

Vol. 4, No. 3, Fall 2014  
Through the

LOCAL 26 IBEW-NECA JOINT TRUST FUNDS

WIRE



EWTF Health Fairs  
Provide the  
**TOOLS for  
GOOD  
HEALTH**

ALSO INSIDE:

**Medical Identity Theft Can Rob You of  
Your Good Credit and Your Good Health**

## Dear Participant,

Over the course of the last few weeks, you have probably seen at least one video on social media or even a video clip on TV of people taking the “Ice Bucket Challenge” to raise awareness for the horribly debilitating disease Amyotrophic Lateral Sclerosis (ALS), also known as Lou Gehrig’s disease, after the famous baseball player. Everyone from your best friend to Oprah Winfrey, Derek Jeter and former President George Bush (who turned around and nominated former President Bill Clinton to take the challenge) have had buckets of ice water dumped on their heads, and most have also made a donation, for a good cause.

When you think about it, it’s such a simple idea. All it takes is a bucket of ice water, a willingness to participate and a challenge. The response to this simple idea has been overwhelming. In just two weeks, the ALS Association received \$4 million in donations, nearly four times what the association received during the same time period last year.

Ironically, with the exception of the ice water, our members only need these very same things to see their own overwhelming success in improving their overall health—a willingness to participate and a challenge. To be honest, dumping a bucket of ice water is just too easy. Set your challenge to be something even greater. Maybe you can challenge yourself to lose unwanted pounds before the holidays or run a 5k race by the spring. And, then take that challenge to your family and friends. After all, who can resist a good challenge? Pride is on the line!

Oftentimes we hear about the negative aspects of social media but in this case, social media was definitely used for good, not just to benefit ALS but to illustrate the powerful combination of a good challenge and the right attitude. Use this powerful combination to make a difference in what should be your number-one cause—your good health!



Peter Klein  
Fund Manager

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# MEDICAL IDENTITY FRAUD

## Robbing Victims of Their Good Credit and Jeopardizing Their Good Health

Think identity fraud would be the biggest headache? **Think again.**

Medical identity fraud is actually an even bigger headache and it could even prevent you from getting treatment for that very headache.

Identity fraud in general is a major inconvenience, a violation of privacy and could have devastating financial consequences, but medical identity fraud can be all of those things *and* dangerous by jeopardizing your health. Medical identity fraud is just like general identity fraud in which confidential information is stolen and exploited. However, medical identity fraud can take even longer to detect and can lead to being denied medical care or even receiving medical care that can be dangerous such as dispensation of the wrong medication or blood type.

Medical identity theft is when someone uses another person's name, EWTF or insurance information, or Social Security number to file false claims with a provider of health benefits or insurance company or to receive medical treatment or devices, prescription drugs, or even surgery. And, this kind of fraud is more common than any of us may want to believe. According to a study produced by the Identity Theft Resource Center, medical-related identity theft accounted for 43 percent of all identity theft reported in the United States in 2013. The Department of Health and Human ▶

Services estimates that between 27.8 and 67.7 million medical records have been breached since 2009. While a breach does not mean that a person's entire identity has actually been stolen, it does mean that confidential information was lost or stolen and it opens the door for identity theft.

Just a few weeks ago, Community Health Systems, which operates over 200 acute health care centers in 29 states, was the victim of a massive cyber breach believed

Health Insurance Portability and Accounting Act (HIPAA) passed in 1996 and the Health Information Technology Act (HITECH) of 2009—but these laws do not prevent identity theft by outside perpetrators. HIPAA and HITECH only dictate what health care providers and covered entities (such as the EWTF) are required to do to protect the confidentiality of patients' records but those efforts, as many know, are not foolproof. Many patients feel a false sense of security when they sign the HIPAA form believing

If you've received an Explanation of Benefits (EOB) or Medicare Summary Notice with an incorrect date of service, incorrect provider name or incorrect service listed, you could be the victim of medical identity fraud. Other red flags include:

- a bill for medical services you did not receive
- a call from a debt collector about medical debt you do not owe
- medical collection notices on your credit report that you do not recognize
- a notice from your health plan saying that you have reached your benefit limit
- a denial of insurance because your medical records indicate a condition you don't have

The motivation behind medical identity fraud, just like general identity fraud, is almost always driven by money. First and foremost, stolen information can garner significant money from criminal networks. Even a small bit of medical information can get \$10 to \$20 each, which may not seem like big money but when you consider the fact that thieves could have access to the records of 10,000 patients, the money certainly adds up. More valuable information obviously garners more money. The value of the stolen information is determined by what that information can lead to. For example, stolen information that could help someone file a fraudulent claim for an expensive surgery that never happened, would certainly command more money.

**If your medical identity has been stolen, you could likely also become a victim of more traditional forms of identity theft, including credit cards opened in your name and access to your bank and other financial accounts.**



to have originated with hackers in China. It is estimated that the medical records of 4.5 million patients were breached. If this could happen with a major corporation, it could certainly happen within your doctor's office.

There are laws that govern the confidentiality of medical records—the

that their records are completely protected, however the safety of that information is still largely based on the honor system. There have even been cases of identity theft rings sending their own people in to get hired in unsuspecting doctor's offices to steal personal information.

There are, of course, those who steal another's medical identity to get access to surgeries or medical procedures without paying. Although that sounds extreme, it's not uncommon. There are stories of people going into a hospital and giving birth using someone else's medical records. After all, hospital and doctor fees are expensive; it's not surprising that "free" health-care is highly sought-after by criminals.

But why, now, is medical identity fraud so easy to commit? The short answer is that almost all medical records are now stored electronically which leaves them dangerously exposed to theft through the Internet. Furthermore, would-be thieves can commit their crimes from the comfort of their own home, virtually undetected. It's a crime that's easy to commit. Computerized medical records are also commonly shared electronically between health care providers, hospitals and insurance companies which puts them in the hands of countless people. The EWTF and our partners take extra precautions to protect the privacy of our participants by employing electronic safeguards such as secure FTP sites and encryption.

A study by the Ponemon Institute, a research center dedicated to privacy, data protection and information security policy, found that 88 percent of health care organizations allow their employees to use unsecure personal mobile devices, such as smartphones or tablets, to connect to their organization's network and email system, and very few organizations require their employees to install anti-virus soft- ▶



## JUST HOW SERIOUS is medical identity theft?

**M**edical identity theft can actually be life threatening. Consider what could happen if your medical information was being used by someone else and your medical charts had someone else's health information commingled with yours. That means your blood type, any allergies to medications and any health conditions you may have could be wrong or absent altogether in your own health records. Imagine if you were in need of an emergency blood transfusion and you received the wrong type of blood or your doctor was unaware that you had a life-threatening allergy to penicillin while treating you for a run-of-the mill virus.

Doctors have to rely on their patients' medical charts and have no way of knowing, and most times no reason to question, if the information contained is accurate.

Medical identity theft can also prevent you from getting insurance coverage for the health care you need. If your information is stolen and the perpetrator is able to receive medical care under your identity, they could easily max out your health care coverage as many insurance plans have yearly limits on certain types of care. For example, it will likely be impossible to prove to your insurance plan that you needed your appendix removed twice!

There is also the financial headache victims of medical identity theft endure. There have been cases of victims receiving bills for surgeries they never received—tens of thousands of dollars in bills. Fighting the charges is difficult to do and can take a long time to clear up. According to the Identity Theft Resource Center, the average victim finds themselves on the hook for more than \$22,000 and disputing the charges, clearing up their medical records and repairing the damage to their credit takes more than a year.

ware that would prevent a security breach. The EWTF strongly restricts access via the personal smart-phones and tablets of its employees to the EWTF network and email.

In addition, most health care providers do not require much in the way of identification when you check in. Typically just a name, your Social Security number and your insurance card(s) are all that is ever asked for. If an identity thief without healthcare coverage were to walk in and say that they were seeking services, they wouldn't even need a health insurance card and the charges would go to the rightful owner of the stolen Social Security number, leaving the victim on the hook for services they did not receive. Innocent victims have received thousands of dollars in bills for medical services and treatments they did not receive and proving to medical providers and insurance companies that they did not receive the billed services is extremely difficult.

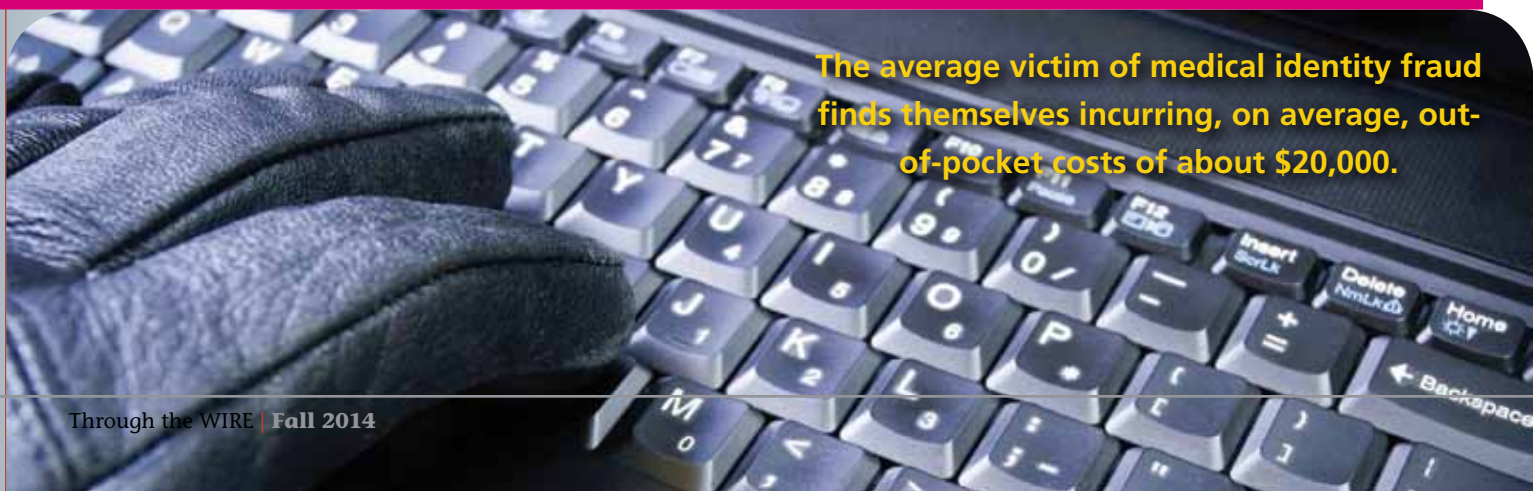
The rise in medical identity fraud has to do with other things as well—prescription drug abuse among them. Prescription drug abuse was up an additional 10 percent in 2013. When a drug abuser's typical sources—their own doctor, medicine cabinets—run

dry, stealing another's medical identity gains them access to new doctors willing to write them new prescriptions believing them to be someone else. Many thieves also seek access to new prescriptions strictly to sell the drugs, not just obtain them for their personal use. Again, when proving identity is not very difficult to do, gaining access to new doctors under a stolen name is a fast track to prescription drugs.

Medical identity theft is not just being perpetrated by those seeking "free" medical care or prescription drugs or those looking to sell personal information; even some medical professionals have been caught submitting false claims to insurance companies on behalf of unsuspecting patients to rake in big payouts. This is fraud and is considered a form of medical identity theft.

Committing medical identity theft carries with it serious consequences; that is, if the perpetrator can be found. Assuming the crime can be proven, the Department of Health and Human Services can impose a civil fine of between \$100 and \$50,000 for each failure on the part of a business, institution or provider to meet privacy standards, up to \$1.5 million per year. A criminal fine of \$50,000 and up to a year in prison can be levied to anyone who knowingly violates HIPAA, and if someone tries to sell information for commercial advantage, personal gain or malicious harm, the consequences could be a \$250,000 fine and up to 10 years in prison.

The rise in medical identity theft is the result of a perfect storm—easy access to information via the Internet, loose requirements for verifying identity, rising costs of health care and a growing demand



**The average victim of medical identity fraud finds themselves incurring, on average, out-of-pocket costs of about \$20,000.**

for prescription drugs. If you have ever wondered whether your medical information is in fact secure and your privacy protected, you have good reason to question it. However, you don't need to feel helpless. There are many things you can do to protect your medical information from would-be thieves:

- Read every letter you receive from the EWTF and any other insurance company and health care providers, even those that say "this is not a bill" and your Explanation of Benefits statements. Question any doctor's name, treatment, or date of service that does not look familiar.
- Once a year ask your insurance plans for a list of benefits paid out in your name and make sure everything is accurate, including your address.
- Review your credit report annually and look for any medical debts listed on your report. You can get your free credit report from [www.annualcreditreport.com](http://www.annualcreditreport.com).

### More than half of all medical identity thefts are committed by someone the victim knows.

- Never share your health insurance card with anyone and carefully guard your insurance card and your Social Security card/number. If you should lose either card contact the EWTF and your other insurance provider(s) and/or the Social Security Administration.
- Don't carry your Medicare card in your wallet unless you need it as it contains your Social Security

number, or make a photocopy of your card and hide some of the number's digits.

- Ask your doctors for copies of your medical file (you may have to pay for this service) so you have a paper trail if you need one.
- Shred labels from prescription bottles and all medical documents and health insurance records you no longer need and have verified to be correct.
- Do not participate in any "free" health screenings that ask for your insurance information and do not respond to phone solicitors asking for confidential information.

If you do find yourself the victim of medical identity fraud, immediately contact EWTF and any other insurance company, if applicable, plus the medical provider(s) and take detailed notes regarding who you spoke to and a case number. Keep all copies of written correspondences and erroneous bills.

You may also need to contact the police and file a police report and you should contact the three credit reporting agencies—Equifax, Transunion and Experion. Finally, and of utmost importance, contact your health care providers to confirm that your medical records are still accurate. Don't waste any time; the problem will not correct itself and will likely get worse with more providers involved and more fraudulent bills piling up. ●



## KNOW YOUR RIGHTS

These are HIPAA regulations from the Department of Health and Human Services:

- ✓ Under HIPAA, you have the right to obtain copies of your health records maintained by health plans and medical providers. You will have to contact each provider—doctors, clinics, hospitals, pharmacies, labs, and health plans—as there is no central source for medical records.
- ✓ You have the right to have your medical and billing records corrected or amended when an error is found.
- ✓ You have the right to an accounting of disclosures from your medical provider and health plans. Patients are legally entitled to one free copy of the accounting from their providers and health plans every 12 months.
- ✓ You have the right to file a complaint with the U.S. Department of Health and Human Services' Office for Civil Rights at [www.hhs.gov/ocr](http://www.hhs.gov/ocr) if your medical provider refuses to honor your request for a copy of your medical records.

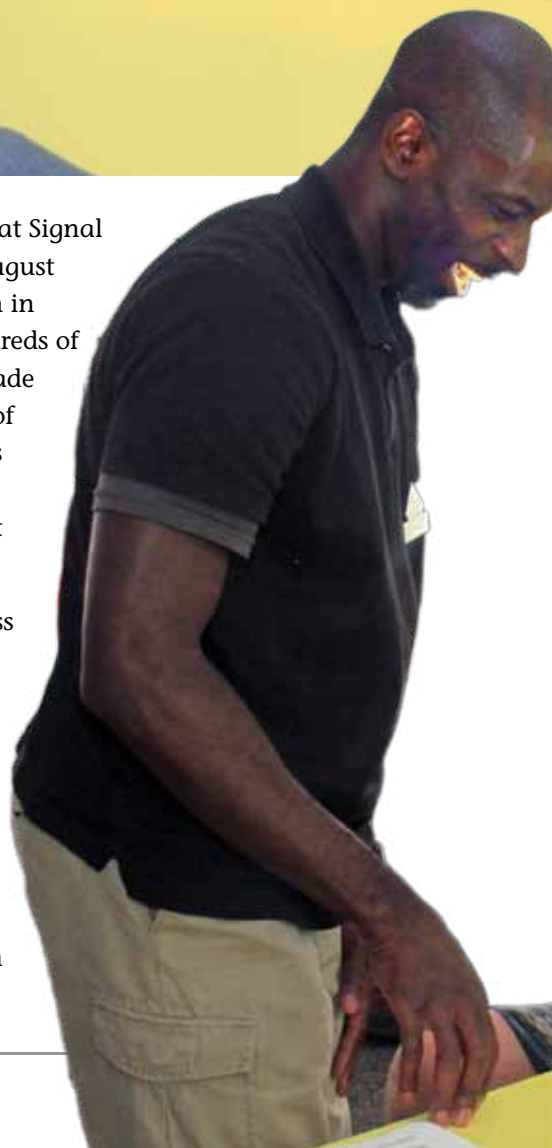
# 2014 EWTF Health Good Health



Since their inception, our Health Fairs have been well received by all of our EWTF participants and their families attending the Local 26 picnics in Maryland and Virginia. The Health Fairs have been the perfect compliment to the day of fun and fellowship the picnics offer. Each year, our EWTF staff works hard to make the Fairs fun and interesting while promoting good health.

This year's fairs were held on June 21<sup>st</sup> at Signal Bay Park in Manassas, VA, and on August 2<sup>nd</sup> at Camp Letts in Edgewater, MD, each in conjunction with a Local 26 picnic. Hundreds of members, family members and guests made our health fair pavilions their first order of business upon arriving to the picnics. It is especially gratifying that many of the attendees were quickly recognized as repeat visitors from years past.

As in previous years, L&T Health & Fitness set up a number of tables to administer the screenings for cholesterol, blood glucose, body composition, blood pressure and Prostate Specific Antigen (PSA). These screenings have become the most popular draw at the fairs. The tests take only a few minutes and are administered by certified health technicians. Some of the results are received immediately, such



# Fairs Provide the Tools for



as blood pressure and body composition, but the other test results—for cholesterol and PSA—are mailed to the participants shortly after the fair as they are determined by laboratory testing of a blood sample.

After the fairs, the EWTF receives a report of the overall results of the screenings (not the results of individuals) performed by L&T Health & Fitness. Generally speaking, the results of the screenings were positive. Our participants tested well in almost all of the screenings. There is some room for improvement in the results of the blood pressure and body composition screenings but the rest of the screenings showed

that most of our members who participated in the screenings are in the normal or desirable range.

Greenbelt Center Dentistry provided oral exams on the spot at the Maryland Health Fair. Dental hygienists checked participants' overall dental and gum health and discussed proper oral care, including effective brushing techniques. Business Health Services was on hand to answer questions about the many programs they administer for our health plan, including the pilot smoking cessation and the weight management programs. Similarly, representatives from UnitedHealthcare and OneNet Dental helped explain to participants how to navigate their network of doctors to find medical and dental professionals and facilities that participate in our networks.

Another popular exhibit was the vision screening offered by MyEyeDr. Eye care professionals offered on-the-spot preliminary vision screening and discussed eye health and vision care. The screening served as both a reminder and a motivator for ▶





participants to follow up with a visit to an eye care professional for a more in-depth yearly exam. Even the youngest of visitors to the health fair enjoyed a visit to the MyEyeDr table to pick up a pair of free sunglasses!

Two exhibitors were new to the Edgewater fair this year—Sport and Spine Rehab and Ashcraft & Gerel. Visitors to the pavilion may have noticed some of their fellow brothers and sisters stretched across the floor, carefully walking along a straight line or hoisting a wooden bar above their head. These activities and more were used by Sport and Spine Rehab to illustrate



If you participated in the screenings at the health fairs, be sure to share those results with your doctor who can further explain your results and use those screenings to better serve your health care needs.



the importance of good spinal health. An attorney from Ashcraft & Gerel was available to answer questions about workplace safety and workman's compensation. Ashcraft & Gerel has participated in both the Maryland and Virginia Health Fairs in the past and has sponsored the 5K Fun Runs.

Those who completed the entire circuit of screenings received a \$10 VISA gift card and were entered into the drawing to win one year of free union dues. This certainly offered an added incentive; however, based on the enthusiastic participation, the real draw to taking part in our health fairs was a desire to learn more about good health and to get healthy inside and out. For the EWTF, it is truly gratifying to see the response the health fairs receive each year from our participants and their family and friends. ●



*Congratulations to Residential Trainee Brother Jonathan Del Santo and A Journeyman Brother Kraig Behrens on winning one year of free dues in the health fair drawings!*

A special thank you to our health fair exhibitors for donating their time and expertise to helping our members live in good health. We couldn't have done it without you!

L&T Health & Fitness  
UnitedHealthcare  
MyEyeDr  
Ashcraft & Gerel

Greenbelt Center Dentistry  
Sport and Spine Rehab  
Sister Lisa Kenner and her ZGo-Go class  
OneNet Dental  
Business Health Services



Thank you to all of our  
EWTF participants, family  
and friends for making the  
health fairs successful!



# Protect Those Around You, Properly Dispose of M



If you are like most people, you probably have a medicine cabinet full of old prescriptions that were never finished. Perhaps it's the painkiller you received after shoulder surgery, the extra antibiotic from your child's strep throat or even some regularly taken medications that simply expired. Unlike food that's gone bad, you can't just open your trash can and casually throw the medications away, nor can you open the toilet lid and flush them down, as was once common practice.

Disposal of unneeded or expired prescription medications is something everyone should make a part of their regular household cleaning. Do a little "spring cleaning" to your medicine cabinets as you do to the rest of your house. Medications can find their way into the wrong hands, including children, to whom some pills might look like candy; those who would abuse prescription medications; or even pets.

Non-medical use of controlled substances, such as prescription painkillers, is at an all-time high. According to the Substance Abuse and Mental Health Services Administration's National Survey on Drug Use and Health, 6.8 million Americans reported abusing prescription drugs in 2012. Furthermore, this study showed that more than half of those who abused prescription drugs got those medications from

friends or family, often by stealing from medicine cabinets.

Clean out your medicine cabinet so you know exactly what medications you have in your house and that the only prescriptions in your cabinet are ones *currently* prescribed. Not only will this reduce the risk of

necessary prescriptions will prevent them from becoming a victim of prescription drug theft.

However, it is important that you dispose of prescription drugs properly. Just throwing medicines in the trash or flushing them down the toilet is dangerous. Dropping

Pharmaceutical drugs can be just as dangerous as street drugs when taken without a prescription or a doctor's supervision.

someone other than the named patient taking the medication, it will also ensure that your cabinet isn't full of expired medicine that may no longer be effective.

Senior citizens, who often have many prescription drugs in their home, regularly find themselves with prescriptions they no longer need or ones that are expired. Helping a senior citizen clean out their medicine cabinet will also help prevent them from becoming confused by a multitude of prescription bottles for medication they don't need. And, since seniors can be a little less aware or even more trusting, purging their un-

medicines in the trash still makes them accessible, and perhaps even more so, to those who should not come in contact with dangerous medications, such as children and pets. And, flushing medications down the toilet is hazardous to the environment and clean drinking water. The water we flush down the toilet, eventually, after filtration, ends up back in our drinking water supply so flushing medicines down the toilet actually puts those drugs in our drinking water.

The Drug Enforcement Agency's National Prescription Drug Take-Back Days were created to address the problem of proper disposal



# Protect the Environment and Medications

of medications. The Take-Back program establishes, twice a year, collection sites around the country in partnership with state, local and tribal law enforcement agencies so that prescription medicines can be easily and safely dropped off for proper disposal.

“DEA’s National Prescription Drug Take-Back events provide an obviously needed and valued service to the public, while also reducing prescription drug abuse and trafficking,” said DEA Administrator Michele Leonhart. “By taking these medications off their hands, our citizens know they have made their own families and communities safer.”

The program was established in 2010 and since its inception, 4.1 million pounds of prescription medications have been safely disposed of and removed from circulation. Dates and drop off locations can be found by visiting [www.deadiversion.usdoj.gov/drug\\_disposal/takeback](http://www.deadiversion.usdoj.gov/drug_disposal/takeback).

Some individual states, local governments and pharmacies have also established their own collection programs. Call your city or county government and ask about hazardous waste collection days where prescription or over-the-counter drugs are accepted for disposal. CVS Pharmacy has their own disposal program in which specially created envelopes can be obtained so unused or expired medications can be placed inside, securely sealed, dropped into a U.S.



Postal Service mailbox and sent to a medication incinerator facility. Controlled substances, by law, cannot be disposed of through a pharmacy’s program but can be disposed of through the DEA’s National Take-Back Day.

If there are no disposal programs in your area, or there are no disposal instructions on the prescription label, there are steps you should take when throwing medications away with the trash. The Food and Drug Administration and the Environmental Protection Agency suggest the following steps:

- Take medications out of their original containers and mix them with an undesirable substance such as coffee grounds or kitty litter so the medication will be less desirable to children and much harder to detect by any-

one who might intentionally go through your trash.

- Put the medications in a sealed bag or sealed container to prevent the medication from leaking or breaking out of the garbage bag.
- Before throwing away a prescription container, be sure to scratch off all identifying information to make it unreadable. This will protect your identity and reduce the risk of medical identity theft.

Proper drug disposal efforts should be taken very seriously. While prescription medications are obviously important and effective, proper disposal of these medications is equally important once the medication is no longer needed. Do your part to keep family, friends and the environment safe! ●



## Trustees Approve Increase for Well-Baby Visits

**Y**ou asked and your Trustees listened. After many requests to increase the maximum number of well-baby visits covered by the Electrical Welfare Trust Fund's Health Plan, the Trustees increased coverage to a maximum of seven visits, up from five visits, between birth and 23 months. The increase was made effective January 1, 2014.

There is nothing more important than good health, and increasing the number of covered visits affords parents peace of mind when it comes to the health of their baby. And, we all know that a healthy start in life is the very best start we can give our children. ●

## SOCIAL SECURITY NUMBERS **NOT USED** AS EWTF ID NUMBERS

**T**he EWTF wants to remind everyone that the Trust Fund Office does **not** use Social Security numbers as identification numbers in an effort to protect the identity and privacy of our participants. Actually, Social Security numbers should never be used as ID numbers anywhere.

Publicizing your Social Security number arms potential criminals with enough information to hack into your bank accounts, your credit cards, and your medical records, and take over your identity in general. When Social Security numbers were first issued in 1935 as part of President Franklin Roosevelt's New Deal, they were intended solely to track income for tax purposes.

Today, Social Security numbers have dangerously become a primary means of identification. In fact, Social Security numbers have become both a means of identification and a means of verification as many companies such as financial institutions and medical offices ask for a Social Security number in order to verify that you are the actual account holder. This is the equivalent of using your Social Security number as both your account number and your password.

While the use of Social Security numbers as a means of identification is widely accepted and practiced in many facets of our lives that likely will not change anytime soon, the EWTF is doing its part to protect our members by keeping Social Security numbers private. The alternate identification number, ALT ID, you have through the

Trust Fund Office, is a computer generated, completely random identification number. Our alternative identification numbers have no significance except to identify our participants.

We encourage you to do your part to protect your Social Security number by keeping your number private; questioning any business, office or organization that asks for your number as a means of identification; and never carrying your Social Security card or your Medicare card (if applicable) in your wallet where it can be stolen. Your Social Security number can tell a lot about you to the wrong people! ●



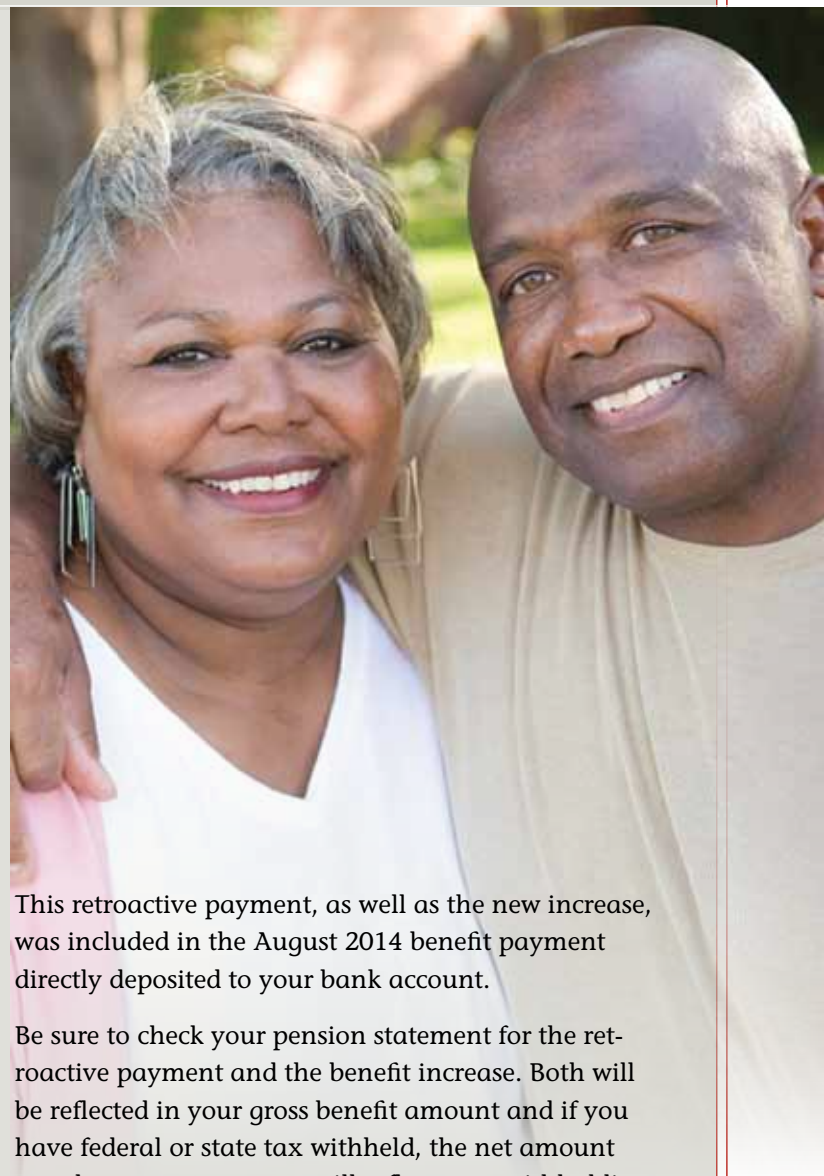
# Trustees Approve Pension Benefit Increase

The Electrical Workers Local No. 26 Pension Trust Fund is dedicated to the sustainability of the Pension Plan while at the same time focused on providing our retirees financial security in their retirement. It is a careful balance to ensure that the Fund remains solvent and strong while our retirees are afforded a benefit on which they can enjoy a comfortable retirement. To that end, the Board of Trustees recently authorized an **increase in benefits for retirees, beneficiaries and active employees effective January 1, 2014.**

After much careful review, the Trustees determined those eligible would receive a 3% benefit increase, retroactive to January 2014. Pensioners and beneficiaries who were receiving monthly benefits from the Plan in December 2013 and who were still receiving benefits in January 2014 **qualify for this 3% increase.** The increase includes a one-time retroactive payment of 3% on all pension payments received in 2014 prior to August 2014. This retroactive payment, as well as the ongoing 3% increase was included in your August 2014 benefit check.

Those who retired in 2014 do not qualify for the 3% increase, only those who were receiving a pension benefit in December 2013 and continue(d) to receive a benefit into 2014.

However, inside wiremen and residential wiremen who were active employees and who retired in 2014 have received a **monthly benefit increase** of their own. Inside wiremen received a \$4.00 increase and residential wiremen received a \$1.00 increase. This brings the current service rate for pension calculation for inside wiremen to \$90.00 and residential wiremen to \$24.00. This increase was applied retroactively to all months in 2014 in which a pension benefit was paid.



This retroactive payment, as well as the new increase, was included in the August 2014 benefit payment directly deposited to your bank account.

Be sure to check your pension statement for the retroactive payment and the benefit increase. Both will be reflected in your gross benefit amount and if you have federal or state tax withheld, the net amount noted on your statement will reflect your withholding.

Regardless of which increase you qualify for, you are strongly encouraged to **contact your bank or credit union** to ensure that you have received the correct benefit payment for August and your payments going forward include the benefit increase. Your August 1 direct deposit should have included the benefit increase as well as the one-time retroactive payment, if applicable. Your September direct deposit benefit, and every month going forward, should reflect the new regular monthly increase.

As always, if you should have any questions or concerns, please call the Joint Trust Funds Office at **301-731-1050.** We'll be happy to help! ●



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## **LOCAL 26 PENSION SEMINAR:**

# **Put yourself in the driver's seat with your retirement.**

Leave no question unanswered. Attend the Local 26 Pension Seminar to be in control of your hard-earned retirement savings.

The Pension Seminar is open to all Local 26 members and will be especially valuable to those nearing retirement. Spouses are encouraged to attend. Reserve your spot by calling Elizabeth in the Finance Office at 301-459-2900 by September 25th.

**October 4, 2014**  
**at the Local 26 Union Hall in Lanham, MD**  
**Seminar begins promptly at 8 a.m.**