

Vol. 5, No. 2, Summer 2015

Through the

LOCAL 26 IBEW-NECA JOINT TRUST FUNDS

WIRED

Family, work, school...

Americans
are **UNDER
PRESSURE**

and it's taking
a toll on our
good health.

ALSO INSIDE:
**Survivorship
Planning**



Dear Participant,

It's summertime, and as the saying goes, the living is easy! Or at least we should all be striving to live that peaceful, carefree lifestyle that has become synonymous with summer. You know what I mean—spending more time with family and friends, getting outside more, enjoying fresh and healthy summertime foods, and just slowing things down and enjoying ourselves.

However, Americans across the board seem to have forgotten how to live a life they can enjoy. Instead, time with family and friends has been replaced with more time on the clock at work. Enjoying the outdoors more has been replaced with tackling a mile-long to-do list that has you driving from store to store. Enjoying healthy summertime foods has been replaced with fast food restaurants and even faster frozen meals. It's a life we can't slow down but it's also a life that's taking a toll on our collective good health.

I encourage you to set at least one goal for yourself this summer and put that easy living within reach. Maybe you'll set a goal of taking a walk after work with a family member or friend. Maybe you'll set aside one day of the weekend as your personal fun day—no chores or work allowed. Or perhaps you'll pledge to eat more healthy meals each week that include the bounty of in-season vegetables or fruit.

Don't let life pass you by. Put in a quality eight hours of work each day but be sure to also get in some quality time for you. Strive for a life well lived!

Yours in good health,



Peter Klein
Fund Manager

CONTENTS



- 3 Stress is Putting Us Under Pressure
- 9 Kids and Stress
- 10 Disease Management Program
- 11 Healthy Moves
- 14 Estate Planning

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<http://www.ewtf-wellnessworks.org>



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UNDER PRESSURE!

Take control and don't let stress take a toll on your health and happiness

Find someone who says that they have never experienced stress and that person must not have a job or a family, own a home or other property, or ever have gone through any sort of life change, negative or positive. The truth is that no such person exists.

Stress is something every single person feels at some point in their lifetime. It is something that we can all relate to yet it's different for everyone. Stress triggers are different for everyone and everyone responds differently to stress. The funny thing about stress is a little of it can be good for you but too much can wreak havoc on your health. This is what makes stress so challenging to address, particularly from a wellness perspective.

According to the American Psychological Association, 75-90 percent of all physician visits are for stress-related ailments and complaints. Stress is also linked to the six leading causes of death—heart disease, cancer, lung ailments, accidents, cirrhosis of the liver, and suicide. The Occupational Safety and Health Administration (OSHA) has even declared stress a hazard in the workplace.

It's not surprising that stress is such a powerful force in everyone's life given the fast-paced, competitive world we are living in, and that's to say nothing of the many things that are not in our control such as

illnesses, death, natural disasters and even changes in the economy that may affect our job stability. A study conducted last year by the American Psychological Association's American Institute of Stress found the top causes of stress in the U.S. to be job pressure, money, health, relationships, poor nutrition, media ▶

Men and women are not the same when it comes to stress. Studies have shown that women are more likely than men to experience the physical symptoms of stress. Men and women also cope with stress differently; women tend to take care of those closest to them and draw support from friends and family while men are more likely to have the flight or fight response and escape stress with a relaxing activity or other distraction.



overload and sleep deprivation. Not surprising, money and work were cited as the leading causes of stress by 76 percent of those who participated in the study. One third of the participants said that their jobs interfering with their personal or family time is a source of stress, and one third said that they are “always” or “often” under stress at work. About half of the study’s participants said stress caused them to fight with people close to them and about half said that stress has a negative impact on their personal and professional life.

Stress is the brain’s response to any demand. This demand may be short-term or long-term so the stress you feel may last a long time or just a few minutes, depending on the situation, and the stress you feel may be intense or manageable or may even feel a little exciting. The stress you might feel while planning a wedding is different from the stress you would feel from navigating a loved one through a serious illness and different from the stress you might feel while watching a scary movie. All three scenarios are quite different, yet each is stress inducing.

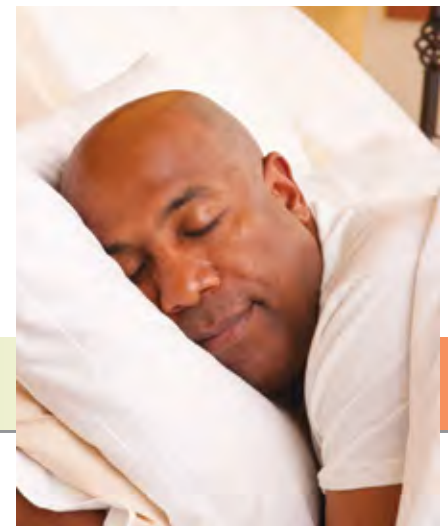
If stress is a reaction to a negative situation and has been found to have negative effects on good health, how can even a little of it be good for us? We’ve all heard stories about people who have found superhuman strength to move a car off a trapped person or rescue someone from a burning building. These intense, short-term situations call upon stress to kick us into life-saving mode. Our pulse quickens, we breathe faster, our muscles tense up and our brain uses more oxygen, all to fight for survival. In this short-term situation, stress can even boost the immune system.

However, the reverse holds true when it comes to chronic stress—

the kind that is derived from long-term situations. Chronic stress usually comes from the pressures of work, family, and other daily responsibilities; sudden negative change such as loss of a job, divorce, or illness; or traumatic experiences from a major accident, war, or natural disaster. With chronic stress, your immunity is lowered and your digestive, excretory and reproductive systems are compromised.

Some common signs of stress include:

- Not eating or eating too much
- Feeling like you have no control
- Needing to have too much control
- Forgetfulness
- Headaches
- Lack of energy
- Lack of focus
- Trouble getting things done
- Poor self esteem
- Short temper





The measurable effects of stress include:

- Mental health disorders
- Obesity
- Heart disease
- High blood pressure
- Abnormal heartbeat
- Menstrual problems
- Acne and other skin problems
- Digestive disorders
- Headaches
- Sleeplessness

- Trouble sleeping
- Upset stomach
- Back pain
- General aches and pains

The challenge for doctors is that unlike most health-related issues, you can't see stress or diagnose it

with an x-ray or blood test, and there really is no way to determine the exact amount of stress a person is under and whether that stress is too much for that person to bear. Doctors can only diagnose stress by the effect it has on the body.

Stress and its effects are up to each individual to manage. First and foremost, if your stress becomes more than you can bear, you cannot cope, have suicidal thoughts or are turning to drugs and alcohol to cope, seek help from a mental health provider immediately. Many ▶

Channel Your Stress Into Healthy Behavior

We've all heard the saying that when life gives you lemons, make lemonade. You can apply that same idea to stress. When life gives you stress, turn that stress into positive, healthy behavior.

Exercise is not only good for your overall health, including weight management; it's good for your mood. Studies have shown that physically active people have lower rates of anxiety and depression which are common side effects of stress, than sedentary people. Exercise releases endorphins that elevate mood, which is why runners often talk about a "runner's high." And, there is nothing bad for you about exercise. It's a great way to expel frustration and redirect your thoughts and focus towards something positive and healthy.



Healthy eating is another way in which you can keep your stress in check. Many believe that stress is best cured in the kitchen. And for still others, stress results in a lack of eating. Some people eat, mostly in excess, when they are stressed while others can't stomach a morsel of food. Neither approach is healthy. Overeating or

eating junk calories results in weight gain and other conditions related to poor eating, while abstaining from food altogether will drain you of the nutrients and energy you need just to get through your day, let alone the energy you need to face your stress.

Food, or the lack of food, will not make your stress go away; but compromising your health through poor eating habits will most certainly add to the list of things that are causing you stress.

people, however, find success in managing their stress by following some proven strategies.

Identify what's causing your stress. When you recognize that you are feeling stressed, write down the cause, your thoughts and your mood. This will help you better understand what triggers stress for you and will help you eliminate tasks or situations in the future that you know will cause you stress. You may need to learn to say no to new tasks or requests for your time if you are feeling overloaded. And, be sure to give yourself credit at the end of the day for all that you *did* accomplish rather than dwelling on the things that did not get done.

Build strong relationships. Hostile relationships can cause changes in stress-sensitive hormones but positive relationships

can serve as a support system when you need it. Don't be afraid to reach out to family and friends and let them know that you are going through a tough time. They may be able to offer you help, ideas, or even a fresh perspective on what's causing you stress.

Walk away when you are angry. Put some time and space between you and a stressful situation. Count to 10 and re-evaluate how you are feeling. Walking away gives you time to think before you react to a stressful situation. This is especially true with stressful situations on the job and in your family life. What's more, walking is a form of exercise and exercise increase the production of endorphins, your body's natural mood booster.

Rest your mind. We've all lain awake at night, when the house is



quiet, obsessing over thoughts and worries, but this gets in the way of getting a healthy night's sleep and can result in a host of other health problems. Set yourself up for sleep success by reducing caffeine consumption, removing distractions such as TVs and computers from your bedroom, and going to bed at

Don't Medicate to Alleviate

Drugs and alcohol only mask the symptoms associated with stress



Prescription drug use to combat such things as anxiety, depression and sleeplessness, all of which can be side effects of stress, seems to be at a fever pitch. Valium, Xanax, Zoloft, Lexapro, and Ambien have become household names. And, while they certainly have an important place in the treatment of mental health issues, they can be dangerously masking the symptoms of stress so much so that they prevent a person from facing their problems directly.

The same holds true for alcohol use. Alcohol—always available, inexpensive, and socially accepted—is a common way for people to deal with stress. We see it everywhere, among our social circles and even on TV. In fact, people

are often encouraged to have a drink to calm their nerves. But, something moderate and pleasurable can become excessive, especially when it dulls your worries quickly and inexpensively. In fact, recovering alcoholics often cite stress as the number-one reason for relapse.

Drug (illegal and prescription) and alcohol use can create other health issues that ironically can pile on even more stress, since drugs and alcohol have their own unique and potentially dangerous side effects. Additionally, drug and alcohol use has been linked to unhealthy sedentary behavior and overeating, not to mention a strain on healthy relationships with family, friends and coworkers.

the same time each night. A well-rested mind is better able to tackle life's stresses.

Listen to your body and take good care of it. Be sure to get regular check ups and screenings to stay on top of your good health and possibly head off serious medical conditions. If your body



is showing any of the signs of stress—difficulty sleeping, increased alcohol or drug use, depression, low energy, etc.—pay attention, slow down, and work on minimizing your stress.

Get help. Mental health professionals can help you navigate your stress and develop individualized coping techniques that work best for you. EWTF participants, their family members and anyone residing with them also have Business ►

Working On Stress While Working Under Stress

For most people, working is not optional. We need money to live and we need a job to make money. So when your job causes you stress, it's not an option to just say no and walk away. And, even the greatest, most fulfilling of jobs creates stress. So we all need our jobs and jobs create stress. Sounds like we have no choice but to live with job stress, huh?

The answer is both yes and no. Yes, job stress is inevitable. It comes with the territory of taking on responsibility, working with other people, following the guidelines of an employer, etc., but the answer is also no because everyone has a choice in how to deal with job stress.

Job stress results from a perception of low reward, a hostile work environment, worry about a particular project, feeling unfairly treated by a supervisor or co-workers, long hours, and/or taking on more than you can handle in the hopes of being promoted. It usually results in burnout and emotional exhaustion that includes a negative attitude toward yourself or others that could even jeopardize your good standing with your employer, to say nothing of the likelihood for depression.

Since you can't just avoid work, it is paramount that you create strategies to help you cope with job stress.

- Make the most of workday breaks. Try not to talk about work during your breaks. Talk a walk during your breaks instead of getting coffee or just sit quietly with your eyes closed to enjoy 10 minutes of personal time.
- If you feel angry walk away and “cool down” for a few minutes. Come back to the situation with a fresh perspective.
- Set reasonable standards for yourself and others and don't expect perfection.
- Talk to your employer about your job as your perception of your job may not be in alignment with your employer's expectations of you.

Don't forget that weekends and vacations are important to your well being and satisfaction on the job. Cramming a dozen things into one weekend does not afford you an opportunity to relax before another challenging workweek

begins. Similarly, vacations afford you the opportunity to leave work behind and pursue the things that make you happy—spending time with family and friends, traveling, pursuing a hobby, or just focusing on yourself for a little while.



Health Services (BHS) to turn to for help 24 hours a day, seven days a week. BHS is staffed by counselors who can offer advice over the phone in the comfort of your

home. It's confidential and free of charge.

Remember, stress does not discriminate. It affects men and women, the young and old, all races and

ethnicities. It knows no socio-economic boundaries and will come and go throughout your life. Stress isn't going anywhere so it is up to you minimize it and manage it so it doesn't control your life. ■

Business Health Services (BHS) can be an important tool to help you navigate stress and minimize any negative effects it is having on your life. Call BHS, 24 hours a day, seven days a week at 800-765-3277.



East Meets West In Managing Stress

the rage in popular mainstream culture today, it has actually been in practice in India for over 5,000 years. Yoga builds strength and flexibility through purposeful movement and careful breathing. It is beneficial to learn yoga through a class but once you learn the movements, yoga can easily be performed at home.

Guided imagery relies on visualization and mental imagery to place you in a more peaceful state of mind. It's like imagining yourself in your favorite or most peaceful place—a beach, a rainforest, for example—and allowing yourself to be in that place for a period of time. Guided imagery is believed to “reduce blood pressure, lower cholesterol and glucose levels in the blood and heighten short-term immune cell activity.”

Deep breathing exercises promote breathing from the diaphragm for deeper, more controlled breathing.

For relaxation and meditation techniques to work they must be practiced regularly. Many people quit these techniques claiming that they aren't working before giving the techniques the opportunity to be effective. Since there is no cost to these techniques, they are non invasive and they can be done in the comfort and privacy of your own home, you really have nothing to lose by trying them. And, you just may have everything to gain!

Yoga Journal magazine has a lot of valuable information about yoga and meditation to get you started on a peaceful journey. Visit www.yogajournal.com to learn more.

Two of the most widely embraced coping strategies for stress require little more than a quiet space and some time to yourself. Relaxation and meditation are believed to be highly effective at calming nerves and centering one's focus. Relaxation and meditation in the forms of yoga, guided imagery and deep breathing have been practiced in Eastern cultures for centuries.

Meditation is the practice of living in the moment and letting go of worry. It can be practiced through chanting, deep breathing or mantra techniques, which is the repetition of certain phrases that express your basic beliefs. Experts recommend meditating for about 20–30 minutes a day, which may seem like a long time in the beginning. It may also be difficult to completely clear your mind at first but with some training, meditating will feel easier and more natural and you will complete it feeling peaceful and content.

Yoga takes meditation one step further by combining meditation with physical exercise. Although yoga seems to be all

KIDS ARE STRESSED-OUT PEOPLE TOO

We often hear the saying, “Oh to be a kid again...” in reference to a seemingly care-free, worry-free life. As adults who deal with life’s daily stresses or even more serious forms of stress, we think it might be nice to be a kid again without a care in the world. But, kids, particularly teens, face a variety of stress all their own, especially in today’s social media-driven, competitive environment.

All of the emotions that come with stress— anxiety, withdrawal, aggression, physical illness, and poor coping skills that can lead to drug and/or alcohol use—affect kids as much as they do adults. Sure our worries may be different, but a kid’s response to stress is every bit as real and serious as an adult’s.

A study by the American Psychological Association found that 40% of teens feel irritable or angry because of stress and 36% feel anxious. The study also found that teen stress was significantly greater during the school year.

While kids do not typically have job-related stress, their stress may come from:

- ★ School demands
- ★ Negative thoughts and feelings about themselves
- ★ Changes in their bodies
- ★ Problems with friends and/or peers at school
- ★ An unsafe living environment/neighborhood

- ★ Separation or divorce of parents
- ★ Chronic illness or severe problems in the family
- ★ Death of a loved one
- ★ Moving or changing schools
- ★ Taking on too many activities or having too high expectations
- ★ Family financial problems

Unlike previous generations, today’s kids don’t get a break from the pressures of school and friends because social media like Facebook, Twitter, Instagram, and Snapchat keeps kids constantly connected. When a child gets a bad grade on a test, there’s no escaping it as friends are posting on social media about their own perfect score. Kids also post about every party, social event, and gathering they attend with friends, leaving others feeling left out.

And don’t forget about the effect video games are having on today’s kids. Intense video games raise stress levels as kids have the ability to compete with their friends (even remotely) or compete with someone half a world away via the Internet. Video games are so realistic that the characters and action transport kids’ minds into thinking they themselves are the action figure fending off a bevy of enemies.

Parents should be mindful of the stress their kids are under via academics, in their social life and through extracurricular activities.



Despite some parents’ best intentions of providing their children with every opportunity to explore their interests, kids can be overloaded with activities and those activities could actually cause stress.

Stress in teens can be mitigated in the same ways it can be in adults.

- ★ Exercise and eat regularly
- ★ Avoid excess caffeine intake
- ★ Avoid illegal drugs, alcohol and tobacco
- ★ Learn relaxation techniques (yoga, meditation, deep breathing)
- ★ Develop assertiveness training skills
- ★ Rehearse and practice situations which cause stress
- ★ Learn coping techniques such as breaking large tasks into smaller, more attainable tasks
- ★ Decrease negative self talk
- ★ Stop demanding perfection from yourself and others
- ★ Take a break from stressful situations
- ★ Build a network of friends who support you and help you cope in a positive way
- ★ Seek help from a professional if necessary

Kids often tend to be poor communicators so it is important that parents, other family members and friends speak up when they notice someone feeling the negative effects of stress. Many experts believe that if kids adopt bad habits for dealing with stress now, those habits will carry over into adulthood.



EWTF'S DISEASE MANAGEMENT PROGRAM

Personalized Service for Our Members

IMPROVING YOUR HEALTH THROUGH DISEASE MANAGEMENT

Teamwork is the key to good health, and EWTF would like to introduce a new member to your team: your own personal health nurse. If you participate in the Disease Management Program, you will be assigned a nurse to help you set goals, build good habits and guide you through the health system in the most efficient way possible. Your nurse will work with you (by phone) and your doctor to ensure you get coordinated, cost-effective and high-quality care.

YOUR PERSONAL HEALTH NURSE PROVIDES SUPPORT, COORDINATES YOUR CARE

Your personal health nurse is available to help you and your family better understand your health needs and work with your physician(s) to efficiently manage your care and support you as you work to manage your health.

A Go-To Resource You Can Trust

Your nurse can help answer your questions between doctor visits, explain diagnoses and explore different community resources with you. All nurses providing care are registered nurses with diverse clinical backgrounds.

Coordinating Your Care

Working with your physician, your personal health nurse helps to veri-

fy that your information is accurate and up-to-date. In the event you are seeing more than one doctor, your nurse will make sure all of your doctors have the latest information about your health and care. This coordination can make diagnosis and treatment more accurate, more effective and less expensive for you.

It's Confidential!

The program is completely confidential and compliant with HIPAA regulations. All data is screened by a third-party and your employer will not see or have access to your personal information.

HOW TO GET INVOLVED

You or your covered dependent may be eligible to participate in the Disease Management Program if you are enrolled in an EWTF medical benefits program and have:

- a health condition that places you at a high risk for developing more serious health conditions;
- a chronic health condition that needs to be managed; or

The Disease Management Program is a voluntary, confidential program provided at no cost to help employees and their families with complex healthcare needs or various health conditions (like asthma, diabetes or heart disease). EWTF has partnered with the Conifer Disease Management Program to provide these services.

- an acute health episode, and would like a personal health nurse to help you navigate the health system.

You may join the program in one of two ways:

- 1 **Receive an invitation.** If you are invited, you will receive a call directly from a Conifer Disease Management nurse to discuss the program and your health care needs.
- 2 **Contact a Conifer personal health nurse.** If you have a chronic condition or high-risk health issues and think you may qualify for the Disease Management Program, you may contact one of the personal health nurses by calling 1-800-459-2110. Be sure to identify yourself as a member of the EWTF. ■




Take a Stand to Protect Your Health

You might not want to sit down for this: According to a new study in the *Annals of Internal Medicine*, sitting for long periods of time can lead to premature death. Similar studies have been published in the *American Journal of Preventive Medicine* and in *Mayo Clinic Proceedings*.

All of the studies suggest that sedentary behavior can lead to an increased risk for obesity, heart attack, cancer, and Type 2 diabetes. In fact, sitting for eight to 12 hours or more a day was found to increase the risk for developing Type 2 diabetes by 90%. Physical inactivity is so dangerous that the World Health Organization has labeled it as the fourth-leading risk factor for death for people all around the world.

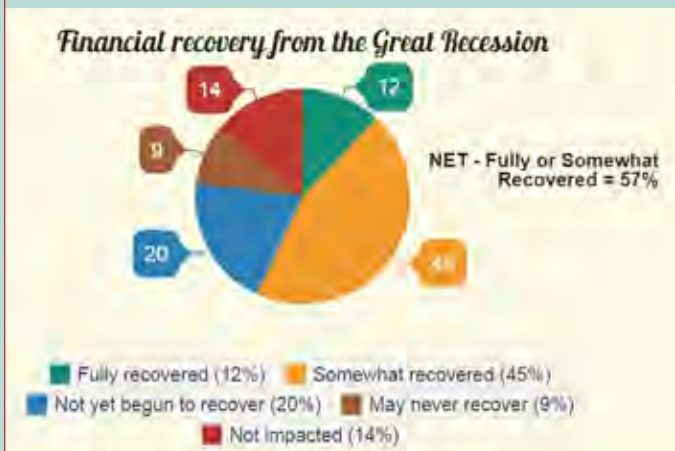
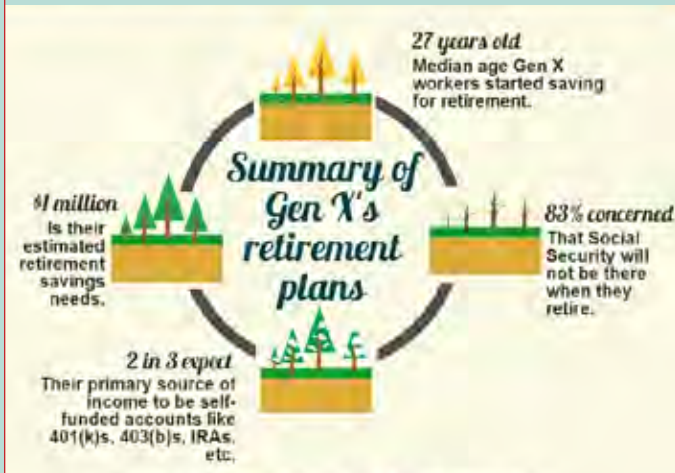
Although, given the nature of construction work, few Local 26 members sit for long periods of time during the work day, many other EWTF participants work in professions that are performed in an office setting that requires long hours spent sitting at a desk. But, it's not just your time spent sitting at work that can have an impact on your health; time spent sitting around on your days off can have an impact too. Working out



regularly does not cancel out the harmful effects of hours of inactivity. An hour at the gym is not a pass for you to lounge in front of the TV for hours on end. That doesn't mean you should throw in the towel on your exercise routine though. Exercising is important and lowers the impact of sedentary behavior but you still need to get up and move throughout the day. Unfortunately, lounging on the couch, or even sitting at a desk all day long, can also sometimes lead to other unhealthy behaviors like mindless eating or overeating.

For those who work at a desk all day long, it is important that you take regular breaks and move around. You might even want to set an alarm on your watch or smartphone to take a break. Take the stairs instead of the elevator, take a walk at lunch, walk around while talking on the phone instead of sitting, or try a standing desk, if possible. And when you're home watching football game after football game, use those commercials for something good and get moving in between plays! ■

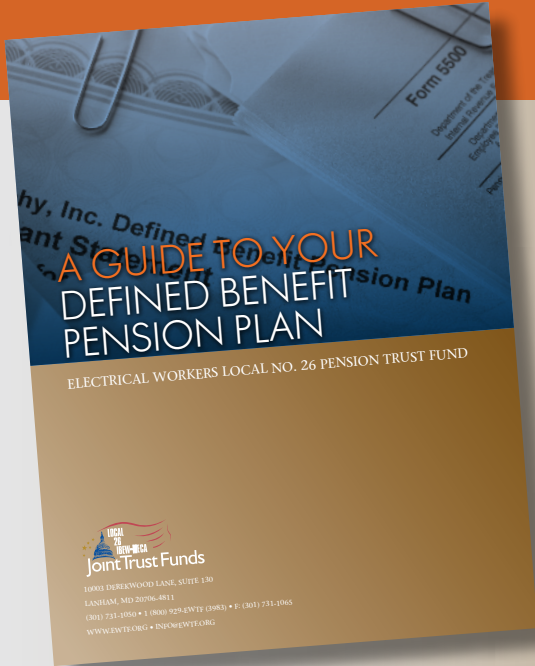
RETIREMENT REALITY FOR GENERATION X



35% Percent of Gen Xers who are now saving and investing for retirement who are using a financial advisor.



BROUGHT TO YOU BY: LIFEHEALTHPRO.COM



IT'S HERE!

THE NEWLY UPDATED SUMMARY PLAN DESCRIPTION FOR OUR LOCAL 26 PENSION PLAN HAS NOW BEEN COMPLETED.

Printed copies went out in the mail to all of our plan participants and an online version is available on our website, ewtf.org, so you can have access to it anywhere, anytime to get your questions answered.

Or go directly to <http://pensionspd.ewtf.org>.

Shape up your health and wealth!

Come to the Local 26 picnic for fellowship and fun and visit the 2015 EWTF Wellness Works Health Fair to learn more about your physical and financial well being. It's a good thing all around!

This year the Health Fair welcomes representatives from Fidelity who will be on hand to help you understand your good financial health and answer any questions you may have about saving, investing and growing your hard-earned money.

The fair will once again offer important health screenings and demonstrations from some local health care professionals and our benefit providers. There is something for everyone since good health and a healthy wallet are two things everyone can appreciate!

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





Survivorship Planning

Is the Best Thing You Can Do For Those You Love

No one wants to think about dying, but it is a fact of life. Most of us have a plan for how we want to live out our lives and what we want to do in retirement but many of us do not have a plan in place for when we die.

What will happen to your money and assets upon your death? You have designated beneficiaries for your Local 26 IBEW-NECA benefit plans, but what about other savings, investments and property you may have?

The passing of a loved one is an emotional experience in itself. Add in a discussion about money and the emotions could boil over. That's why it's important that you have a discussion with your loved ones now about distribution of your assets, property and care for minor children, and even end-of-life health care choices, while you are living and able to make sound decisions.

When it comes to deciding about wealth distribution the very first thing you should do is catalogue

all of your assets, their location and value. This includes:

- All financial accounts, including your Local 26 IBEW-NECA pension and IA plans, your NEBF plan and your International pension plan
- Real estate
- Business interests
- Safe deposit boxes
- Tangible personal property
- Life insurance
- Mortgages or notes owed to you
- Any other assets including trusts, investment interests, etc.

You should also list all liabilities including mortgages, secured debt (such as car loans) and unsecured debt (such as credit cards), and don't forget to include shared obligations you may have or may have guaranteed, such as a student loan or mortgage for a child or grandchild. Be sure to record ownership and/or titling for each asset and liability.

Once you know what you have to your name and in your name, you will be able to explain your wishes to your family members. Making

copies of beneficiary designations will inform everyone involved of the financial decisions you have made already for some of your assets. This is especially true of your Local 26 IBEW-NECA benefit plans and your NEBF and International pension plans. It is crucial that you regularly review your beneficiary information for these funds to ensure that they are up-to-date. Such life events as births, deaths, marriage and/or divorce could change your beneficiary wishes. In the event of your passing, the Fund Office will only be able to pay out benefits to the person currently designated in your file at the time of your death. Other accounts for which you may have designated a beneficiary are insurance policies, and savings and brokerage accounts, and you should make copies of the beneficiary designations for those accounts as well.

Another way to legally denote your wishes is to draw a will or trust for the distribution of your assets. A will usually notes distribution of property and the care of any minor children, while a trust outlines

how and when to pass assets to beneficiaries. Trusts allow you to control when and to whom assets are distributed. You may want to consult with an attorney to draft a will or trust. An attorney will also ask you to designate individuals who will help you carry out your wishes as stated in a will or trust. Those people include:

- A personal representative/executor is someone who will work with your attorney and possibly the court system, if necessary, to ensure the collection and distribution of your assets to the people you have designated.
- A trustee is an individual or even a corporate trustee who oversees the trust assets on behalf of the beneficiaries until those assets are distributed. This is typically the case with minors who have been designated as a beneficiary but unable to receive the assets until a certain age, as noted in the trust.
- A guardian is someone who is legally responsible for the personal and property interests of your minor children. This may include multiple individuals as the guardians may be responsible for different roles (i.e. one to care for the children and one to manage their assets).

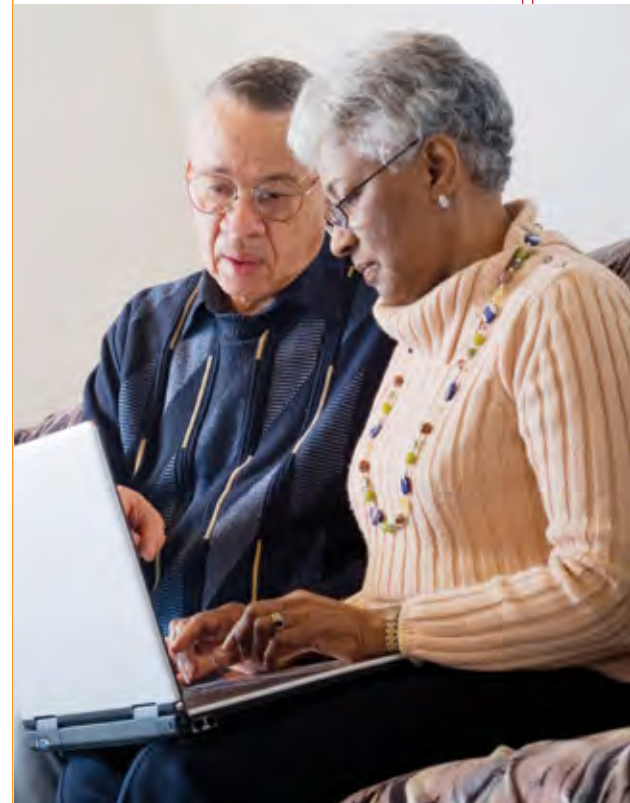
End of life health care is yet another thing you will want to consider while you are healthy and able to

IT'S IMPORTANT that you have a discussion with your loved ones now about distribution of your assets, property and care for minor children, and even end-of-life health care choices, while you are living and able to make sound decisions.

make your own decisions. These decisions require legal documentation that once again an attorney will be able to help you establish. Your end-of-life health care may also require certain individuals to be named to act on your behalf so you should consider which of your loved ones will be best able to carry out these roles. Some important legal documentation for end-of-life health care includes:

- Power of Attorney appoints an individual to act on your behalf regarding financial matters while you are alive (in cases of incapacity).
- A health care proxy appoints an individual to make health care decisions for you if you are unable to communicate for yourself.
- A HIPAA release informs medical personnel who they may share your medical information with if you are unable to communicate that yourself.
- An organ donation form makes it possible for you to state your desire to donate all or part of your body for transplant or medical research.
- A living will or medical directive denotes your wishes regarding life-prolonging medical treatments. This may vary based on your state of residence.
- A final wishes letter of intent will allow you to denote any other wishes you may have, for example the type of service, burial or cremation you want.
- A letter of instruction is a compilation of important contact

information for any financial advisors you may have, an inventory of your assets, a list of legal documents and instructions on where to find other important information.



Once you have established your wishes for the distribution of your assets, property and even the care for any minor children, it is important to talk about your wishes with your family members and any other individuals who may play a role in executing your wishes upon your passing. This will help all of your loved ones understand your intentions and help avoid disagreements at a very emotional time. Like your beneficiary designations with our Local 26 IBEW-NECA benefits plans and those of the NEBF and International pension plans, be sure to review your all of your estate planning documents regularly. ■

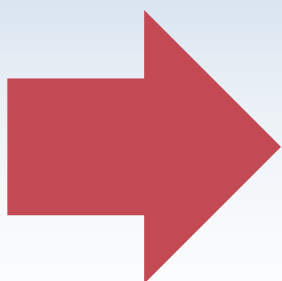


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There's power in numbers!

These important numbers empower you to be in control of your good health. Don't forget that you can get your questions answered and stay on top of your benefits just by picking up the phone! Remember, these are YOUR benefits!



Important Contact Information

Local 26 IBEW-NECA Joint Trust Funds	www.ewtf.org	800-929-EWTF
UnitedHealthcare (UHC)	http://directory.uhis.com	866-596-8447
OneNet PPO (Dental)	www.onenetppo.com	800-342-3289
Business Health Services (EAP)	www.bhsonline.com	800-765-3277
Vision Service Plan (VSP)	www.vsp.com	800-877-7195
CVS Caremark (Rx)	www.caremark.com	800-386-0329
Fidelity Investments	http://netbenefits.fidelity.com	866-84UNION

IN A MEDICAL EMERGENCY, GO IMMEDIATELY TO THE NEAREST TREATMENT CENTER!

Provider Contact Information

Please share this information with your medical provider when asked.

Scheduled Inpatient Admission	UnitedHealthcare (UHC)	800-850-1418
Emergency Admission	UnitedHealthcare (UHC)	800-850-1418
Verify Medical Benefits & Claims Status	UnitedHealthcare (UHC)	866-596-8447
Precertification of Physical, Occupational and Speech Therapy plus Chiropractic Care	Optum Care (UHC)	800-850-1418
Prescription Drugs Requiring Prior Authorization	Caremark Prior Authorization Team	800-626-3046
Verify Benefits for Medicare Primary Patients & Dental Benefits	EWTF	301-731-1050