

Vol. 5, No. 1, Spring 2015

Through the

LOCAL 26 IBEW-NECA JOINT TRUST FUNDS

WIRED

Your Benefits are in Good Hands with Our Trustees

ALSO INSIDE:
**Consider Your
Vaccination Options
as Measles Is
on the Rise**

defined Per **YOUR**
BENEFIT PLAN
CAL. NO. 26 PENSION TRUST FUND

GUIDE TO
YOUR FAMILY
HEALTH BENEFITS
CENTRAL WELFARE TRUST

IBEW-NECA
Trust Funds

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Dear Participant,

Although the groundhog did not predict an early spring, there's no reason we can't think spring and get a start on some personal spring cleaning.

It's time for us to come out of hibernation and get moving, literally and figuratively. It's time to make our way outside for a long walk or invigorating run and renew our body and mind. It's also time for us to do all of the other things we may have been putting off as we hunkered down through the winter months—scheduling doctors' appointments, eating healthier, balancing that checkbook, saving more for retirement. It's time to emerge from under those warm blankets and start anew so we can recharge and reboot.

Look through your medical records and see if it's time to schedule your annual check-ups and tests and take full advantage of the exceptional health benefits afforded to you and your family through the EWTF. Plan to eat healthier by enjoying the season's fresh produce and opportunities for healthy cooking. Review your retirement savings and pension and annuity benefits and reacquaint yourself with your retirement goals.

Let's shed the heavy layers and get going again. The season is calling you!

Yours in good health,

Peter Klein
Fund Manager

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For more information,
go to www.ewtf.org
<http://www.ewtf-wellnessworks.org>



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Entrusting *Your* Benefits

Our Local 26 Trustees
work in cooperation
to ensure the success
and stability
of our Funds.

A GUIDE TO
YOUR FAMILY
HEALTH BENEFITS

ELECTRICAL WELFARE TRUST FUND



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A GUIDE TO YOUR
DEFINED BENEFIT
PENSION PLAN

ELECTRICAL WORKERS LOCAL NO. 26 PENSION TRUST FUND



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Unions are perhaps the very best example of a cooperative. That is, a group of people who work together for mutual benefit. Of course, all Local 26 members understand this idea when it comes to workplace protections on the job. The union membership stands united and works together, under the leadership of a team of officers, to fight for and protect fair working conditions for all members. Everyone pulls their own weight, in varying ways from providing leadership to simply displaying the finest of craftsmanship each and every day on the job, for the benefit of everyone who is proud to carry a Local 26 card in their wallet.

In addition to providing a voice in the workplace, unions provide benefits that are second to none for their members and members' families. Considering that this is an age where benefits are more likely to fall on the cutting-room floor than end up fairly negotiated at the bargaining table, the benefits offered through Local 26 are all the more remarkable.

These benefits, however, didn't just create themselves. They are the result of a tremendous amount of work on the part of dozens of current trustees to various Local 26 Trust Funds, and all the trustees who preceded them. This is the cooperative that most members don't see, the one they know little about, yet one that has a long-term, lasting impact on them and their family. The cooperative created by the trustees to our funds is one built on mutual respect and trust between Local 26 and our employers.

In all, Local 26 has seven different trust funds. Three of those funds—the Pension Fund, the Individual Account Fund, and the Welfare Fund—are managed here in the Local 26 IBEW-NECA Joint Trust Funds Office. For each Fund, the Board of Trustees is comprised of six trustees—three union representatives and three employer representatives. The Trustees are governed ▶

by a chair and a co-chair, one from the union and one representing the employers. In every sense of the word, the Board of Trustees is fair—a well balanced, equally represented entity.

Local 26 IBEW-NECA trustees are appointed for life or until they resign or are removed, if necessary. It is strictly a voluntary position, with no monetary compensation. Yet, the role of trustee bears a lot of responsibility. Our trustees are not trustees in name only; they are trustees in action and they understand the importance of their role.

Trustees commit to meeting multiple times a year to discuss the future of the Plans, ensure the current solvency of the Plans, seek to make amendments as needed, work with trusted investment professionals to make investment decisions about the Plans' assets, arbitrate and settle claims against the Plans, and review the day-to-day operations of the Trust Fund Office, to name

trust funds assets. These outside experts also typically attend trust fund meetings and all parties strive to work in total cooperation with each other.

Trustees aren't just held accountable to the union or employer they represent; they are also held accountable to the federal government, which has very strict reporting guidelines to which all boards of trustees and their members must adhere. Strict recordkeeping of all expenses is mandated by law and detailed meeting minutes are kept to protect the boards against accusations of ERISA (Employee Retirement Income Security Act) violations or even HIPAA (Health Insurance Portability and Accountability Act) violations.

The challenges our trustees face are many. In addition to overseeing millions of dollars, they feel a personal sense of responsibility to the Local 26 membership. The decisions our trustees make af-

Our boards don't just represent assets; they represent people.

but a few of the responsibilities. To be clear, our trustees are ultimately responsible for the preservation and distribution of millions of dollars that our members and employers jointly have contributed to our various trust funds, money that our members are counting on for health care coverage and retirement. The responsibilities of a trustee are enormous.

Our trustees are also charged with selecting financial advisors, consultants and attorneys to provide additional expertise in the effective distribution and protection of our

fect members' wallets, plain and simple, and there is nothing more sensitive than financial matters. Whether it be coverage for certain medical procedures or adjustments to pension benefits, our trustees are well aware that their decisions could have a significant financial impact on Local 26 members and their families. This is all the more reason that trustees are carefully selected to serve on our boards. Our boards don't just represent assets; they represent people.

So this begs the question of why would anyone want to serve on a

Pension Plan Trustees:

Chuck Graham, Local 26 Business Manager (Chair)
Ronald Bryant, Bryant/Berry, Inc. (Co-Chair)
Butch Ramos, Local 26 President
Melvin Cherry, Local 26 Business Agent
Jon Eugenio, Power Solutions
Michael Toman, MEGA Power Electrical Services

Individual Account Plan Trustees:

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Mike Shoemaker, Local 26 Financial Secretary
Joe Dabbs, Local 26 Organizer
William "Buddy" Briggs, W.E. Briggs, Inc.
Joe Richards, J.E. Richards Electric, Inc.

Welfare Plan Trustees:

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Andrew Porter, NECA, Washington, DC Chapter (Co-Chair)
Joe Dabbs, Local 26 Organizer
Melvin Cherry, Local 26 Business Agent
Thomas Lawall, RTL Electric Co., Inc.
Paul Mella, Dynalectric Company

board of trustees? The simple answer is that it is an honor. It is an honor to be asked to help ensure the stability and future of an organization that you care deeply about. For our employer representatives, serving on a board of trustees enables them to better oversee their investment in our union and ensure that their trusted employees are taken care of. For the union representatives, serving on a board of trustees enables them to be their brothers' keeper, the hallmark of the labor movement, by ensuring the benefits for which they have worked so hard will be available to their fellow members when needed. In short, a trustee has the ability to make a difference. ■

In Their Own Words

Andrew Porter, executive director of the Washington, DC, chapter of the National Electrical Contractors Association (NECA), is the co-chair of the Electrical Welfare Trust Fund. He has served as NECA's executive director for 34 years, and has served as an advisor to the Local 26 IBEW-NECA Joint Trust Funds for over 30 years.



Q. What do you bring to the table as an EWTF trustee?

A. Perhaps most importantly, I offer a sense of perspective, as I keep abreast of developments in the health care field and within the electrical industry.

Q. What is your proudest accomplishment as a trustee?

A. Personally I am most proud of employing the best people to administer the Fund, and utilizing the best professional advisors to guide the trustees. I can't overstate how important these folks are to the Plan's success.

Q. What are the biggest challenges you face as a trustee? What are the biggest challenges the Funds face?

A. The greatest challenge is to maintain the all-so-important health benefits that thousands of people rely on in the face of the economic reality of rising health costs and the competing pressures relevant to other employee benefits.

Q. Why did you want to be a trustee?

A. I wanted to be a trustee because it is too important NOT to be involved.

Q. What are your goals as an EWTF trustee?

A. I am working toward maintaining the ability of the Plan to provide the benefits participants rely on, and to preserve the financial integrity of the Plan.

Q. How has the Board of Trustees evolved since you've been a part of it?

A. The Board has experienced a number of changes to its own makeup over the years with trustees retiring and new trustees coming on board, but the kind of person who serves as a trustee has also changed. With an increasingly complicated medical industry (in regards to the EWTF) and complicated state and federal laws, our trustees have had to become even more knowledgeable in order to make effective policy decisions.

Q. What do you see as the biggest misconception about the trustees?

A. I am not quite sure, but I hope the membership doesn't think that being trustee is a just a title. It is a job, an important job that protects important benefits.

Q. Describe the kind of person it takes to be a trustee?

A. A trustee must be involved, committed, and patient.

Q. What is the role of a trustee and what level of commitment is it?

A. Trustees establish policy (including the schedule of benefits), which requires a thorough understanding of multiple issues which affect such decisions.

Q. What is the one thing you hope the membership understands about the Board of Trustees?

A. I hope the membership understands that the trustees are obligated not only to use financial resources as efficiently and wisely as possible, but that countless laws and regulations impact the Fund. Remaining up to date is a major task.

Q. If serving as a trustee is an unpaid position, why do you think the trustees sign on to serve?

A. The reasons probably vary a bit, but I think a commitment to the industry itself is a primary reason.

MONTHLY AWARENESS CAMPAIGNS
SHED LIGHT ON

Important Health Topics

MARCH

NATIONAL COLORECTAL CANCER AWARENESS MONTH

People age 50 and over should make regular colorectal screenings part of their overall wellness check-ups. Those with an increased or high risk for colorectal cancer should begin screening prior to age 50. Conditions that increase risk include a personal history of colorectal cancer or adenomatous polyps; personal history of inflammatory bowel disease such as ulcerative colitis or Crohn's disease, a strong family history of colorectal cancer or polyps and a known family history of a heredity colorectal cancer syndrome.

Screening tests include fecal occult blood test/fecal immunochemical test, stool DNA test, sigmoidoscopy, colonoscopy, double contrast barium enema and CT colonoscopy. These test are repeated every five years or 10 years depending on the test. Consult with your doctor to determine which test is right for you.

Colorectal cancer is the second leading cause of cancer-related death in the United States for men and women combined but thanks to an increase in colorectal screenings, there are now more than 1 million colorectal cancer survivors in the U.S.

Colorectal screening, as prescribed by a physician, is covered by the EWTF.

APRIL

SEXUAL ASSAULT AWARENESS AND PREVENTION MONTH

Sexual assault does not discriminate. It happens to people of all ages, races, genders, sexual orientations, religions, abilities, professions, incomes and ethnicities. Sexual violence includes rape, child sexual abuse, sexual exploitation and sexual harassment. And it happens every day, in every day places such as workplaces, schools, and other public places in the community.

If you or someone you love has been sexually assaulted, see a health care professional immediately.

For additional support, Business Health Services, our employee assistance provider, is an important benefit available to all EWTF participants and their dependents and even others residing with covered EWTF participants. Business Health Services is available seven days a week, 24 hours a day and provides confidential support services via phone. BHS is staffed by well trained health professionals and is free of charge. Call BHS at 800-765-3277 or visit www.bhsonline.com for more information on the services provided by BHS.

APRIL

ALCOHOL AWARENESS MONTH

Alcohol is the most commonly used addictive substance in the United States and more than half of all adults have a family history of alcohol abuse. Once again, alcohol abuse does not discriminate. It affects people of all ages, races, genders, sexual orientations, religions, abilities, professions, incomes and ethnicities. Alcohol abuse affects all aspects of your life from your health to your ability to manage your job, your emotional stability, your finances and your relationships with others, including family and friends.

The EWTF offers substance abuse benefits, both inpatient and outpatient, if you should need them. Your first step should be to call Business Health Services and speak with a counselor, who may provide you with a referral to a mental health provider. Although coverage for treatment only applies to EWTF participants and their dependents, don't forget that BHS is available to anyone living with an EWTF participant, even if they are not a covered dependent. Your call to BHS is completely confidential and free of charge. Make use of this important benefit by calling 800-765-3277, seven days a week, 24 hours a day.

LEARN MORE

National Colorectal Cancer Awareness

www.cancer.org

Click on "learn about cancer" menu

www.preventcancer.org

Click on the "prevention" pull down menu.

Sexual Assault Awareness and Prevention

www.rainn.org

Alcohol Awareness

www.ncadd.org

Stroke Awareness

www.cdc.gov/stroke/stroke_awareness_month

Mental Health Awareness

www.mentalhealthamerica.net/may

MAY

NATIONAL STROKE AWARENESS MONTH

Every 40 seconds someone in the U.S. has a stroke. Stroke is the fourth leading cause of death in the United States. Stroke is when a blockage stops the flow of blood to the brain or when a blood vessel in or around the brain bursts. Despite what many people believe, strokes can and do happen to people of all ages.

Although such things as family history, age, sex and race/ethnicity can increase a person's risk for stroke, there are some things everyone can control to reduce their stroke risk. Cigarette smoking (and even exposure to second-hand smoke), high blood pressure, high cholesterol levels, excess weight, diabetes and alcohol use increase a person's chances for stroke. It is important to monitor your blood pressure and cholesterol levels through regular wellness check-ups with your doctor, and if you are diabetic, it is imperative that you monitor your glucose levels through testing, diet and medication, if prescribed. Doctor visits and medical screenings related to these conditions are fully covered by the EWTF. Business Health Services can also help with guidance on smoking and alcohol cessation. Health care professionals are available at Business Health Services seven days a week, 24 hours a day at 800-765-3277.

MENTAL HEALTH MONTH

About one in five American adults will have a mental health condition in any given year but less than half will seek help. Mental health conditions can affect anyone, at any time and range from mild depression and anxiety to debilitating forms of depression/anxiety, bipolar disorder and PTSD to name but a few. Regardless of the form and the severity, mental health issues are real and can take a toll on every aspect of life.

You don't have to navigate your mental health alone. Our EWTF coverage for mental health care includes both inpatient and outpatient treatment benefits. This includes health care providers, treatment facilities and psychological testing. A call to Business Health Services should be your first step. BHS professionals will be able to help you better understand your benefit coverage and provide you with referrals for mental health professionals. Call BHS seven days a week, 24 hours a day at 800-765-3277.

Measles is

As vaccination rates have declined, infection rates are rising for a once eradicated disease.

This past holiday season did more than bring in good tidings and cheer; it brought back the measles, as an outbreak took hold when visitors to Disneyland in California reported coming down with the virus after visiting the park December 15–20, 2014. In just a short time, the “happiest place on Earth” became a measles breeding ground and now more than 100 people across 14 states have been diagnosed with the measles, a dangerous virus that not long ago had been eradicated.

The vast majority of children in the United States today participate in routine vaccinations to stave off once deadly, highly contagious viruses. Among those vaccinations is the measles, mumps, rubella (German measles) vaccine or MMR for short. Today, MMR is given in two doses—the first dose between 12–15 months of age and the booster dose between 4–6 years of age. The two doses of the MMR vaccine are 99% effective at preventing measles. **This vaccine, along with all of the vaccines recommended by the Centers for Disease Control, are covered at 80% by the EWTF.**

While all states have immunization laws covering school-age children, some states’ laws are more lax than others, such as California, which makes it much easier for parents who do not believe in vaccinations to opt out altogether for their children. With its lax im-

munization rules, California has some of the highest numbers of unvaccinated residents and this is why measles was able to quickly spread through the state, and now beyond.

Vaccinations not only protect the person receiving the immunization but when an entire community is vaccinated, “herd immunity” is created, which protects even the most vulnerable, such as newborns too young for the vaccine, the elderly and those with auto-immune conditions who may be ineligible for the vaccine. Herd immunity creates a barrier in the community so that

a disease won’t work its way in. However, when a person is not vaccinated, this creates a hole in that barrier making it possible for any number of diseases to resurface. In all, 17 states have fewer than 90% of children vaccinated for measles, but in order for the vaccine to be most effective for the community at large, a minimum of 95% of the community needs to be vaccinated.

The Centers for Disease Control cites measles as the most deadly of all childhood rash/fever illnesses, adding that about 90% of those who are not immune will become infected if they come close to an

In order for the vaccine to be most effective for the community at large, a minimum of 95% of the community needs to be vaccinated.

infected person. The disease, which lives in the mucus of the nose and throat of an infected person and can remain active and contagious on surfaces for up to two hours, is transmitted through droplets in the air spread by sneezing or coughing. Complications from the measles can include ear infections, diarrhea, pneumonia and even inflammation of the brain and death.

Measles, however, is not limited to children. In fact, a large percentage of those infected from this recent outbreak have been adults. The CDC recommends that adults be

Making a Dangerous Comeback

vaccinated as well *unless* they fall into one of the following categories:

- ▣ You had blood tests that show you are immune to measles, mumps and rubella
- ▣ You are a man born before 1957
- ▣ You are woman born before 1957 who has already had rubella or has had a positive rubella test
- ▣ You already had two doses of MMR or one dose of MMR plus a second dose of measles vaccine
- ▣ You already had one dose of MMR and are not at high risk of measles exposure

Those at high risk include:

- ▣ College students, trade school students or other students beyond high school
- ▣ Those working in a hospital or other medical facility
- ▣ Those who travel internationally or are passengers on a cruise ship
- ▣ Women of childbearing age

All it took for this latest outbreak was one infected Disneyland employee, who likely had no idea he/she had the measles, to show up for work. After exposure it takes about 10-12 days before the first symptoms appear, and the telltale measles rash, which starts on the face and spreads across the body, doesn't usually show up for about

14 days. **In addition to the rash, symptoms include fever, cough, sore throat, runny nose, and conjunctivitis—all fairly common symptoms that, on their own, could simply indicate more common ailments such as cold, flu or strep throat. However, these symptoms combined with the rash define the measles.** Especially dangerous is the fact that a carrier can transmit the virus for four days before the rash appears. Anyone

1963 and the disease was considered eliminated in the U.S. since 2000. That is, until now. There are many reasons why immunization rates are on the decline, conflicting information spread through social media among the largest contributors. (There are, of course, certain patients who are not candidates for the vaccine due to allergies or other health issues.) Regardless, choosing whether or not to vaccinate children is still ultimately up to parents.



who has any of these symptoms who believes he/she may have been exposed to measles should immediately see a health care provider for treatment and to prevent further spread of the disease.

The measles vaccine has been available in the United States since

If you have questions about the safety and effectiveness of the MMR vaccine or any other vaccine or if you are unsure if you should be vaccinated yourself, please consult with your doctor. ■



New Campaign Encourages Adults to

Get Vaccinated

Vaccines aren't just for kids. Adults can get sick too.

Every parent puts their child first but many parents are forgetting about their own health altogether, especially when it comes to vaccinations. Perhaps parents are more focused on vaccinating their kids because kids, in general, have weaker immune systems than adults. What's more, kids see their doctor on a more regular schedule than adults and therefore parents are reminded more frequently about their child's vaccination schedule. Let's face it, we all know adults who haven't been for a check-up in years, but none of us would skip a check-up for our children. However, making yourself a priority when it comes to vaccinations is actually one of the best ways of putting your family first because it protects your own good health so you can care for your family.

The National Coordinating Committee for Multiemployer Plans (NCCMP) has created an awareness campaign to educate and ultimately encourage all adults to get vaccinated. The ALL-VAX campaign is reminding adults that vaccinations are easy to receive and conveniently obtained through their doctor and even many retail locations such as pharmacies. Furthermore, it is never too late to get vaccinated, even with the same vaccinations that kids typically get. The measles vaccine is a perfect example of that. It is better to get vaccinated even as an adult than to remain unvaccinated. **And, EWTF covers vaccinations at 80% for adults as well.**

Don't forget that some vaccines are specifically for adults, such as the

Zostavax vaccine, which protects against shingles and is recommended by the Centers for Disease Control (CDC) for adults age 60 and over. This vaccine is costly and EWTF is proud to offer this benefit for our members. Many health plans do not cover this vaccine.

The Gardasil vaccine, which protects against HPV, is another highly effective, yet expensive vaccine that is covered by the EWTF. It is recommended for kids (both girls and boys) between 11-12 years of age. Once again, many health plans do not offer coverage for this vaccine.

Not only do vaccinations help keep the population healthy, which is of course priority number-one; they also help control health care costs because vaccinations keep serious diseases, most requiring medical attention, at bay. Getting vaccinated serves two important goals and benefits our entire Local 26 community and the community at large.

Take care of yourself and your family by making sure you are vaccinated against diseases that could leave you sidelined. ■

The following is a list of vaccinations recommended by the CDC for all adults. If you haven't received one or more of these vaccines, talk to your doctor about getting vaccinated.

- /// Flu (influenza)
- /// Td/Tdap (tetanus, diphtheria, pertussis)
- /// Zoster (shingles)
- /// Pneumococcal
- /// Meningococcal
- /// MMR (measles, mumps, rubella)
- /// HPV
- /// Chickenpox (varicella)
- /// Hepatitis A and B
- /// Hib (haemophilus influenzae type b)

Careful Coordination of Benefits

Keeps Participants Covered and the Health Plan Strong

Many of our EWTF participants are covered by two health care plans—our own EWTF and their spouse’s plan. This affords our members the most comprehensive in health care coverage but it also poses a challenge for our Funds Office in the coordination of benefits.

It is the EWTF’s goal to ensure that between primary and secondary plan coverage, payment for services does not exceed 100% of covered charges.

There are standard rules for the coordination of benefits in the benefits industry and these rules determine which plan is considered the primary plan (the plan that pays first) and which plan is considered the secondary plan (the plan that pays second) for each participant and their dependents. The EWTF is considered the primary plan for all Local 26 members. The primary plan for all spouses is the plan he or she has with their own employer. This gives the Local 26 member and his or her spouse both primary coverage and secondary coverage. The primary coverage pays first and the secondary coverage pays a benefit on the remaining balance.

Coordinating benefits is a little more complicated when it comes

to determining which plan serves as the primary plan for dependent children. The universally accepted rule for this is called the “birthday rule.” That is, the plan associated with the parent with the birthday earlier in the year is the primary plan. So for example, if one spouse has a birthday in March and the other has a birthday in July, the plan for the parent whose birthday is in March is the primary plan for the dependents. There are special circumstances in cases of divorce, Medicare, Champus, Motor Vehicle No-Fault Coverage, Workers’ Compensation, and Medicaid. The Funds Office can help you better understand how these situations are handled under the coordination of benefits.

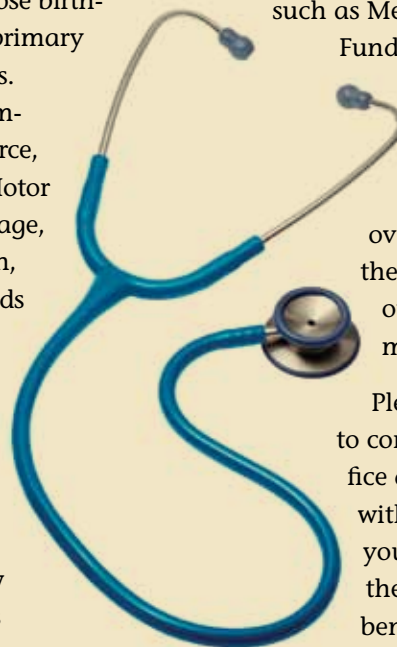
It is important to know that even if a person is

covered by two or more health plans, the same rules for coverage apply. Therefore non-covered services under the rules of the primary plan are **not** covered even if the secondary plan would allow for coverage. So, you could have a balance due on medical bills even with more than one health plan.

Please be certain to keep the Funds Office informed if your spouse has other coverage of his or her own, if you lose secondary coverage, if that secondary coverage has a change in health plan providers, or if you obtain a different primary provider, such as Medicare, so that the

Funds Office does not overpay claims. If this occurs, you will be responsible for refunding overpaid claims and the processing of your outstanding claims may be delayed.

Please don’t hesitate to contact the Funds Office at (800) 929-EWTF with any questions you may have about the coordination of benefits. ■



Q&A

Don't Be Shy. Just Ask! We have answers!

Q: WHAT ARE THE REQUIREMENTS FOR HEALTH CARE COVERAGE WHEN I RETIRE?

A: In order to have health care coverage when you retire you must have been covered under the EWTF as an active participant for 10 consecutive years immediately prior to retirement and establish one of the following: (1) eligibility for Medicare; (2) receiving a pension under the Electrical Workers Local No. 26 Pension Plan or (3) receiving Social Security retirement benefits if unable to receive benefits under the Pension Plan.

There is one exception to the above rule: If you meet the requirements for Retiree Health Coverage except for the 10-consecutive-year-requirement because you were unemployed between October 1, 2008 and December 31, 2013, the period of unemployment will be disregarded provided: (1) your last employment prior to your unemployment was with an employer who participates in the EWTF; (2) you were available for work throughout your period of unemployment; (3) you were actively looking for work with a participating employer throughout your period of unemployment; (4) you submit an Application to Avoid or Postpone a Break-in-Coverage form to the Fund Office; and (5) if applicable, you submit all supporting documentation to the Fund Office.

Q: ARE THERE EXCEPTIONS TO THE BREAK-IN-SERVICE RULE UNDER THE PENSION PLAN?

A: The Break-in-Service rule applies if you don't complete at least 400 vesting hours of service in any calendar year. There are a few exceptions to this rule though: (1) If you have proven disability of up to a maximum of three years; (2) if you

were absent due to unemployment for up to two years; (3) if you were absent due to unemployment for up to three consecutive years between January 1, 1991 and December 31, 1994 provided you were available for employment and have 25 or more years of vesting service prior to retirement; (4) if you were on military service; and (5) if you were absent due to pregnancy, childbirth, adoption or infant care.

Q: I HAVE OTHER RETIREMENT SAVINGS PLANS. CAN I ADD THOSE PLANS INTO MY LOCAL 26 INDIVIDUAL ACCOUNT PLAN?

A: The Electrical Workers Local No. 26 Individual Account Plan accepts eligible rollover distributions from other eligible workplace savings plans. If you have other workplace savings plan accounts, you may be able to transfer your balances directly into the Individual Account you maintain with this Plan. Consolidating your accounts can make your savings easier to manage—while retaining all the tax advantages you currently enjoy. In addition, consolidating your retirement assets into a single account offers streamlined account management. Fewer statements, account updates, and forms mean less time and effort on your part—and more time for other things.

Of course, you should consult your tax advisor and carefully consider the impact of making a rollover contribution to your IA Plan, because it could affect your eligibility for future special tax treatments.

SLEEP IS THAT MAGIC PILL

If someone offered you a magic pill that would make you feel better, give you more energy, possibly help you lose weight, and improve your overall performance each day, would you take it? Of course you would, and you might just pay any amount of money for it. Turns out it's free and it's called sleep.

But, most people aren't taking full advantage of this magic pill as far too many of us aren't getting even the minimum amount of sleep our body needs. Insufficient sleep has been linked to a number of health problems, including weight gain, Type 2 diabetes, and memory loss, to name a few.

So how much sleep do we need? The following guidelines are from the National Sleep Foundation:

- ☪ Newborns (0 to 3 months)
14 to 17 hours per day
- ☪ Infants (4 to 11 months)
2 to 15 hours per day
- ☪ Toddlers (1 to 2 years old)
11 to 14 hours per day
- ☪ Preschoolers (3 to 5 years old)
11 to 14 hours per day
- ☪ School age (6 to 13 years old)
9 to 11 hours per day

- ☪ Teens (14 to 17 years old)
8 to 10 hours per day
- ☪ Younger adults (18 to 25 years old)
7 to 9 hours per day
- ☪ Adults (26 to 64 years old)
7 to 9 hours per day
- ☪ Older adults (65 and older)
7 to 8 hours per day

If getting to sleep and staying asleep simply aren't working for you, the National Sleep Foundation suggests adjusting your bedtime routine to include relaxing activities, such as meditation; avoiding heavy meals, alcohol and cigarettes at night; and going to bed and waking up at the same time every day.

Now off to bed you go!

THE MORE THEY BURN THE BETTER THEY LEARN



YOUR
CHILD

AMOUNT OF
ACTIVITY

VARIOUS
ACTIVITIES

ACADEMIC
ACHIEVEMENT

Did you know that kids who are physically active get better grades?

Research shows that students who earn mostly **As** are almost twice as likely to get regular physical activity than students who receive mostly **Ds** and **Fs**.

Physical activity can help students focus, improve behavior and boost positive attitudes. Do what you can to help your child be physically active, be it running, biking or swimming. Any type of physical activity is good, and 60 minutes a day is best. Their grades will thank you!



FOR MORE INFORMATION, VISIT
MakingHealthEasier.org/BurnToLearn

SOURCES

CDC. Physical Inactivity and Unhealthy Dietary Behaviors and Academic Achievement.

CDC. The association between school-based physical activity, including physical education, and academic performance. Atlanta, GA: U.S. DPH, 2014.

Just so you know...

Update Your Information

It's always a good time to double check that your beneficiary information is up-to-date and accurate. Consider it personal spring cleaning!

Any number of life changes can affect your beneficiary information—births, deaths, marriage, divorce. To be clear, your benefits will be paid out to the beneficiaries listed in your records at the time of your death, even if your surviving loved ones believe that beneficiary information to be inaccurate. **There is absolutely nothing that can be done to change beneficiary information once you are deceased.** Updating your records is something that must be done while you are alive and able to make your own beneficiary decisions.

Checking your information is quick and easy. You can confirm your Local 26 Health Pension and IA information or receive change forms if necessary by calling the Funds Office at 301-731-1050. You are also strongly encouraged to confirm your information with your other benefit funds, the IBEW International's Pension Fund and the NEBF benefit.

Many of our members may not realize that they need to alert the Funds Office if they go on Medicare before age 65, so that our

DON'T BE A DRAIN

health plan doesn't pay for services covered by Medicare.

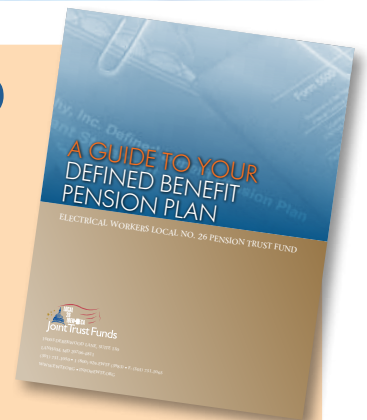
When a member fails to alert the Funds Office of their participation with Medicare before they reach age 65, our Plan continues to serve as the primary coverage provider and pays for services, treatments and procedures that should be paid by Medicare. This results in a tremendous amount of effort to reclaim those funds and correct paperwork. But, a simple phone call can fix everything.

If you are younger than 65 and on Medicare or if you are about to participate with Medicare and you are younger than 65, please call the Funds Office and let us know. We can be reached at 301-731-1050. Without any effect on your health care coverage, you will be doing your part to save our Plan valuable money.

New Pension SPD ON ITS WAY

We recently created a new Summary Plan Description for our Health Plan and now a new Summary Plan Description (SPD) is in the works for the Pension Plan. In fact, it is nearly complete. We hope that the new SPD will be available within the month.

Just like the Health Plan SPD, members will be able to conveniently access the Pension Plan SPD directly from our ewtf.org website. It will appear online exactly as it does in its printed format. The SPD is a valuable resource for our Plan participants to get their questions fully answered in an efficient manner. Of course if you should still have questions that can't be answered in the SPD, the Funds Office staff is always available to help and can be reached at 301-731-1050.





Fidelity Ensures *All* Members are Educated Members



Not only do we want Local 26 apprentices to be the most highly educated tradesmen and women in the industry, we want them to be well educated in the benefits they are receiving with their union membership. While most know that they have two retirement savings plans through Local 26, many don't know the difference between the Pension Fund and the Individual Account Plan (IAP). What's more, most apprentices are of the opinion that they don't need to know about their retirement plans until they are closer to hanging up their toolbelt. This couldn't be farther from the truth.

Effective retirement savings requires knowledge, discipline and planning—not just months of planning but years of planning. This is why the earlier a participant becomes engaged in their retirement savings plan, the more financially secure they will be in retirement. When it comes to retirement savings, time is your best friend.

To that end, each year Fidelity holds seminars specifically for second- and third-year apprentices to provide them with valuable information about the IAP. The classes take place in the spring and summer at the Lanham and Manassas JATC schools. These training sessions have taken place since 2007 and this year alone, Fidelity expects to meet with nearly 400 apprentices.

Fidelity representatives hold 45-minute group investment education seminars for second-year apprentices to provide them with an overview of the Plan, as well as information on how to best design a portfolio that will suit their retirement goals and needs. After the information session, the apprentices have the opportunity to meet individually with the Fidelity representative to get their individual questions answered and even discuss their personal situation as it pertains to their retirement planning.

Third-year apprentices participate in quick 15-minute refresher courses followed once again with individual appointments with the Fidelity representative if desired.

These sessions arm our apprentices with the information they need to make the most of an important retirement benefit. Our Individual Account Plan is a unique benefit for our members and an opportunity to become even more involved in their retirement planning. Fidelity is a committed partner in helping our members understand and appreciate the value of this benefit.

If you are an apprentice, this is an important part of your overall training.

Of course, if our members—apprentices and journeymen alike—have any questions at any time Fidelity has a number of resources available to Local 26 participants. Members may visit Fidelity's Net Benefits website at www.netbenefits.fidelity.com for a host of information available 24/7 or they may call (866) 84-UNION Monday through Friday 8 a.m.-midnight EST to speak to a customer service representative. Members may also visit a Fidelity branch location to meet with a Fidelity representative face-to-face. Fidelity has branch locations all across Local 26's jurisdiction—Annapolis, Alexandria, Bethesda, Glen Allen, Reston, Towson, Tysons Corner and Washington, DC. ■



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Picture a Healthy You!

BE THE PICTURE OF GOOD HEALTH

DON'T MISS the 8th Annual EWTF Health Fair

(in conjunction with the Local 26 picnics)

Saturday, June 20, 2015
11 a.m.-3 p.m.
Signal Bay Water Park
Manassas, VA

Saturday, August 1, 2015
11 a.m.-3 p.m.
Camp Letts
Edgewater, MD

Take care of yourself by
taking care of your health!

- Participate in screenings
- Receive important health information
- Learn more from our benefits providers
- Enter to win giveaways

