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Message from the Trustees

As Trustees, we know how critical it is to connect with participants and their families about benefits. We are introducing some changes in how we will communicate with you. These changes are represented by our newly renovated website, and our new motto “Health & Security.”

Welcome to this first issue of **Benefits Connection**—a new format for us to share important and timely information regarding your benefits. Each quarter a new issue of Benefits Connection will cover topics such as:

Our Pension and Annuity Funds—Helping you understand them so you can better prepare for your financial future and retirement

Wellness—Current information about nutrition and exercise and tips for living healthier and fitter lifestyles

Health Benefits—How you can make the best and most cost-effective use of the your benefits (Check the benefits available to you in your area)

Consumer Tips—Maximize your benefits while saving you and the Funds money!

We also want to hear from you...what issues are of interest to you? What can we do better? What would you like to know more about when it comes to your benefits? Please click on “ASK A QUESTION” on the Home page to submit your question or comment.

Let’s start a new conversation. You may have questions—we will get you the answers or the information you need. Enjoy this issue of **Benefits Connection**. Here’s to your “Health & Security!”



We want to hear from you **AND** we want to be able to reach out to you in the most cost-effective and efficient ways. One of the easiest (and cheapest) ways to do that is by e-mail.

Please go to the Trust Funds’ website www.scibew-neca.org and register.

By doing so your e-mail address will be linked to your member profile and you may also utilize the website to view your work history information and your IBEW Local 11/LA NECA Health Plan eligibility status.

Working Away From Home? Make Sure Your Money is Going Where You Want It 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 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 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.
- 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 <https://erts.ibew.com>.



Helpful Reminders on How to Use Your Benefits Wisely

Here are some valuable tips to help you and your family members get the most out of your health care benefits this year:

- **If your doctor approves, take generic medications instead of brand name medications.** Generic medications cost less than brand name medications and they are just as effective. The SC IBEW-NECA Health Trust Fund is a mandatory generic plan; if available a generic will automatically be substituted for a brand name drug.
- **Take advantage of your dental care and vision care benefits.** The Active coverage through the SC IBEW-NECA Health Trust Fund provides comprehensive benefits for dental care and vision care that you and your family may need.

If you have any questions about your health benefits and the coverage available to you through the SC IBEW-NECA Health Trust Fund (Local 11/LA NECA), call the Administrative Office at **323-221-5861** or toll-free at **800-824-6935**.

We're here to help.

Stressed? The Member Assistance Program Can Help

(Local 11/LA NECA Area members only)

Right now, we're all living in a very stressful world—job, family, financial and other issues confront us every day. 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.

MAP offers free confidential counseling and a referral service to help you assess a variety of personal problems and suggest ways to resolve them. Some typical problems:

- Loss & Grief Support
- Legal & Financial Consultation
- Anxiety & Stress
- Drug & Alcohol Problems
- Marriage & Family Issues

Local 11/LA NECA members should contact Optum Health at **877-225-2267**. You can log on to their website at www.liveandworkwell.com.

Stay in Touch! We Need to Know When You Have Changes....

Life is all about change. People get married, have children. Sometimes there are divorces, losses, moves, adoptions and other events that have an impact on your life and your benefits.

We'd like to know.

It's very important that we know when you experience changes so we can keep track of you and ensure you are receiving the benefits you qualify for and deserve. We're here to help. Call us 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 or 800-824-6935
Website: www.scibew-neca.org

Orange County Electrical Industry Health & Welfare Trust (IBEW Local 441) United Administrative Services
Phone: 800-748-6417
Website: www.uastpa.com

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>

Local 440 Health Trust Allied Administrators
2831 Camino del Rio South Suite 311
San Diego, CA 92108
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Fax: 619-574-0645
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