™** you can quickly and easily access and review your retirement plan account and:

- View contribution and investment information
- View account balances
- Track your rate of return

You can also access mylife.jhrps.com while on the go to take advantage of all of its tools and resources.

To get the free, easy-to-download app, visit your device's app store. You can also get one-on-one support for obtaining the app and answering your questions by calling 800-294-3575.



Retiree CORNER

The Importance of Password Security



If you have a computer, tablet or smartphone, unauthorized access is a universally recognized problem. If you are a victim, the consequences can include the loss of valuable data such as emails, personal files and music. Victims may also have their bank account information, money, or even their identity stolen. Moreover, unauthorized users may use your computer to break the law, which could put you, the victim, in legal trouble.

One of the most common ways that hackers break into computers is by guessing passwords. Simple and commonly used passwords enable intruders to easily gain access and control of a computing device.

On the other hand, a password that is difficult to guess makes it harder and more difficult for common hackers to break into a machine and will force them to look for another target. The more difficult the password, the lower the likelihood that one's computer will fall victim to an unwanted intrusion.

Here are some key things to remember when considering creating passwords for your devices:

- Although it may seem an inconvenience, strong passwords must be long and complex. Why?
- Long and complex passwords require more effort and time for a hacker to guess.
- Passwords should contain at least ten (10) characters and have a combination of characters such as commas, percent signs, and parentheses, as well as upper-case and lower-case letters and numbers.
- Be careful where you record your passwords. If you just write down your passwords on a piece of paper and keep that in an unsecured place, it makes it easier for the passwords to be stolen and used by someone else.
- Although it's tempting, never use the same password for two or more devices, as hackers who break into one device will try to use the same password to take control of others.

This is a problem that affects us all, but one with a relatively easy solution. Think about your current passwords. Do they meet the standards above? If not, think again.

You can keep your personal information from hackers, but it takes a bit more effort on all our parts!

And Another Thing... Hold on to Your Pay Stubs!

Active Participants should receive their personalized Quarterly Benefit Statements every three months in the mail. The statements show the reported employer hours and contributions made on your behalf.

The most recent Quarterly Statements were mailed out in November. These Statements covered your contributions for the third quarter of 2018 (July 1, 2018, through September 30, 2018).

We strongly recommend that you hold on to your check stubs and compare 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**.



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 - IBEW Local 11/LA NECA HRA Plan

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 or 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 or 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 or 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

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Website: www.GemGroup.com