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### Speak to a John Hancock Representative Who Understands Your Needs

**Good news!** Participants now have a dedicated resource to call about the Southern California IBEW-NECA Defined Contribution Plan: questions about account balance, loan balance (if applicable), and how to use the retirement and savings calculators available to them. As of November 1, you can call **(833) 388-6466 (833-38-UNION)** and speak with a John Hancock representative who's experienced and knowledgeable about the Defined Contribution Plan. You can also log in to your account at [www.cd.bcomplete.com](http://www.cd.bcomplete.com).

### Submit Your Forms to Ease the Pension Process

If you experience a life change or plan to retire before the end of the year, take the time now to submit the appropriate forms for the Southern California IBEW-NECA Pension Plan benefits—and avoid delays in the future. If you're not sure what you need to do, review the **checklist** and follow the steps listed here. You can also **review instructions** about how to **file an application** for the Southern California IBEW-NECA Pension Plan benefits. If you have questions or need help completing the forms, please contact the Southern California IBEW-NECA Administrative Trust Funds Office toll-free at **(800) 824-6935** or **(323) 221-5861**, and ask to speak with a Pension Department Representative.

### Know Your Treatment Options and When to Use Them

When you need urgent or minor care, you have options as a Participant in the Southern California IBEW-NECA Health Trust Fund, Active and Retiree Health Plans. You and your eligible dependents can seek care from the emergency room, urgent care centers, a Primary Care Physician's office, and even chat with a doctor from anywhere with a virtual doctor visit. Knowing which option to use (and when) is important in managing your time, costs, and travel. Use the following information as a guide for the next time you need care.



**The emergency room should be used for life-threatening issues, such as:**

- Heavy bleeding
- Major head, neck, or spine trauma
- Severe burns
- Major broken bones

**Urgent care centers should be used for less serious conditions, such as:**

- High fevers
- Minor burns or cuts
- Other non-life-threatening medical issues

**Your doctor's office should be used for all other illnesses and issues, such as:**

- Rashes
- Sore throat
- Minor infections

**Can't get in to see your doctor?** Participants can now also chat with a nurse or doctor without having to leave their home through virtual doctor visits. Use your mobile phone, tablet, or computer to chat with a board-certified provider and even have medication prescribed, if needed. Learn more about virtual visits:

- Anthem Blue Cross: [livehealthonline.com](http://livehealthonline.com) (Active Health Plan Participants only)\*
- Kaiser Permanente: [kp.com/getcare](http://kp.com/getcare)
- UnitedHealthcare: [myuhc.com](http://myuhc.com) (login required)\*

\* A reduced rate for a virtual visit (\$50) is applicable and subject to change at any time.





## Stick to Your Resolutions with Help from Your Health Plan

Tired of setting New Year's resolutions only to struggle to keep them? Participants can get extra support to set and reach their goals with the help of their health plan. Depending on your health plan, Southern California IBEW-NECA Health Trust Fund Active and Retiree Health Plan Participants can utilize the following links to help stick to their resolutions or goals:

UnitedHealthcare offers [several articles, videos](#), and [much more](#) to help with achieving your fitness goals and eating healthy. Find your mission today, check out Rally! Rally shows you how to make simple changes to your daily routine, set smart goals, and stay on target.

Kaiser Permanente provides Participants with the [Healthy Living Programs](#) to help you make healthy changes in your lifestyle.

Anthem Blue Cross provides Participants with online wellness tools, weight management resources, and personalized coaching. Check out [Sydney](#), an interactive online tool that will help you stay on track with your goals.



## Flu Prevention Starts with You

The single best way to prevent the flu is the flu vaccine, according to the Centers for Disease Control and Prevention (CDC). The flu vaccine helps to keep you from catching the flu, reduces the effects if you do catch it, and minimizes the severity of the flu. Everyone 6 months and older should receive the vaccination.



## Stay Healthy This Season

Even if you receive the flu vaccine, you can take simple everyday steps to avoid getting sick:

- Wash your hands throughout the day.
- Cover your mouth when you cough or sneeze.
- Stay home when you're ill.
- Avoid touching your eyes, nose, or mouth.
- Practice good habits, such as getting enough sleep, eating well, drinking water, and managing stress.



## Last Chance to Send In Your Annual Pension Verification Forms

Participants receiving a pension benefit from the Southern California IBEW-NECA Pension Plan received an Annual Pension Verification ("APV") packet from the Administrative Trust Funds Office. **This packet includes forms that must be completed and returned by December 15, 2019.**

If you do not 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 canceled beginning January 1, 2020. If you have questions or need help completing the forms, please contact the Southern California IBEW-NECA Administrative Trust Funds Office toll-free at **(800) 824-6935** or **(323) 221-5861**, and ask to speak with a Pension Benefits Department Representative.



## You're Not Alone This Holiday Season

For many, the holidays are not a time of cheer and merriment. Stress, tense relationships, loss of loved ones, money troubles, and much more can dampen the brightest holiday mood. If you're struggling emotionally during the holidays, the Member Assistance Program through Optum can help—even on Christmas Day.

The Member Assistance Program provides personalized, confidential counseling services to all Southern California IBEW-NECA Health Trust Fund Active Health Plan Participants (and their covered dependents, as well as other household members) enrolled in the Kaiser HMO Plan, UnitedHealthcare HMO Plan, and Anthem Blue Cross PPO Plan.

Active Health Plan Participants and their covered dependents can receive a referral to a licensed behavioral health professional for up to three face-to-face counseling sessions, per Participant, per issue, at no charge to you.

The Member Assistance Program can help with a range of emotional, interpersonal, or behavioral health issues, including:

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

### All It Takes Is One Phone Call to Get Started

All services covered under this Member Assistance Program (MAP) must be provided by an Optum Participating Provider and must be pre-authorized.

To get a referral to a MAP counselor, call the Optum Customer Service Department, which is available 24 hours a day at **(877) 225-2267 (877-22-LABOR)**.

You do not need a referral from your Primary Care Physician to receive services under the Member Assistance Program.



## Retiree Health Plan Enrollment Begins

The annual open enrollment period for the Southern California IBEW-NECA Retiree Health Plan takes place November to December. You have until December 6, 2019, to choose a different Retiree Health Plan medical option for 2020, if you wish to make a change to your current medical option. Coverage changes will become effective January 1, 2020.

If you're planning to make a change in medical plans, fill out the **Retiree Health Plan Medical Enrollment Form**, and submit it to the Administrative Trust Funds Office. Your enrollment will not be changed until the Administrative Trust Funds Office receives all the required documents on or before December 6, 2019.

**NOTE:** If you do not wish to make a change, no response is required. You will continue to be enrolled in the Plan you currently have.

## Keep an Eye Out for 2020 COBRA Rates

Effective January 1, 2020, there will be new rates for COBRA continuation coverage under the Southern California IBEW-NECA Health Trust Fund. If you are currently enrolled in COBRA continuation coverage, you should have received a letter from the Administrative Trust Funds Office that includes 2020 rates and your coverage options.

The Health Trust Fund offers two COBRA continuation coverage benefit options:

- **Core**, which includes medical/behavioral health, prescription drug benefits, and Member Assistance Program
- **Core Plus**, which includes coverage available under the Core option, plus dental and vision benefits

**Remember:** You or your dependents can use the funds in your Health Reimbursement Arrangement (HRA) to pay for COBRA continuation coverage if you lose coverage under the Active Health Plan for any reason other than Non-Covered Electrical Employment. Contact the Administrative Trust Funds Office for more information about your HRA benefits toll-free at **(800) 824-6935** or **(323) 221-5861**, and ask to speak with a Membership Services Department Representative.



## Hold On to Your Check Stubs!

Quarterly Benefit Statements are your personal record of the reported contributions made on your behalf. The Administrative Trust Funds Office sends these out every three months. The first 2019 Quarterly Statements were mailed in mid-May and covered your contributions for the first quarter of 2019 (January 1, 2019, through March 31, 2019). The last Quarterly Statement was mailed in August, covering the second quarter of 2019 (April 1, 2019, through June 30, 2019). Be sure to hang on to your check stubs and match them with the Annual Statement of Accrued Benefits and the Quarterly Benefit Statements. Discrepancies? Contact the Administrative Trust Funds Office immediately at **(323) 221-5861**. This will help ensure that you receive all the benefits you may be entitled to.



## What Qualifies as a Life Event?

A qualified life event as determined by the IRS includes:

- Marriage or divorce
- Having or adopting a child
- Severance of employment

Learn more about what you need to do if you experience a **qualified life event**.

# What to Know If You Have a Change in Status

<b>If you've recently:</b>	<ul style="list-style-type: none"><li>• Married</li><li>• Divorced</li><li>• Had a baby</li><li>• Adopted a child</li><li>• Moved</li></ul>
<b>You'll need to:</b>	<ul style="list-style-type: none"><li>• Let the Administrative Trust Funds Office know!</li><li>• Enroll any new dependents in the Southern California IBEW-NECA Health Trust Fund.</li><li>• Notify the Administrative Trust Funds Office of a dissolution, divorce, legal separation, or annulment as soon as it occurs to avoid the loss of prospective eligibility.</li><li>• Check your named beneficiaries in all the plans. Beneficiary Forms for the plans administered by the Southern California IBEW-NECA Administrative Corporation are available online at <a href="http://www.scibew-neca.org">www.scibew-neca.org</a>.</li></ul>
<b>You'll contact the Administrative Trust Funds Office and check that the following are correct:</b>	<ul style="list-style-type: none"><li>• Your address</li><li>• Birthdates for you and your dependents (spouse and dependent children)</li><li>• Social Security numbers and other personal information</li></ul>

# What to Know About ERTS Registration

<b>If this is your first time registering, you must:</b>	<ul style="list-style-type: none"><li>• Visit your local Administrative Office or the Administrative Office where you'll be working in person.</li><li>• Have your photo ID and the signed Participant Verification page with you.</li></ul>
<b>If this is not your first time registering:</b>	<ul style="list-style-type: none"><li>• Log in to IBEW's Electronic Reciprocal Transfer System (ERTS): <a href="https://erts.ibew.com">https://erts.ibew.com</a>.</li></ul>
<b>Why do I need to do this?</b>	<p>Registering will allow the Reciprocal Fund to send employer contributions to the Southern California IBEW-NECA Trust Funds (i.e., Health, Pension, and Defined Contribution).</p> <p>Plus, it establishes:</p> <ul style="list-style-type: none"><li>• <b>Your approval of the Authorization and Release(s)</b> regarding reciprocal transfers under the Agreement(s).</li><li>• <b>Your agreement to authorize the use of your electronic signature on ERTS.</b> Once you complete your initial registration, you will receive a User ID and password at the mailing address you provided when you registered. Use your User ID and password to log in to <a href="https://erts.ibew.com">https://erts.ibew.com</a> from anywhere.</li></ul>



Interested in more information? **Please contact the Southern California IBEW-NECA Administrative Trust Funds Office toll-free at (800) 824-6935 or (323) 221-5861.**



## 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](http://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: 800-748-6417 (toll-free)

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

410 Chickamauga Ave., Suite 301  
Rossville, GA 30741

Phone: 706-937-9600  
877-937-9602 (toll-free)

Fax: 706-841-7020

### **Coast Benefits**

3444 Camino Del Rio North  
Suite 101

San Diego, CA 92108  
Phone: 844-739-7956 (toll-free)

Fax: 619-280-4304

Website: [www.coastbenefits.com](http://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](http://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](mailto:pat.corcoran@delapro.com)

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

410 Chickamauga Ave., Suite 301  
Rossville, GA 30741

Phone: 706-937-9600  
877-937-9602 (toll-free)

Fax: 706-841-7020

### **IBEW—International Office**

900 Seventh Street, N.W.  
Washington, DC 20001

Phone: 202-833-7000

Website: [www.ibew.org](http://www.ibew.org)

### **Inland Empire IBEW-NECA Pension Plan**

Zenith American Solutions  
(formerly the GEMGroup)

401 Liberty Avenue, Suite 1200  
Pittsburgh, PA 15222-1024

Phone: 844-731-7311 (toll-free)

Website: [GemGroup.com](http://GemGroup.com)