

Vol. 5, No. 2, Spring 2016

Through the

LOCAL 26 IBEW-NECA JOINT TRUST FUNDS

WIRED

# Plan a Financially Healthy Retirement

An elderly couple, a man and a woman, are sitting together and looking at a laptop screen. The man is on the left, wearing a dark blue sweater and glasses, pointing at the screen. The woman is on the right, wearing a light-colored sweater and glasses, smiling and looking at the screen. The background is a plain, light-colored wall.

**ALSO INSIDE:**  
Back pain is  
nothing to  
brush aside.

## Dear Participant,

Change is hard. You know that and we certainly know that here at the Funds Office!

Lately, our office has either implemented quite a bit of change or “rolled with the punches” so to speak when change has been thrown our way. We have reported on all of these changes throughout the past year or so in TTW and it may seem like a lot to keep up with. We have made a few changes to our participating providers out of necessity, such as our most recent change of switching to Cigna Dental, and been required to make other involuntary changes to comply with governmental regulations thrust upon us.

The good news is that the change we have experienced over this past year has, by and large, been to our benefit, either saving money or better serving the needs of our members and their families. So change can also be good.

You can rest assured that our office routinely monitors and reassess every program we offer to ensure that it is continuing to work to our members’ benefit. To this end, you will probably see more change in the years ahead as we continue to look for the best providers and solutions for our members and as the regulations surrounding employee benefits continue to evolve. But, don’t worry; we have you covered!

Yours in good health,



Peter Klein  
Fund Manager

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Local 26 IBEW-NECA Joint Trust Funds  
Fund Manager: Peter Klein  
Writer/Editor: Jennifer Shure  
Graphic Design: GO! Creative, LLC,  
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# Your Good Financial Health IS IMPORTANT TOO



Last year we invited representatives from Fidelity Investments to our EWTF Health Fair. After all, your good financial health is important too. The Fidelity representatives fielded a number of excellent questions from our members and their families, questions we are sure other participants have wondered about as well. We asked Fidelity to share those questions and answers with us here in *Through the Wire*. Remember, if you still have questions about the topics below or anything related to the Individual Account Plan, you can find answers at [www.netbenefits.fidelity.com](http://www.netbenefits.fidelity.com), by calling 866-84-UNION Monday through Friday from 8 a.m. to midnight, or by visiting a Fidelity branch location.

## Which investments are appropriate for me?



In selecting investments for your Electrical Workers Local No. 26 Individual Account Plan account, it's important to make choices that are right for you. Your comfort with market fluctuations and risk, the number of years until you retire, and your larger financial picture all affect your choices.

There are three major categories of investments (or asset classes) available to you in the Plan. They, like investors, fall along a range from aggressive to conservative:

**A. STOCKS:** Stocks are the most aggressive. Although past investment results do not guarantee future results, this investment type has historically provided the highest long-term returns and the greatest risk. Stock investments include large (large-cap), medium-size (mid-cap), and small (small-cap) U.S. companies, as well as foreign companies. However, each of these types of stock investments has its own level of risk—for example, small-cap tends to be more risky than large-cap.

**B. BONDS:** Bonds are in the middle. Generally less risky than stocks, this investment type typically offers moderate returns and risk compared with stocks.

### **C. SHORT-TERM INVESTMENTS:**

Short-term investments are the most conservative. Also known as “cash” investments, this investment type involves the least amount of risk, but also provides the lowest potential returns.

To help determine your possible investment approach, consider these factors:

- The age you plan to retire
- Your comfort level with the stock market's ups and downs
- Whether you prefer stability or the potential for bigger returns, which entails greater risk
- Your short- and long-term financial needs ▶

But you don't need to feel overwhelmed, because Fidelity offers you the resources and tools that can help you make smart investment decisions. For more information about deciding what investment options are right for you, call a Fidelity representative at 1-866-84-UNION (1-866-848-6466); visit NetBenefits® at [www.fidelity.com/atwork](http://www.fidelity.com/atwork); or refer to your Electrical Workers Local No. 26 Individual Account Plan Enrollment Guide. (Representatives are available Monday through Friday, from 8:00 a.m. to midnight Eastern time.)

Your Plan also offers **Fidelity® Portfolio Advisory Service at Work**, a managed account service that lets you delegate the day-to-day management of your workplace savings plan account to professional investment managers. Fidelity's experienced professionals evaluate the investment options available in your plan and identify a model portfolio of investments appropriate for an investor like you. The service then

invests your account to align with this model portfolio and provides ongoing management of your account to address changes in the markets, your plan's investment lineup, and your personal or financial situation.



We offer complimentary one-on-one phone consultations with an experienced Fidelity representative.

To see whether Fidelity® Portfolio Advisory Service at Work is right for you, log on to NetBenefits® at <https://netbenefits.fidelity.com/pas>, where you can easily enroll in the service and learn more.

Fidelity Portfolio Advisory Service at Work is a service of Strategic Advisers, Inc., a registered investment adviser and a Fidelity Investments company. **This service provides discretionary money management for a fee.**

## How can I meet with Fidelity to review my plan?



As part of our commitment to helping every employee achieve financial wellness, we offer complimentary one-on-one phone consultations with an experienced Fidelity representative to provide an added level of support to help meet your retirement and personal investing needs.

Our team of Workplace Planning and Guidance Consultants can assist with your most important workplace and personal investing decisions for every stage of your life. Each member is specially

trained and registered, possesses detailed knowledge of your workplace savings plan, and can assist with a range of needs to help ensure that you're making appropriate choices today, and moving steadily toward your broader goals. We will work one on one with you to provide:

- Information about your plan's features and benefits
- Assistance with a range of services from plan enrollment to investment education as well as account consolidation
- Guidance on next steps to help you maximize your workplace savings plan and other retirement savings opportunities
- Assistance with more complex needs including, multi-goal planning, retirement income planning, charitable giving strategies, and investment management

Contact our Workplace Planning and Guidance Consultants for a complimentary consultation today. Call 800-642-7131. Representatives are available from 8:30 am – 8:30 p.m. Eastern time.

Guidance provided is educational.

For help in determining if you are on track for retirement, call a Fidelity Retirement Services Representative at **1-866-84-UNION** (1-866-848-6466), Monday through Friday, from 8:00 a.m. to midnight Eastern time.

## How do I know if I am on track for retirement?



- A rule of thumb is to aim to save at least 15% of your income annually for retirement—and start as soon as you can.<sup>1</sup>
- Another rule of thumb is to aim to save at least 1x (times) your income at age 30, 3x at age 40, 7x at age 55, and 10x at age 67.<sup>2</sup>
- Together with other steps, these should help ensure that you have enough income to maintain your current lifestyle in retirement.

Of course, the above are just guidelines. Your annual savings rate may be higher or lower depending on when you want to retire, how you invest, and how you want to live in retirement.

For help in determining if you are on track for retirement, call a Fidelity Retirement Services Representa-

## Fidelity also provides helpful online resources:

**“RETIREMENT RULES OF THE ROAD”**— A series of Fidelity Viewpoints online articles that discuss four key goals to help you stay on track to retirement.

<https://www.fidelity.com/viewpoints/retirement/road-to-retirement>

**“RETIREMENT SAVINGS RATE” WIDGET** — An online tool that helps estimate what percentage of your income to consider aiming to save each year for retirement.

[https://www.fidelity.com/products/retirement/widget/xsave/retire\\_xsave.html](https://www.fidelity.com/products/retirement/widget/xsave/retire_xsave.html)

**“ARE YOU ON TRACK?”** — An online tool that helps estimate your “retirement savings factors” — how much of your salary you should consider aiming to save by specific ages.

[https://www.fidelity.com/products/retirement/widget/xfactor/retire\\_xfactor.html](https://www.fidelity.com/products/retirement/widget/xfactor/retire_xfactor.html)

tive at 1-866-84-UNION (1-866-848-6466), Monday through Friday, from 8:00 a.m. to midnight Eastern time. Employees with hearing or speech impairment can access our Retirement Services Representatives at 1-800-259-9743.

## Should I be saving more outside of the Plan? How much?



The general answer is yes. There are many reasons to save outside ▶

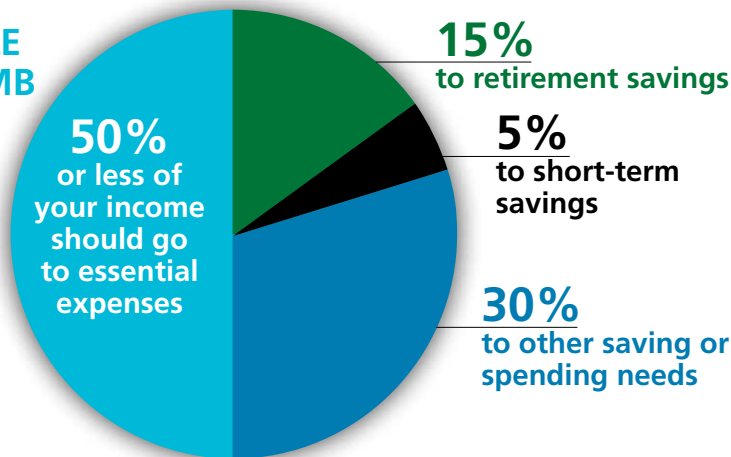
1. Fidelity's suggested total pretax savings goal of 15% of annual income (including employer contributions) is based on our research, which indicates that most people would need to contribute this amount from an assumed starting age of 25 through an assumed retirement age of 67 to potentially support a replacement annual income rate equal to 45% of preretirement annual income (assuming no pension income) through age 93. The income replacement target is based on the Consumer Expenditure Survey 2011 (BLS), Statistics of Income 2011 Tax Stats, IRS 2014 tax brackets, and Social Security Benefit Calculators. The 45% income replacement target (excluding Social Security and assuming no pension income) from retirement savings was found to be fairly consistent across a salary range of \$50,000–\$300,000, therefore the savings rate suggestions may have limited applicability if your income is outside that range. Individuals may need to save more or less than 15% depending on retirement age, desired retirement lifestyle, assets saved to date, and other factors.

Fidelity developed the savings rate targets through multiple market simulations based on historical market data. These simulations take into account the volatility that a variety of asset allocations might experience under different market conditions. Given the above assumptions for retirement age, planning age, wage growth and income replacement targets, the results were successful in 9 out of 10 hypothetical market conditions where the average equity allocation over the investment horizon was more than 50% for the hypothetical portfolio. Remember, past performance is no guarantee of future results. Performance returns for actual investments will generally be reduced by fees or expenses not reflected in these hypothetical calculations. Returns also will generally be reduced by taxes.

2. The 10x savings rules of thumb are developed assuming age-based asset allocations consistent with the equity glide path of a typical target date retirement fund, a 15% savings rate, a 1.5% constant real wage growth, a retirement age of 67 and a planning age through 92. The replacement annual income target is defined as 45% of pre-retirement annual income and assumes no pension income. This target is based on Consumer Expenditure Survey 2011 (BLS), Statistics of Income 2011 Tax Stat, IRS 2014 tax brackets and Social Security Benefit Calculators. Fidelity developed the salary multipliers through multiple market simulations based on historical market data, assuming poor market conditions to support a 90% confidence level of success.

These simulations take into account the volatility that a typical target date asset allocation might experience under different market conditions. Volatility of the stocks, bonds and short-term asset classes is based on the historical annual data from 1926 through the most recent year-end data available from Ibbotson Associates, Inc. Stocks (domestic and foreign) are represented by Ibbotson Associates SBBI S&P 500 Total Return Index, bonds are represented by Ibbotson Associates SBBI U.S. Intermediate Term Government Bonds Total Return Index, and short term are represented by Ibbotson Associates SBBI 30-day U.S. Treasury Bills Total Return Index, respectively. It is not possible to invest directly in an index. All indices include reinvestment of dividends and interest income. All calculations are purely hypothetical and a suggested salary multiplier is not a guarantee of future results; it does not reflect the return of any particular investment or take into consideration the composition of a participant's particular account. The salary multiplier is intended only to be one source of information that may help you assess your retirement income needs. Remember, past performance is no guarantee of future results. Performance returns for actual investments will generally be reduced by fees or expenses not reflected in these hypothetical calculations. Returns also will generally be reduced by taxes.

**ONE RULE  
OF THUMB**



of your Plan—emergency savings, college education for your children, home purchase, health care costs, augmenting your retirement plan account, and more. One rule of thumb is “50/15/5” where 50% or less of your income should go to essential expenses; 15% to retirement savings; and 5% to short-term savings. The remaining can be used for other saving or spending needs. However, each person’s needs, goals and finances are unique.

Fortunately, Fidelity has a useful online resource called Financial Basics that can help you build a solid financial foundation outside of your retirement plan account. Financial Basics covers key fundamental financial topics, such as: “Savings,” “Budgeting,” and “Debt Management” and is designed to help you easily get information to help you make more confident decisions. There are also online calculator tools so you can explore your own custom scenarios. Whether you need a refresher or are starting from scratch, the resources on Financial Basics can help you get—and stay—on track.

Visit Financial Basics at <https://communications.fidelity.com/wi/2015/backtobasics/>.



**What is a  
Roth IRA?**

A Roth IRA is an IRA (Individual Retirement Account) that offers federal tax-free growth potential and withdrawals, which have the potential to help minimize taxes and maximize retirement savings. With a Roth IRA, you contribute money that’s already been taxed (that is, “after-tax” dollars). Any earnings in a Roth IRA have the potential to grow tax-free as long as they stay in the account. Withdrawals of earnings from Roth IRAs are federal income tax-free and penalty-free if a five-year aging period has been met and the account owner is age 59½ or over, disabled, or deceased. Roth IRAs are not subject to minimum required distribution (MRD) rules during the lifetime of the original owner, so you can leave your assets in the Roth IRA where they have the potential to continue to grow.

With a Traditional IRA, contributions can be made on an after-tax

basis, or a pre-tax (tax-deductible) basis if certain requirements are met. Any earnings in the Traditional IRA are tax-deferred as long as they remain in the account. Withdrawals of pre-tax monies are subject to ordinary income tax when withdrawn. Beginning the year in which you turn age 70½, MRDs are required from Traditional IRAs. For both types of IRAs, distributions before age 59½ may be subject to both ordinary income taxes and a 10% early withdrawal penalty. For a detailed comparison, view the online Traditional vs. Roth comparison table at <https://www.fidelity.com/retirement-ira/ira-comparison>.

**What happens if  
I do not choose  
the investments  
for my account?**



Your Plan offers Fidelity Freedom K® Funds, which are designed for investors who want a simple yet diversified approach to investing for retirement. You choose the year you expect to retire and the fund that corresponds to that retirement year. Freedom K® Funds are professionally managed funds that will gradually adopt a more conservative asset allocation geared to your expected retirement date. In other words, the mix of investments included in your Freedom K® Fund becomes more conservative as your retirement date approaches and beyond. Funds are named to correspond to projected retirement years. For example, if you expect



FUND NAME	RETIREMENT DATE RANGE (assuming a retirement age of 65)	DATE OF BIRTH RANGE
Fidelity Freedom K® Income Fund	Retired	12/31/1940 and earlier
Fidelity Freedom K® 2010 Fund	2006–2015	1/1/1941–12/31/1950
Fidelity Freedom K® 2020 Fund	2016–2025	1/1/1951–12/31/1960
Fidelity Freedom K® 2030 Fund	2026–2035	1/1/1961–12/31/1970
Fidelity Freedom K® 2040 Fun	2036–2045	1/1/1971–12/31/1980
Fidelity Freedom K® 2050	2046–2055	1/1/1981–12/31/1990
Fund Fidelity Freedom K® 2060 Fund	2056 and later	1/1/1991 and later

to retire in 2030, you would choose Freedom K® 2030.

If you do not select investment options, your contributions will be invested in one of the Fidelity Freedom K® Funds with the target retirement date closest to the year you might retire, based on your current age and assuming a retirement age of 65, as determined by your plan sponsor.

Target date investments are generally designed for investors expecting to retire around the year indicated in each investment's name. The investments are managed to gradually become more conservative over time. The investment risks of each target date investment change over time as its asset allocation changes. They are subject to the volatility of the financial markets, including equity and fixed income investments in the U.S. and abroad and may be subject to risks associated with investing in high yield, small cap and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates.

The Plan offers other investment options. A full listing, fund descriptions and performance information can be found on NetBenefits® at [www.fidelity.com/atwork](http://www.fidelity.com/atwork).

### How do I reset my PIN?



You can call 1-866-84-UNION (1-866-848-6466) and a Fidelity Representative will assist you with resetting your PIN/password. Representatives are available Monday through Friday, from 8:00 a.m. to midnight Eastern time.

### Where can I get more help?



Help from Fidelity is as close as your phone. Fidelity's knowledgeable Retirement Services Representatives know the specifics of the Electrical Workers Local No. 26 Individual Account Plan and are ready to assist you. Call them for information about your investment options, for help finding an investment strategy that's right for you, or simply for answers about your plan. You can reach a Fidelity

Retirement Services Representative at 1-866-84-UNION (1-866-848-6466), Monday through Friday, from 8:00 a.m. to midnight Eastern time. Employees with hearing or speech impairment can access our Retirement Services Representatives at 1-800-259-9743.

**Before investing in any mutual fund, consider the investment objectives, risks, charges, and expenses. Contact Fidelity for a prospectus or, if available, a summary prospectus containing this information. Read it carefully.**

Investing involves risk, including risk of loss.

This document provides only a summary of the main features of the Electrical Workers Local No. 26 Individual Account Plan and the Plan document will govern in the event of any discrepancy. ●

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# Back Pain Can Keep You Grounded

Identify, understand and treat the pain.

Protect your back and take back pain seriously.

If you've never experienced back pain you might just be one of the luckiest people alive, and quite possibly superhuman! The rest of the population that has been stopped in its tracks from a pulled muscle, ruptured disk, or any one of many back conditions, knows just how delicate the back really is and how debilitating back pain can be.

Back pain can be degenerative—worsening over time—or acute—the result of an injury. Despite our best intentions to be careful while lifting, to ask for help to share the load or even to treat back pain as soon as it sets in, back pain seems to be a given in the construction industry. We ask our backs to do a lot; many times too much!

Back pain may include:

- Muscle pain
- Shooting or stabbing pain
- Pain that radiates down your leg
- Limited flexibility or range of motion of the back

Back pain lasting less than six weeks is considered acute and pain lasting more than three months is considered chronic. Acute and chronic pain may be caused by muscle or ligament strain, bulging or ruptured disks in the vertebrae, arthritis, skeletal irregularities such as scoliosis, or osteoporosis.

The natural reaction to back pain is most often to self diagnose, self medicate and minimize. That is, taking an anti-inflammatory, maybe applying some ice, and “getting right back into the game” so as to not miss any work or miss out on life. But, back pain is a real medical condition and deserves proper medical attention.

Let's face it, it's scary to think about back pain. We value our mobility and anything that compromises that freedom or jeopardizes it is frightening. However, treating back pain doesn't mean an express trip to the operating room. First you need to understand why you are in pain. In rare cases, back pain, especially coupled with bowel or bladder problems or fever; or following a fall, blow to the back or other injury, can indicate a serious medical problem.

If your pain does not improve with rest; spreads down one or both legs; causes weakness, numbness or tingling in one or both legs; or



is accompanied by unexplained weight loss, you need to see a doctor. Your doctor will likely perform blood and urine tests to determine whether your pain could be caused by an infection. If an infection is ruled out, and your pain is prolonged, you may be referred to a back specialist. Back specialists can include:

**Chiropractors:** Chiropractors do not prescribe medicine but use hands-on techniques to treat pain.

**Physiatrists or Rehabilitation Specialists:** Physiatrists diagnose and treat pain related to nerves, muscles, spinal cord, bones, ligaments, tendons and joints without surgery. Physiatrists typically treat the whole person, not just the problem area.

**Rheumatologists:** Rheumatologists treat back pain related to rheumatic diseases such as arthritis, gout and tendinitis.

**Orthopedic Surgeons:** Orthopedic surgeons treat the musculoskeletal system and use medicine, exercise and surgery as treatment options. Orthopedic surgeons often specialize in one area of the body such as foot and ankle, hip or knee or spine.

**Physical Therapists:** Physical therapists use massage, stretching, heat, ice and exercise to ease pain and improve mobility.

**Acupuncturists:** Acupuncturists insert thin needles into specific points of the body to stimulate chemicals that can help block pain signals. Acupuncture is used to treat many conditions, including low back pain, sciatica and osteoarthritis.

**Pain Medicine Specialists:** These specialists treat pain and create

pain management plans during all levels of care, including post surgery, and often serve as consultants to other physicians.

**Osteopathic Doctors:** These physicians are medical doctors but have extra training in the musculoskeletal system, particularly in hands-on manipulation of the musculoskeletal system. Osteopathic Doctors have a "D.O." after their name.



## Are You At Risk?

Some known risk factors for back pain include:

**Age:** Back pain is more common beginning around 30–40 years of age.

**Lack of exercise:** Weak, unused muscles in the back may lead to pain.

**Excess weight:** Excess weight puts a strain on your back.

**Diseases:** Some types of arthritis and cancer can lead to back pain.

**Improper lifting:** Use your legs and not your back to lift.

**Psychological conditions:** Depression and anxiety puts you at greater risk for back pain.

**Smoking:** Smoking prohibits proper nutrients from reaching the disks in your back.

A back specialist will try to determine where your pain is coming from and may order an x-ray, MRI (magnetic resonance imaging) or a CT scan. Such scans are typically reserved for chronic pain. The results of these scans will help chart your course of treatment to a pain-free, healthy back.

Many of these specialists work in partnership with each other, sometimes with one specialist diagnosing the pain and another one correcting the pain.

However, you can help yourself when it comes to preventing back pain. Be mindful of the ways in which you stand, sit and lift. If you must stand for a long period of time, try to place one foot on a low footrest to take some load off your back and be sure to alternate your feet. Sit in a chair with good lower back support, armrests and a swivel base; keep your knees and hips level; change your position frequently; and consider placing a pillow at the small of your back. If possible, avoid heavy lifting or find a partner, or at the very least be sure to bend only at the knees with your back straight, letting your legs do the work, not your back.

There is no quick fix for back pain and, despite the myriad products lining the shelves of stores, no cure-all or one-stop device to prevent back pain. Protect your back and take back pain seriously. And, remember, if you injure your back on the job, or any other part of your body for that matter, be sure to report that injury to your employer (for workers' compensation consideration) as well as to the EWF immediately. ●

# Vitamins and Sup More Hype than

**If you are like 40 percent of Americans, you take or have taken daily multivitamins. The vitamin and supplement industry is a \$20 billion—yes, billion—industry. However, many in the medical community believe it's an industry built on myth, and studies are supporting this notion.**

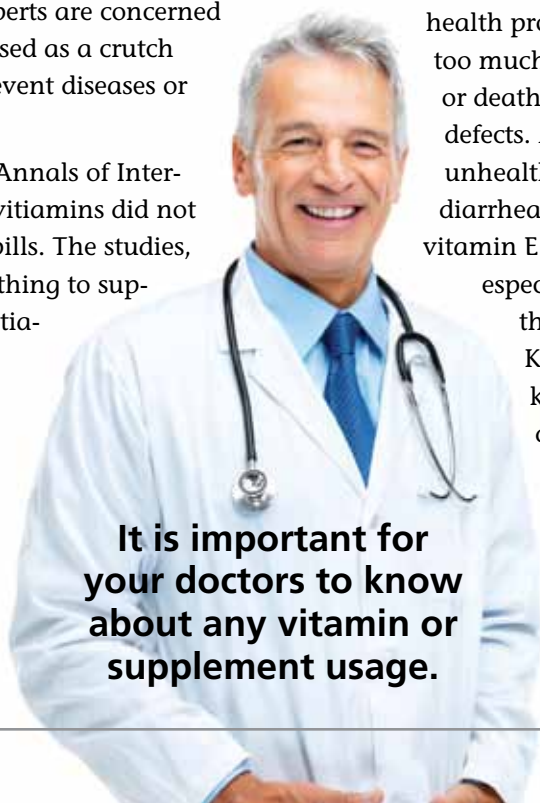
Those who question the effectiveness of multivitamins are doing so in regards to multivitamin use in otherwise healthy, nourished people. Those who are malnourished or have a nutritional deficiency are believed to benefit from multivitamins. But, for the majority of the population, experts are concerned that multivitamins are being used as a crutch or even as a “magic pill” to prevent diseases or prolong lifespan.

Three studies published in the *Annals of Internal Medicine* found that multivitamins did not work any better than placebo pills. The studies, each 12-years long, showed nothing to support the idea that daily multivitamins ward off heart problems, common cancers and memory loss or increase life span, as many multivitamin users believe and the vitamin industry asserts. Most importantly, the studies prove what all of us should know: Vitamins

can't and won't be a replacement for healthy habits such as exercising and eating a healthy, balanced diet.

In fact, vitamins and dietary supplements can carry with them very serious risks. You can actually overdose on vitamins, which can result in serious health problems or even death. For example, too much vitamin A can lead to liver failure or death and pregnant women may risk birth defects. An overdose in vitamin D may cause unhealthy weight loss, bone pain, vomiting, diarrhea and muscle problems. An excess of vitamin E can increase the risk of bleeding, especially for those already taking blood thinning medication, too much vitamin K could be dangerous for people with kidney or liver disease, an iron overdose could damage organ function and too much calcium, commonly taken by women for bone health, can cause kidney stones.

It is important for your doctors to know about any vitamin or supplement usage.



**It is important for  
your doctors to know  
about any vitamin or  
supplement usage.**

# Supplements: Help?

ment usage (brands and dosage) as they can also have some serious adverse reactions and interactions with prescription medications.

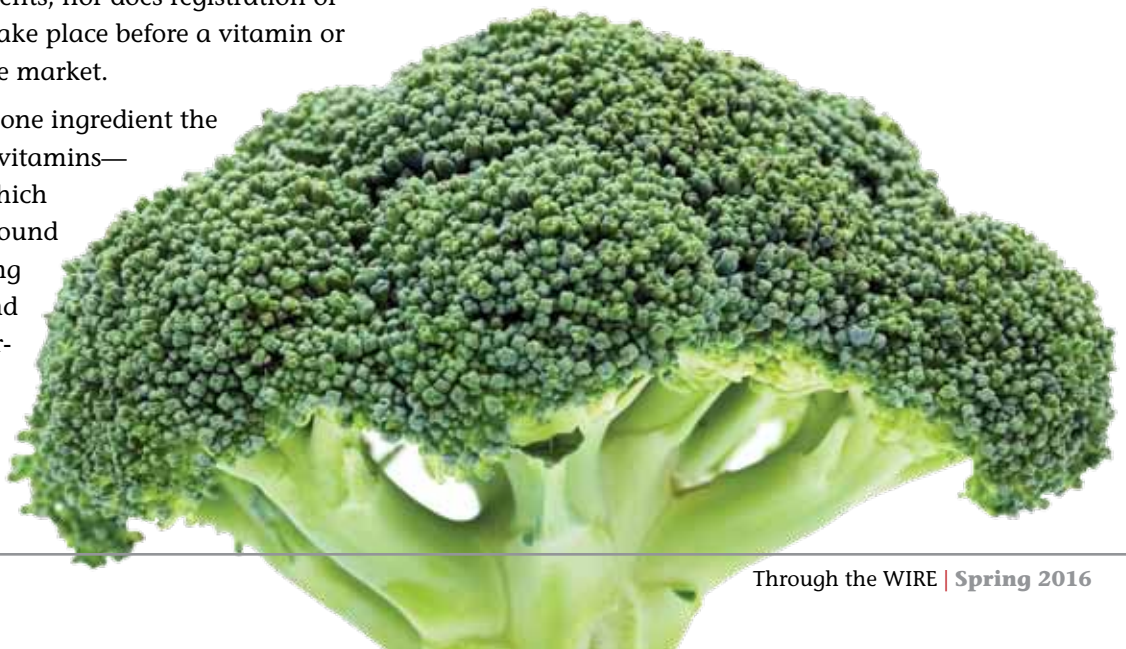
Unfortunately, regulation of the vitamin and supplement industry seems to fall in a “gray” area. Surprisingly, the FDA does not require warning labels on supplements unless the supplement contains iron, which could lead to fatal poisoning in children. While some companies choose to put warnings on their packaging anyway, Consumer Reports found major inconsistencies across those labels with some only warning about unspecified drug interactions or taking while pregnant, some only warning about taking vitamins with a prior medical condition, and others only warning about possible side effects but not stating specifically what those effects could be. Additionally, the FDA does not ensure potency, purity or biologic activity of the ingredients in supplements, nor does registration or clearance by the FDA take place before a vitamin or supplement goes on the market.

Currently there is only one ingredient the FDA has banned from vitamins—ephedrine alkaloids, which used to be commonly found in supplements claiming to aid in weight loss and proved to cause dangerous side effects including death. However, some supplement

labels bear the USDA “organic” seal duping consumers into believing the product is all natural and therefore safe, yet the FDA says that many products bearing that label only contain synthetic copies of botanicals and were still produced in a lab.

The bottom line is that generally healthy individuals do not need vitamins or supplements to improve overall health and reduce the risk for illness. The only “magic” you need is to:

- Eat a diet low in added sugars, processed foods and saturated and trans fat
- Eat lots of fruits and vegetables, whole grains, lean protein and low-fat dairy
- Maintain a body mass index close to 25 kg/m<sup>2</sup>
- Avoid tobacco
- Exercise most days of the week ●



## All eyes will be on Brazil this summer as the South American nation hosts the Summer Olympic Games.

But, right now, all eyes are on the news as South America and areas of the Caribbean are facing what the World Health Organization has called a “public health emergency”—the Zika virus. Zika has travelers and even many of the Olympians themselves concerned about overseas travel to these regions of the globe.

The discovery of Zika serves as a reminder to all that travel overseas requires more than just proper clothes and a passport, but also proper planning to protect your good health. Changes in climate, general vaccination of the host population, and hygiene can all affect a virus’s ability to spread. And, our ability to easily travel to and from any part of the world, makes it possible for a foreign virus to travel from continent to continent via human carriers.

While all of this sounds like enough to cancel that dream vacation abroad, the truth is that healthy individuals and those who do not fall into high risk categories can still travel safely overseas with a little advanced planning.

# Safe Travel Begins Before You Leave Town

The very best resource for anyone planning overseas travel is the Center for Disease Control’s website at [www.cdc.gov](http://www.cdc.gov). Before you pack that new bathing suit or those hiking boots, visit the CDC’s website to learn more about the region in which you are planning to travel.

Under the pull-down menu titled “Traveler’s Health,” you can scroll through an alphabetical list to find the country or countries you plan to visit and learn which specific vaccines the CDC recommends prior to travel. In some cases, the CDC’s recommendations are routine vaccinations most Americans receive anyway as part of their regular health care routine. The same pull down menu also

provides an online clinic directory to help you find a clinic or medical professional that specializes in travel medicine. The directory can be sorted by country, state and even city. Mobile apps for both Android and Apple devices can also be found in this location of the CDC’s website to help you store travel documents, customize a packing list, keep a record of your immunizations and medications, and even help you navigate your food and drink choices while traveling to avoid...uumm...let’s just say “stomach upset.”

Your health benefits through the EWTF cover most vaccinations needed for travel outside of the U.S. After all, it is our goal to always protect your good health. Furthermore, should you fall ill while traveling abroad and need to seek medical care in a foreign country, the EWTF will reimburse you for the medical treatment you received while traveling. It would aid in this process if all bills were documented in U.S. dollars with a clear explanation, in English, of the care received. If charges are not presented in U.S. dollars or the explanation of treatment is not clearly understood, the EWTF will do its best to convert the charges to U.S. dollars and understand the services rendered in order to provide reimbursement.

Now, you have some packing to do! Plan, prepare and travel on! ●

## Vaccinations may be the first thing you need to pack if traveling outside the States.



Join Us for a

# Healthy Good Time!

Run, jump, skip or walk on in to the EWTF Health Fair pavilion at the Local 26 picnics this summer. You'll be greeted by exhibitors, many of whom are our valuable health plan partners, who will help you get a handle on getting healthy.



Our 9th Annual EWTF Health Fairs will be held:

**Saturday, June 18, 2016**

11 a.m. – 3 p.m.

Signal Bay Water Park  
Manassas, VA

**Saturday, August 6, 2016**

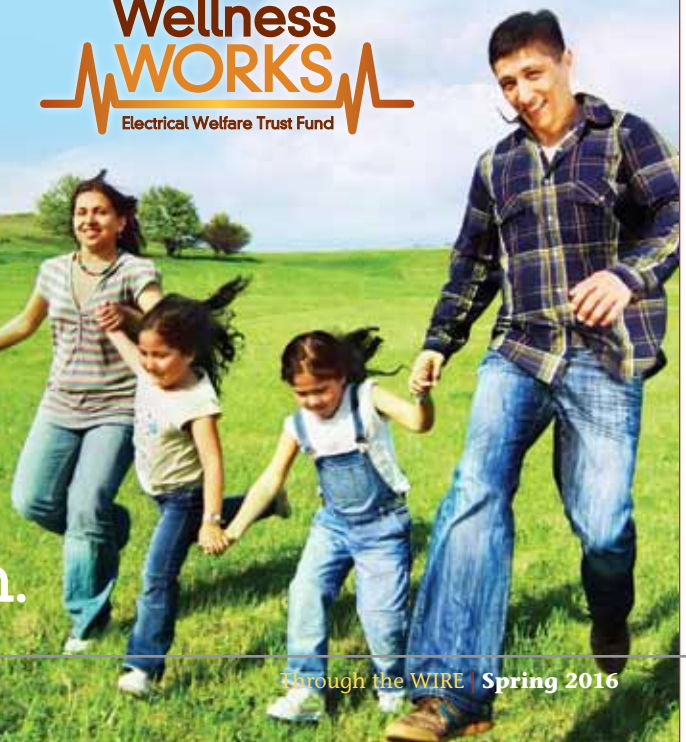
11 a.m. – 3 p.m.

Camp Letts  
Edgewater, MD



**Wellness  
WORKS**  
Electrical Welfare Trust Fund

Run, jump,  
skip or walk  
on in to the EWTF  
Health Fair pavilion.



# Just So You Know...

## New Member Portal Keeps You Up to Date, Answers Your Questions

The new member portal is up and running for all members and their families to easily, quickly and securely review their benefits information online from a smartphone, tablet or PC. The member portal offers access to such information as work history, health claims, eligibility and more. All you need to do is create an account!

Creating an account is easy and only requires a few pieces of information. You can sign up on your own at your convenience by clicking the quick link on the EWTF.org webpage.

So far about 500 members have signed on and are enjoying easy access to their benefits information. Are you one of them?



## Smile!

Your pearly whites are now covered by Cigna Dental. Effective March 1st, EWTF switched dental care providers from OneNet PPO Dental to Cigna Dental PPO. You will notice very little, if any, change to your dental health coverage. Cigna will provide all of the same benefits our members have come to expect and trust, and members will still be able to search for participating providers via Cigna Dental's quick link on our EWTF website—[www.ewtf.org](http://www.ewtf.org). You can also look up providers on Cigna's website at [www.cignadentals.com](http://www.cignadentals.com), or call their customer care group at 1-800-797-3381.

## Hello, Are You There?

Conifer Health, our disease management program provider, has been trying to reach out EWTF members challenged by certain health conditions, such as diabetes, asthma, heart disease and high blood pressure, to help them navigate their health care options and create an action plan that will put them on a path to living their healthiest life possible. But...

Conifer's efforts have frequently been met with unanswered calls or calls not being returned.

The Disease Management Program is one of your EWTF benefits! The program—completely confidential and free of charge—is there to help you and answer any questions you may have. The program is staffed by health care professionals and participation in the program means that you will be assigned your own personal health nurse available to answer (by phone) any of your questions. It's like receiving concierge health care!

All you need to do is answer the phone or return the call when Conifer calls. It is in your best health to take advantage of this unique and personalized service.

## NEW ID CARDS ARE OUT

Have you been carded? That is, have you received your new EWTF ID card? All members should have received their ID card in the mail by now. These cards contain the information for your new dental coverage with Cigna. If you are still waiting on yours, contact the Fund Office at 301-731-1050 to inquire.

## Attention Medicare-Eligible Members and Dependents!

As a reminder the EWTF now uses Silverscript Insurance Company, a subsidiary of CVS Health, as our prescription drug coverage plan for all Medicare eligible members and dependents. This change became effective January 1st and took place automatically—no forms needed. The benefits under Silverscript are comparable, if not exactly the same, as the benefits our members have always enjoyed. Silverscript, which falls under a new program created by the federal government, will afford the EWTF a huge cost savings. If you should have any questions, please contact the pharmacy benefit resource at the EWTF office at 301-731-1050.

## Buyer Beware!

It appears that some surgical centers are still overcharging for services rendered. As reported in the Summer 2013 *Through the Wire*, surgical centers have the freedom to bill at will, but some are billing at triple or even quadruple the rate that would be deemed usual and customary. When you are paying for surgical fees, the costs above and beyond what is covered by our plan could be financially devastating. Once you have signed paperwork agreeing to the services and services are rendered, there is nothing the Fund Office can do to reverse or lower the surgery center's charges.

Before agreeing to any procedure, be sure to get, in writing, what the charges will be. If you are unsure how much of those charges will be covered by the EWTF, supply the Fund Office with a detailed statement from the surgical center, including the coding, procedures, and costs. The Fund Office will attempt to determine if the fees are reasonable. Know before you go and don't let yourself be surprised!



## BHS Online Revamped

Business Health Services (BHS) has completely redesigned its website to be more user friendly. The services are still the same, and just as comprehensive, but now it's easier to find the help you or your family may need. The website even has a member portal so you may keep track of your use of BHS and custom-tailor your BHS experience to fit your personal needs and goals. The member portal requires a log-in ID and, of course, all information remains confidential.

Don't forget that BHS is a benefit available to all Local 26 members, their family members and even anyone residing in the same home as a member. BHS is free of charge, completely confidential, and staffed by professionals who are available 24-7 to help you navigate life and work events.





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# 2016 National Health Observances

April

April is Alcohol Awareness Month. Use this month to raise awareness about alcohol abuse and take action to prevent it, at home and in the community.

May

May is National Physical Fitness and Sports Month. Spread the word about the benefits of regular physical activity for people of all ages and body types. May is also Melanoma/Skin Cancer Detection and Prevention Month. Skin cancer is the most common type of cancer in the U.S. but it can almost always be cured when it is detected and treated early.

June

June is National Safety Month. Take this month to learn more about safety issues such as prescription pain killer abuse, transportation safety, ergonomics, emergency preparedness and slips, trips and falls.