

Vol. 5, No. 4, Fall 2016

Through the **WI**RE

LOCAL 26 IBEW-NECA JOINT TRUST FUNDS

RECOGNIZING ADDICTION

**You don't
need to
battle it alone**

**ALSO INSIDE:
Get the facts
about Zika**



Dear Participant,

It's hard not to be political these days. Our nation is in the throes of one of the most heated Presidential elections in recent memory. The two leading candidates seem to, if nothing else, be drawing some very polarizing opinions from the American public.

Almost everyone can agree that this election, rather than uniting our nation, has drawn very distinct lines in the sand. This is really no surprise as there is nothing that these two candidates share in common. Their leadership style, their experience, and their agendas for our country are vastly different. And while I recognize that our members and their families also have vastly different beliefs and issues of importance, I also know that there are at least a few things that unite us all—the desire for a secure retirement and the peace of mind that comes from a comprehensive health care plan for ourselves and our families.

This Presidential election is also different from other elections because the composition of the Supreme Court will rest in the hands of the next President. There is already one vacancy that will need to be filled by a Presidential appointment and given the age of some of the currently residing justices, there will likely be more positions to be filled. Why should the Supreme Court bench matter to you? Because the Supreme Court can make rulings that can have a far-reaching impact—on your rights as a union member, on your retirement savings, and on the health benefits you have come to rely upon.

I cannot urge you strongly enough to think about, from every angle, the vote you are about to cast this November. Think about the bigger picture and the power our next President will have to affect your way of life. And, most importantly, remember that every vote—YOUR VOTE—matters! Vote with your wallet and your benefits in mind.



Peter Klein
Fund Manager

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Fund Manager: Peter Klein
Writer/Editor: Jennifer Shure
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When It's Out of Your Control

Addiction is not
a battle of willpower;
it's an illness.



Perhaps the saddest fact about addiction is that it can easily go unnoticed, by friends, co-workers and even family members. The tricky thing about addiction is that it is not necessarily illegal. Too often we think of an addict as someone hiding in back alleys using illegal drugs. The truth is that there are many addicts who are “functioning” members of society, gainfully employed, married with a family, perhaps even a member of your labor union. Addiction knows no gender, race, age, or socioeconomic distinction. And, there is no shame in seeking help for an addiction.

There are countless addictions—alcohol, drugs (both legal and illegal), food, sex, gambling, shopping, the list goes on. The definition of an addiction is the inability to control what you are doing, taking or using and typically there is a psychological or physical component to the behavior. In fact, this psychological or physical component is what separates an addiction from a habit. A habit is done by choice and a person can usually stop if they want to but an addiction is simply out of a person's control. Many addictions are actually normal societal behaviors taken to an extreme level, such as enjoying a cocktail or certain

foods, for example, or even taking a medication prescribed by a physician, which is why addictions can be disguised as a “normal” behavior. Addictions can be fed right out in the open among family, friends and co-workers.

Addiction changes the normal function of the brain. When an addict uses or abuses their substance of choice (alcohol, drugs, food) or engages in an addictive activity (shopping, sex, gambling) their brain is flooded with the chemical messenger dopamine which travels to the “reward circuit” of the brain to create a feeling of pleasure. Dopamine is like the spark that kick ▶

starts the feeling of pleasure in the brain. Addicts crave the intensity of this feeling so they ramp up their addictive behaviors or partake in these behaviors more often to feel even more of that “high.” However, the brain adjusts and to balance things out it creates less dopamine and/or reduces the ability of the “reward center” in the brain to respond to the dopamine. This is commonly known as a tolerance. Tolerance forces the addict to use more or engage more often in order to feel any pleasure.

Addiction affects the brain in other ways as well. Functions such as learning, judgment, decision-making, coping with stress, memory, and behavior are also compromised.



Unless a person is abusing illegal drugs or smoking or drinking under age, there is nothing illegal about an addiction. It is only when that addiction results in a crime or injury to another person does the addiction become a legal issue. So, a person can smoke, drink, shop and eat as

Remember, it is just as important to lock away your prescription medications as it is your alcohol from curious kids and teens. And, clean out your medicine cabinets regularly, throwing away expired prescriptions and familiarizing yourself with the medications you have in your house so you will know immediately if any drugs go missing. Be sure to properly dispose of expired and unused prescription medications. **DO NOT** flush the prescription down the toilet as the drugs will make their way into a drinking water system. Visit the Drug Enforcement Agency's website at www.deadiversion.usdoj.gov/drug_disposal/index.html to locate a drug disposal location.

much as they want to to feed their addiction and the law cannot stop them. However, legality and safety are two very separate things. Just because you won't be put in jail for drinking too much, for example, so long as you don't break the law while doing it, does not mean that behavior is safe.

The effects of drug and alcohol abuse, the two most common addictions, can extend far beyond the person suffering with the addiction. The toll these addictions take on a family are tremendous. Children living with a parent suffering from addiction often try to fill

in as the role of parent, especially with a younger sibling, but even with the spouse or partner of the addict. Ultimately this role forces a child to grow up more quickly. The spouse or partner of an addict is also forced to take on more responsibilities that the addict can no longer handle or be relied upon for. There are also often financial prob-

lems associated with addiction. The entire situation can cause stress, anxiety and depression. And, an oft forgotten group of victims are the parents of an addict as they too suffer. Older parents, in particular, sometimes become enablers by providing money to the addict and forcing themselves down a path of financial suffering themselves. Parents of addicts may feel guilt and shame and turn to prescription drugs and alcohol themselves to cope.

Addiction also affects co-workers who are forced to carry more of the workload when the addict is unable to fulfill their work obligations. And, in some professions, especially in construction, when an addict shows up to work with impaired judgement they are putting the health and safety of their co-workers at risk.

Although addiction can stay well hidden for a long time, signs and symptoms, both psychological and physical, do eventually present themselves. Family and friends may not see the signs right away, may excuse the signs as normal

behavior that everyone does or want to believe that the addict has everything under control because they too are in denial for their loved one.

The psychological symptoms include:

- Seeing drugs and alcohol as the solution, not the problem
- Always being preoccupied with obtaining drugs or alcohol
- Stealing or selling possessions to obtain drugs or alcohol
- Being anxious, irritable, depressed
- Withdrawing from others
- Losing interest in school or hobbies that were once pleasurable
- Socializing with others who abuse drugs or alcohol
- Mood swings



- Problems functioning, such as poor job performance, failure to fulfill family responsibilities, difficulty in relationships with friends and others
- Engaging in dangerous behavior such as driving while intoxicated

The physical problems include:

- Sleeping problems
- Health problems; often sick
- Needing more drugs or alcohol for the same effect
- Weight loss or weight gain
- Using substances first thing in the morning
- Irritation when someone is critical of the substance abuse
- Difficulty keeping up with bills
- Inability to get to work on time or perform a job

Since addicts rarely ever recognize their own addiction and the negative impact their behaviors are having on those around them, it is critical that family, friends and co-workers say something if they see an addiction taking hold. Excuses such as "It's none of my business," or "I wouldn't want someone telling *me* what to do," or "I'm sure their family would say something if it were that bad," are just ways of ▶

WHEN ONE THING LEADS TO ANOTHER

Sometimes when a person develops an addiction, other disorders and illnesses also present themselves. This is called comorbidity. Drug addiction and some mental illnesses are often comorbid. For example, compared to the general population, people who are addicted to drugs are about twice as likely to suffer from mood or anxiety disorders. The reverse also holds true; those who suffer from mental illness are more prone to addiction. The comorbidity results when patients try to self-medicate with alcohol, tobacco or other drugs.

Furthermore, some addicts end up replacing one addiction with another. An alcoholic may "trade up" to drugs if they say they are trying to quit drinking or if the alcohol is no longer providing them with the desired "high" they are seeking.

It is important to recognize that an addict has the ability to become addicted to any number of behaviors so long as the behavior provides them with a high.

turning your back on someone in need of help.

Business Health Services (BHS), our employee assistance provider, is the perfect place to start seeking help for you or someone you love. BHS is staffed with care coordinators 24 hours a day, seven days a week and is a benefit service offered at no additional charge to Local 26 members, their family members and even non-family members who are living in the same house as a member. Care coordinators can assist with a mental health evaluation and referrals to the appropriate level of care. To speak with a care coordinator, call 800-327-2251. Additionally, BHS also offers valuable resources online at bhsonline.com via the "My BHS Portal" tab at the top of the page.

Addiction is considered both a mental illness and a chronic disease. The mental illness component presents itself in the way in which



the brain is altered by the addiction and the chronic disease label is due to the fact that the addiction will likely need to be managed for years or possibly an entire lifetime to prevent relapse. Treatment of an addiction varies from addiction to addiction and from person to person but can include addiction

treatment medicines coupled with behavioral therapy. It is important to seek professional help in treating an addiction. Depending on the addiction, withdrawal side effects can be very serious, even life threatening, if not under the care of a medical professional. Side effects can range from mild anxiety and shakiness to seizures and delirium tremors (known as DTs) resulting in confusion, rapid heart-beat and fever.

Treating an addiction is a commitment on the part of the addict and on the part of the family and friends in their life. An addict needs the full support of those around them to create environments where they are not tempted to relapse into their addictive behaviors. There is a support group for just about every kind of addiction and the sense of community these groups provide have been proven to be very beneficial in the recovery process. A medical professional will be able to help guide you to the right support group for you. ■

WHY ME?

If only it were that easy to predict who among us could become addicted to drugs. This is part of a dangerous unknown with addiction. Addiction is influenced by a number of risk factors—biology, environment and development. Biology refers to the genes we are born with and those genes account for about half of a person's risk factor for addiction. A person's environment includes their family and friends, economic status and quality of life. Peer pressure, physical and sexual abuse, early exposure to drugs, stress and parental guidance can have a big impact on a person's likelihood of drug use and addiction. Finally, a person's development can determine the likelihood of addiction. It is believed that the earlier a person uses drugs the greater the chance it will progress into an addiction. Since areas of the brain that control decision-making, judgment and self-control are still developing well into the teenage years, teens are especially prone to engaging in risky behaviors such as drug and alcohol use.

Social Drinking versus Problem Drinking



Alcohol is America's favorite mood-altering drug.

It is considered a drug because it depresses the central nervous system and can disrupt mental and motor skills, as well as damage internal organs when used excessively. Alcohol can be harmful both physically and economically.



Health and Wellness

Some people can drink liquor for hours on end and stay sober, others become tipsy after just one drink. So how can you tell if you or someone else is a problem drinker?

"If a person drinks repeatedly and the drinking causes personal, professional or family problems, they may have the disease of alcoholism," says Hamilton Beazley, Ph.D., a psychologist and former president of the National Council on Alcoholism and Drug Dependence Inc. "When alcoholics drink, they can't always predict how much they will drink, when they will stop, or what they will do while drinking. And it is common for alcoholics to deny the negative effects of drinking or that they even have a problem."

The Effects of Alcohol

Alcohol can lessen tension, reduce inhibitions and ease social interaction. When used in excess, however, it can be physically and psychologically addicting, cause impaired memory, coordination and judgment, damage the heart, liver and nervous system and lead to birth defects. The abuser also places himself or herself and others at risk if he or she drives or operates machinery after drinking too much.

Safe Drinking

If you drink alcohol, there are steps you can take to minimize risks.

- Eat 15 minutes before drinking to help slow alcohol absorption.
- Don't drink when you are under stress, emotionally upset, or feeling tired.
- Know when to stop.
- Don't mix alcohol with drugs.

Signs of Problem Drinking

If you suspect someone you care about has a drinking problem, look for these symptoms:

- Frequent uncontrolled drinking episodes.
- Excessive drinking to the point of intoxication.
- Going to work drunk or drinking on the job.

- Driving while drunk.
- Doing something under the influence of alcohol he or she would not otherwise do.
- Getting in trouble with the law or injuring himself or herself as a consequence of drinking.
- Problems at school, with social relationships, or family problems due to the drinking.

What You Can Do

There are several ways you can help someone who might have a drinking problem:

- Learn more about alcoholism through state and local councils on alcoholism, libraries, local hospitals, and religious groups.
- Treat alcoholism as a disease. Avoid viewing alcoholism as a moral failure or lack of will power.
- Be understanding, but don't become an "enabler" by protecting or lying for an alcoholic, or denying the problem exists.
- Encourage treatment.
- Respect the recovered alcoholic's choice to avoid alcohol.



Please note: The information provided in this document is intended for educational purposes only. Readers with questions or a need for further assistance are strongly encouraged to contact BHS at the website listed below. Content courtesy of Krames Staywell, ©2015, on behalf of LifeAdvantages.



SAFE PRESCRIPTION DRUG USE MEANS Knowing About Potentially Dangerous Interactions

Studies from the world-renowned Mayo Clinic in Minnesota show that 70% of Americans take at least one prescription medication daily, about half of all Americans take two daily medications and twenty percent of Americans are on five or more prescriptions. And, this doesn't even address over-the-counter drug use.

When a doctor prescribes a medication, most people fill the prescription and follow the dosing instructions as prescribed by the doctor. Rarely do patients take the time to read the ingredients and inquire if and how those ingredients might interact with certain foods, alcohol, or supplements. Drug interactions are a very real concern for everyone who takes any prescription or over-the-counter medication but especially so for the elderly, who are the largest user group of daily medications and perhaps the least likely to ask important questions of their doctors.

Even the most common over-the-counter and prescription medications can have serious interactions with food, alcohol and supplements. When a medication enters the body it must travel through the bloodstream to reach its desired location to treat an organ or tissue. As a drug is metabolized by the body's enzymes its effects are diminished and the drug is eventually eliminated from the body. Food, alcohol and supplements can affect a drug's ability to reach its site of action, can dangerously prolong or

diminish a drug's effectiveness, can cause harmful and/or prolonged side effects, and can even transform some drugs into toxic chemicals that can cause organ damage.

While many medications are prescribed to be taken with food (often to reduce stomach upset), quite a few mainstream foods can be a dangerous pairing with certain medications. For example, grapefruit juice can have dangerous consequences when paired with blood-pressure lowering drugs or cyclosporine, which is used to prevent organ transplant rejection. Grapefruit juice has been found to increase the levels of these medicines in the body, increasing the chances of harmful side effects. The juice also causes high blood levels of other medications, including some anti-anxiety medications, anti-malaria drugs and certain sleep aids. Licorice has been found to increase the toxicity of Lanoxin which is prescribed to treat congestive heart failure and abnormal heart rhythms, and found to decrease the effectiveness of certain blood-pressure drugs and diuretics. Chocolate, due to its caffeine content, as well as, aged cheese, sausage, bologna, pepperoni and salami, should not be taken with MAO inhibitors, which are drugs used to treat depression. These foods combined with MAO inhibitors can cause elevated blood pressure. Chocolate, in particular, can also increase the effect of the stimulant drug Ritalin while decreasing the effect of certain sedatives, such as Ambien.

Consuming alcohol with any medication, prescription or over-the-counter, is simply never a safe idea. Not only does alcohol have its own set of side effects that need to be monitored, alcohol can intensify the side effects of prescription medications and increase the risk of complications. Mixing alcohol and medications can cause nausea, vomiting, headaches, drowsiness, fainting and loss of coordination, and can increase your risk of internal bleeding, heart problems and difficulty in breathing. Combining alcohol with medications can interfere with concentration and decrease alertness, making it dangerous to perform such tasks as operating machinery or driving a vehicle. Antihistamines, such as over-the-counter Benedryl, when combined with alcohol can cause sedation and excessive dizziness. The same holds true for narcotic pain relievers prescribed to treat moderate or severe pain often post surgery as well as sleeping aids. Alcohol increases the risk for overdosing and can also alter the effectiveness and duration of many medications, such as certain antibiotics, certain anti-diabetic medications and certain cardiovascular medications. It is important to note that alcohol can interact with medications if you swallow your medication with alcohol, drink alcohol after you've taken your medication or take medication after you've had alcohol.

Use of dietary supplements has been consistently on the rise



Before taking any prescription medication speak with your doctor and pharmacist and ask:

- Can I take it with other drugs?
- Should I avoid certain foods, beverages or other products?
- What are possible drug interaction signs I should know about?
- How will the drug work in my body?
- Is there more information available about the drug or my condition (on the Internet or in health and medical literature)?

among American adults but despite being considered “natural” they too can pose serious complications with many medications. Supplements include vitamins, minerals, amino acids, herbs or botanicals. The supplement St. John’s Wort which is used to induce liver enzymes can reduce the concentration of cardiovascular medications and cholesterol lowering medications. Vitamin E, which is used for a wide variety of things ranging from diabetes and cancer to complications in pregnancy and skin disorders, can increase anti-clotting activity in people taking the blood thinner Coumadin and put patients at an increased risk of bleeding. Ginseng, which is used to boost immunity and reduce blood sugar levels, can also increase the likelihood of bleeding when taking Coumadin, heparin, aspirin and

nonsteroidal anti-inflammatory drugs such as ibuprofen and naproxen. When combined with MAO inhibitors, Ginseng can cause headaches, trouble sleeping, nervousness and hyperactivity. Ginkgo Biloba, an herb that has been around for centuries that has been used to treat everything from memory disorders to asthma could decrease the effectiveness of some seizure medications.

Also remember that many drugs can have adverse reactions with each other. With a large percentage of Americans taking at least two prescription medications, this increases the risk of a potentially dangerous drug to drug interaction. Again, this is a serious concern with the elderly who typically take multiple medications, sometimes get confused about their medications and are less likely to ask ques-

tions and share information with their health care providers.

When taking any prescription medication it is critical to know everything you can about it. Know the medication’s side effects; dosing instructions; potential food, alcohol and supplement interactions; and purpose/usage. It is also important to always know what specific medications you are taking. It is not enough to just know the drug class as not all medications within a specific class of drugs react in the same way. Write down the names of the medications you are currently taking and the medications you have taken in the past and share that information with your loved ones and with all of your health care providers. And, if you care for anyone who is on prescription medications, be sure they make the same information available to you as well. ■

THE TRUTH ABOUT ZIKA VIRUS

This summer as the hype began to build about the Olympics so too did fears about the mosquito-borne Zika virus. The games drew closer and many athletes dropped out because of concerns about Zika, which had taken hold in Brazil and many other parts of South America and the Caribbean. The Olympics went on, medal counts ticked higher and records were broken, and all the while the reality that Zika would find its way to the U.S. loomed large.

So yes, the Zika virus, as expected, has made its way to the U.S. but what does that really mean for the general population. After all, the Olympics, in Zika-heavy Brazil, carried on with great excitement and fanfare and the athletes were able to compete, spectators were able to cheer on their teams and tourism was able to flourish. It appears that most people were able to carry on, likely with a few small lifestyle modifications, but carry on with their lives nonetheless.

As Zika is relatively new on the public radar here in the U.S. there are, understandably, many fears and myths circling about. It is important to separate fact from fiction.

Make no mistake, Zika should be taken seriously. It is a virus that is especially dangerous to pregnant women and their unborn children. This is not a myth; it's a fact. Zika has been found to be the cause of a specific birth defect called microcephaly, which causes babies to

The EPA notes that any insect repellent specifically labeled to protect against mosquitos in general or Aedes mosquitos in particular is the right repellent to guard against Zika. The Centers for Disease Control states that consumers should look for products containing DEET, Picaridin (which is also known as KBR 3023, Bayrepel and icaridin), oil of lemon eucalyptus (OLE) or para-menthane-diol (PMD), or IR3535.

Special precautions, however, must be taken with young children and insect repellents! Do not use any insect repellent on babies younger than two months old and do not use products containing oil of lemon eucalyptus (OLE) or para-menthane-diol (PMD) on children younger than three years old. Do not apply repellent onto a child's hands, eyes, mouth or any cut or irritated skin. Call your physician immediately if there is any exposure to these repellents!

have abnormally small heads and various developmental delays. The birth defects from Zika are very real.

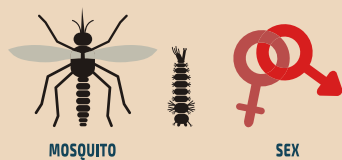
In addition to Zika being linked to birth defects, the Centers for Disease Control (CDC) acknowledges that the virus may be linked to the rare Guillain-Barre syndrome (GBS), a disorder of the nervous system that is usually temporary. However, only a very small percentage of Zika patients contract GBS.

The CDC has also identified some other facts about the virus, namely the way in which it is transmitted. The virus is known to be transmitted through the bite of an infected Aedes species mosquito, and subsequently from mother to child and via sexual relations between partners. The CDC states that Zika can be passed via sex before, during and after a person with Zika experiences any symptoms. There are currently investigations into possible transmissions of the virus via blood transfusion and laboratory exposure.

Another fact about Zika is the way in which it presents itself. Often is the case that the symptoms of the virus are very mild despite the belief by many that the Zika virus is completely debilitating if contracted. The most common symptoms are fever, rash, joint pain, conjunctivitis, muscle

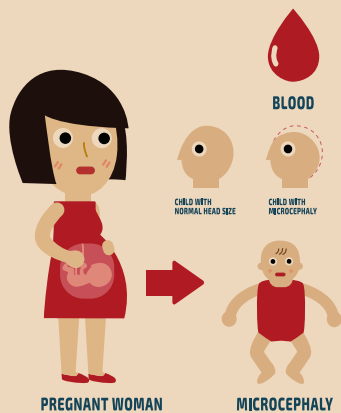


VIRUS TRANSMISSION



MOSQUITO

SEX



BLOOD

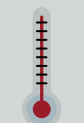
CHILD WITH NORMAL HEAD SIZE

CHILD WITH MICROCEPHALY

PREGNANT WOMAN

MICROCEPHALY

SYMPTOM



MILD FEVER



RED EYES



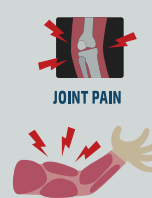
RASHES



HEADACHE



MUSCLE PAIN



JOINT PAIN

PREVENTION



MOSQUITO NET



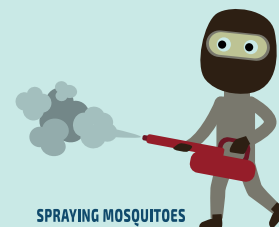
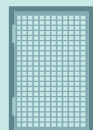
MOSQUITO NET



USE INSECT REPELLENT FOR CLOTHING



SPRAYING MOSQUITOES



pain and headache—symptoms that are often compared to the flu. However, while flu symptoms can be quite severe and can even cause death, Zika's symptoms are mild and sometimes there are no symptoms at all. The CDC believes that the virus can, however, remain in a person's system for quite a while after infection and after symptoms (if any) have disappeared. It is recommended that men who have had the virus abstain from unprotected sex for six months to reduce the risk of spreading the virus. But, unlike the flu, it is believed that once you have had the Zika virus you are protected against contracting it again.

It is important though to see your doctor if you think you might have the virus—if you have symptoms and have traveled to an area known to have Zika—so the virus can be tracked and you can be aware of your risk of spreading it. A simple blood or urine test can confirm a Zika infection. As there

is currently no specific medicine or vaccine for Zika, treatment of the virus is focused on simply treating the symptoms. This includes getting plenty of rest, staying hydrated, and taking acetaminophen (Tylenol) or paracetamol to reduce fever and pain (do not take aspirin, for fear of bleeding, until Dengue, which is also spread by mosquitos, is ruled out by your doctor).

While controlling a mosquito population may seem like a larger task than any one of us could possibly take on, the truth is that collectively we can take significant steps in preventing the spread of Zika and the likelihood of contracting the disease.

- Wear long-sleeved shirts and long pants.
- Stay in places with air conditioning and window and door screens to keep mosquitos out.
- Use an Environmental Protection Agency (EPA)-registered insect

repellent and always follow the product's label instructions.

- Control the mosquito population inside your home and out by removing standing water (in tires, buckets, planters, pools, birdbaths, trash containers) where mosquitos can lay eggs, and kill mosquitos outside by using an outdoor insect spray and inside by using an insect fogger or inside insect spray.
- Use mosquito netting to cover babies in carriers and strollers when outside.
- Use a condom or refrain from sex to prevent sexual transmission.

With the threat of any virus, common sense must prevail. Be aware of the risks and your environment, especially if you are pregnant or will be trying to conceive, and be aware of any symptoms that may present themselves. Take the simple steps outlined above to keep you and your family safe. ■

LITTLE KNOWN FEATURES of Social Security

Social Security is a benefit all working Americans pay into and ultimately draw upon at some point in their life. It also provides benefits to disabled Americans; the dependents of retired, disabled or deceased workers; and the widows/widowers of Social Security recipients. Receiving Social Security benefits is literally a lifesaver for many Americans, the only thing keeping them above the poverty line. However, navigating all that Social Security has to offer and the intricacies of the program can be daunting.

Few people know that Social Security has what's called "extra dimensions" which are little-known services the program offers to its customers—services to make it easier to receive Social Security payments, to communicate with the Social Security Administration, and even to financially manage Social Security benefits. Think of these extra dimensions as ways the Social Security administration is going above and beyond for its recipients. Some of these extra dimensions may make it easier for you to understand and receive your Social Security benefits.

COMPASSIONATE ALLOWANCES: The Compassionate Allowances List came about many years ago as it became apparent that the long wait times for decisions on disability applications were posing a hardship on those who were gravely ill. Applicants who have any one of the 225 conditions on the list can receive expedited service from the Social Security Administration in processing their application for benefits. The list is the

culmination of seven public hearings that were held around the country to compile a comprehensive list and gather medical information on the most common and challenging medical conditions. Input was provided by medical and scientific experts as well as professionals from the National Institutes of Health (NIH). The list includes everything from rare diseases, cancers and traumatic brain injury to Alzheimer's Disease, cardiovascular disease, organ transplants and autoimmune diseases.

Those who can prove they suffer from one of the conditions on the Compassionate Allowance List can receive approval for benefits in weeks rather than the typical wait time of months or even years.

INTERNATIONAL SOCIAL SECURITY AGREEMENTS: Many countries have a national retirement and disability benefit like Social Security funded through payroll deductions. Therefore, it becomes a little tricky when an American works overseas in a country that deducts a tax similar to our Social Security tax, and vice versa when a foreign worker comes to work in the States, because both scenarios create a double payroll taxation on wages and neither scenario typically generates enough credits in the foreign country to qualify for benefits. To address this, the Social Security Administration negotiated agreements with 25 countries that have programs similar to our Social Security program so that a worker will only pay taxes into one country's program at a time. When the worker seeks retirement, he/she can pool the credits they earned, including those earned in a foreign country's benefits system, into one benefits program. Social Security honors the credits earned by an American worker in a foreign country.

INTERPRETATION SERVICES: Social Security offers interpretation services for free. The agency offers translation from: Arabic, Armenian, Cambodian, Chinese, Farsi, French, Greek, Haitian Creole, Hmong, Italian, Japanese, Korean, Laotian, Portuguese, Polish, Russian, Somali, Spanish, Tagalog and Vietnamese. For a Spanish interpreter press 7 upon calling So-



Social Security Benefits Application

Part One - General Information

Last Name: _____ First Name: _____

Address: _____ Date: _____



cial Security (800-772-1213). For all other languages remain silent during the automated prompts and a representative will bring an interpreter on the line. Access to an interpreter is also offered in Social Security local offices.

SOCIAL SECURITY NUMBER FOR NEW BABIES:

You can request a Social Security number for your new baby right in the hospital. There's no need to call Social Security or visit a local office. Remember, your child will eventually need a Social Security number for a number of things but you may need that number right away to claim your child as a dependent on your tax returns, open a bank account for your child, buy savings bonds for your child, get medical insurance coverage for your child or apply for government



services for your child. In addition to these items, the Fund Office requires a newborn's Social Security number as soon as it is available.

BABY NAMING ASSISTANCE: Perhaps one of the most unusual services Social Security offers is assistance in naming your baby. The agency keeps a list of popular baby names so if you are coming up empty on a name for your new bundle of joy, Social Security may be able to help. ■

In addition to providing answers to frequently asked questions, the Social Security Administration offers a number of services online so you don't have to trek to your local Social Security office location.

Once you create a "My Social Security" account you can:

- ▶ Request a replacement Social Security card
- ▶ Apply for Social Security benefits
- ▶ Get your Social Security statement
- ▶ Appeal a decision
- ▶ Find out if you qualify for benefits
- ▶ Estimate your future benefits
- ▶ Request a replacement Medicare card
- ▶ Set up direct deposit
- ▶ Change your address
- ▶ Receive a benefit verification letter for Social Security, Medicare and/or Supplemental Security Income (SSI)
- ▶ Block online and automated telephone access to Social Security information about you

Go to the Social Security Administration's website at www.ssa.gov. Click on the "menu" tab at the top of the page and click on the "online services" link on the left side. On the "online services" page you will also see the link on the right side to create a "My Social Security" account.

EWTF Health Fair a Popular Stop at the Local 26 Picnics

The EWTF was proud to host its annual health fairs at the Local 26 picnics this past summer in Edgewater, MD, and Manassas, VA. We are always happy to see the many familiar faces who make a visit through our health fair a regular part of their afternoon at the union picnics. And, of course, we love to see new faces, young and young at heart, make their way through our exhibit hall as well.

This year we featured a variety of vendors and partners who offered screenings, advice, and answers to many pressing health and benefits questions. The screenings for cholesterol, prostate specific antigen, blood glucose, blood pressure and body mass index proved to be popular again this year. Business Health Services offered the Dermaview screening, which is a melanoma screening; while dentist Dr. Michael Doe of Virginia and dentists Dr. Eric Fooksman and Dr. Megan Bjorklund, both from Maryland, provided dental health screenings. Conifer, our disease management program provider, spoke with members about the importance of enrolling in the disease management program if/when a Conifer nurse reaches out to them. Representatives from VSP, Caremark, Cigna Dental and United Healthcare were on hand to answer any benefits-related questions. Advisors from Fidelity spoke with members about the Individual Account Plan and good financial health in general.



What Makes Us Healthy



What We Spend On Being Healthy





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NOVEMBER IS...

American Diabetes Month

Every 23 seconds someone in the U.S. is diagnosed with diabetes. Twenty-nine million Americans have diabetes and another 86 million are at risk for getting it. Diabetes causes more deaths than AIDS and breast cancer combined. You can prevent or delay Type 2 diabetes, the most common form of diabetes, by maintaining a healthy weight, eating healthy and being active.



November also hosts the [Great American Smokeout](#) to encourage the 42 million Americans who still smoke cigarettes and use tobacco to finally quit for good. This year's smoke out is November 17th. It is never too late to quit. Quitting at any age can give you back years of your life.

