

Vol. 4, No. 4, Winter 2014
Through the

LOCAL 26 IBEW-NECA JOINT TRUST FUNDS

WIRE

New Year's Resolutions

Helping you become
your happiest,
most peaceful you.



INSIDE

Turn to page 8 for a **wallet card** with important contact information for our benefits providers.

Dear Participant,

On behalf of the staff here at the Trust Funds office, I want to wish all of our Local 26 members and their families a joyous holiday season. May your holidays be marked with happiness and peace surrounded by family and friends. May you also take this time to reflect upon the year gone by and look forward with hope and excitement to the year ahead.

On a very personal note, we will be remembering a dear friend of ours, Cathy Spencer, who passed away just a few weeks ago. Cathy was more than just an administrator in our offices; she was a friend to all who had the good fortune of knowing her and, through her work, a loyal advocate for all of our members and their families. Cathy was especially proud of her involvement in launching *Through the Wire* more than three years ago and thoroughly enjoyed serving as an editor and contributor to the magazine every quarter. Her input and dedication will be missed on the magazine and in the Trust Fund offices. Whether you knew her personally or not, the work that Cathy so proudly and eagerly took on, touched everyone within our organization and membership.

As we look ahead to 2015, we are committed to protecting the benefit plans that our members and their families deserve and will continue to look for ways to expand and improve our offerings. We are proud to serve such a well-deserving membership, one that motivates us each and every day.

Best wishes to all for a wonderful holiday season and a new year in good health and happiness.

Yours in good health,



Peter Klein
Fund Manager

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



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Will 2015 Be the Year of a New You?



Be realistic, use your resources, and stick to a plan to make New Year's resolutions a healthy approach to goal setting.

The presents have barely been unwrapped and you're still digesting your holiday meal but you're already on to the next celebration—ringing in the new year. And, ringing in the new year can only mean one thing—resolutions. (sigh!)

The whirlwind of the holiday season puts everyone and everything on fast forward. It's one holiday to

the next, one grand plan to the next. Even resolutions meant to last all year long and then some, become rushed decisions, perhaps decided upon at a holiday party? How can any resolution made in haste actually stick? Therein lies the problem with New Year's resolutions; they aren't given a fighting chance to last.

About half of all Americans make New Year's resolutions, but six months after making those resolutions, only about 46% are still working towards their goals. Bumps in the road, waning willpower, and general life setbacks are often cited as reasons resolutions fail, yet ►

most experts still believe there is value in setting resolutions to chart your goals.

The most common resolutions include losing weight and getting healthier, managing debt and saving money, drinking less alcohol, quitting smoking and



reducing stress. If your resolutions fall into any of these categories, ironically some of the programs and offerings through your Local 26 IBEW-NECA Joint Trust Funds can help you achieve your goals. Remember, getting and keeping you and your family healthy from head to toe and helping you realize your financial goals as they relate to your retirement security are our goals too!

Our health plan offers comprehensive coverage that allows you and your family to participate in regular well visits and checkups with your primary care doctor, specialty doctors, your dentist, eye care specialists and other health professionals. The plan covers you, your spouse and eligible dependents.

Should any covered participant in your family need emergency care, chronic health care, or advanced specialty care, the EWTF still has you covered. There is no excuse for not taking care of the medical needs of you and your family to stay healthy and live your best life.

When it comes other common resolutions such as those associated with reducing alcohol use or conquering drug abuse, and reducing stress, Business Health Services (BHS), our Employee Assistance Program, offers programs and professionals to get you on a path to good health. A personal BHS wellness coach can even help educate you on healthy eating while also providing training, consulting, nutritional information and even one-on-one coaching sessions, on the phone and in person. BHS's care coordinators are well trained to guide you



through the challenge of eliminating cigarettes or other tobacco products if you are ready to make that your New Year's resolution.

BHS is also well equipped to offer professional counseling on stress



Are you thinking for success?

The key to success might just require playing tricks with your mind. Turning your resolutions from focusing on the negative to creating positive changes might just be what you need to see your resolutions to the end.

INSTEAD OF going on a diet, which surely conjures up negative feelings, make small changes to your eating habits, such as swapping out that 150-calorie soda or using nonfat milk instead of half and half in your daily coffee.

INSTEAD OF focusing on the number of pounds you would like to lose, focus on the number of calories you are taking in versus the number of calories you are actually burning and those pounds will take care of themselves.

INSTEAD OF stressing out about eliminating bad habits, become more aware of the what's triggering those bad habits.





management as it relates to any number of factors, from relationships of any kind and life challenges, such as financial worries, legal problems, parenting and more, to life changes, such as marriage, birth, death, divorce, promotion and even retirement. Reducing and managing stress is an ambitious resolution as you are not always in control of the outside forces that can deliver stress to your life. Let BHS help you manage your stress.

Business Health Services is a benefit, at no additional charge, to all EWTF participants, and even non-participants who are living in the same home as an EWTF member. BHS is completely confidential and available 24-hours a day, 7 days a week. Don't forget that you have this extremely valuable resource at your disposal to help you reach your resolutions.

Similarly, Fidelity, which manages our Individual Account Plan, offers a wealth of information, resources, and programs to help you better

understand sometimes complex investment information. While Fidelity serves as the manager of our IA fund which is of course a retirement savings plan, they have also made public valuable educational materials, webinars, and research to our members so they may become better educated in other forms of investing and saving. The information made available by Fidelity can be applied to any other investment vehicle or financial

goal our members are interested in. Furthermore, as a participant in our IA plan, you may visit a brick-and-mortar Fidelity location to talk with an investment professional or speak with a professional over the phone from the comfort of your own home. When it comes to financial resolutions, one of the biggest roadblocks to success is a lack of education, which often results in a lack of confidence in making sound financial decisions. ►

Here are some ideas to help you with your resolve to be healthier, wealthier and wiser in 2015:

Have a realistic eating plan. Eat a balance of good carbohydrates like fruits, vegetables, and whole grains; healthy fats, such as nuts, fish and olive and canola oils; and lean protein.

Believe in yourself. There is incredible power in believing that you can make changes in your behavior.

Get support. Seek out social support from family and friends and seek out support such as that offered through the Joint Trust Funds.



Set mini-goals. Think in terms of baby steps, throughout your resolution journey. If your plan is to lose 50 pounds, focus on 10 pounds at a time.

Control your environment. Don't put yourself in a position of temptation. If you are trying to save money, don't meet friends at the mall or feel forced into buying tickets to an expensive sporting event in order to be social.

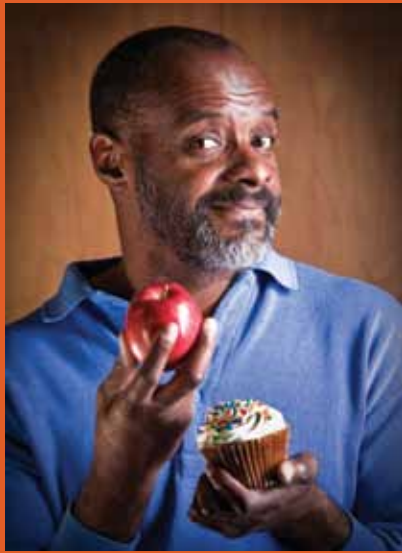
Reward yourself along the way. Celebrate reaching your mini-goals. Maybe reward yourself with a massage or flowers every time you lose 10 pounds.

Build accountability. Telling family and friends about your goals may make you more accountable to your resolutions.

Choose carefully. The more resolutions you take on, the greater your chances of failing. Focus on one resolution and successfully meet that one goal.

Just do it. Your resolution need not start January 1. Start your resolution when you are truly ready and you won't be abandoning that resolution by Valentine's Day.





People who fail to keep their resolutions often blame a lack of willpower. However, a Stanford University study found that participants performed better or worse on tests depending on how much willpower they *believed* they had. This proves that you have as much willpower as you *think* you have!

Now that you've identified your resolution(s) and you know the resources at your disposal through our own Joint Trust Funds, there are some practical steps you should take to see success in achieving your New Year's resolutions.

First and foremost, come up with a plan and set realistic expectations. Identifying your resolution is not enough; you need to come up with a plan to achieve it. If getting in better shape is your resolution, devise a plan to do that. Does that mean you will join a gym? Find a workout buddy? Exercise at home? How many days a week will you exercise? What will you do if you get off track and miss a few workouts? How will you fit exercise into vacation plans?

Setting realistic expectations is another important component to meeting your resolutions. Losing 40 pounds by eating a spinach salad for every meal is not just unrealistic, it's unhealthy. Extreme deprivation when it comes to calories or extreme exercise to lose weight can't be sustained over the long

term. And, remember, achieving your resolution should be viewed as a marathon, not a sprint. Setting a more realistic goal of losing ½ to 2 pounds a week will set you up for more success, rather than an unrealistic goal setting you up for failure, which can lead to depression and consequently weight gain and other health issues.

Don't forget to make your timeline realistic as well. Losing those 40 pounds in one month is simply unlikely. Similarly,

when it comes to financial resolutions, take into consideration what your monthly expenses are before planning to save hundreds of thousands of dollars by year's end. Just like calories, you can't completely deprive yourself of your basic needs and be able to sustain this type of savings plan for very long to meet your financial goals.

Finally, be prepared for setbacks and slip ups. Your car may unexpectedly need a new transmission and you may have to dip into the money you have been saving. This does not mean you should abandon your resolution. You may twist your ankle and not be able to go to the gym for a few weeks, but you can come up with other ways to stay healthy while you are recuperating so you don't find yourself completely off track. If you keep your resolution for any length of time, you

will almost certainly come across hurdles. After all, if resolutions were easy, everyone would keep theirs. ●



It's At Your Fingertips

Call Business Health Services
24/7 at **800-765-3277**

Call Fidelity Monday through Friday
8 a.m.-midnight EST at
866-84-UNION

Visit Fidelity online anytime at
www.netbenefits.fidelity.com





What is Our Health Plan Worth?

Do you know what your health benefits are worth? Surely you know that when you need them, those benefits are worth a lot to you and your family. However, do you know what your benefits are worth in terms of dollars and cents?

Being a Local 26 member gives you access to benefits with a value beyond compare. Yes, you pay Union dues; however, at just about \$100 per month, your dues are a small price to pay for the benefits afforded to you as a Local 26 member. Although your Union dues do not actually directly pay for your health care plan, paying Union dues makes you a Union member and consequently entitled to great pay, interesting work, a top-notch education, and Union-negotiated, employer-sponsored pension, annuity, and health care coverage. However, although you have been fortunate to receive health care coverage through the EWTF, you may not know the true value of that benefit—the cost those who have to secure their own health care insurance must bear.

Yes, health care coverage has become more accessible now to individuals, families and small business owners, but it is still far from free. Those who must secure their own health care insurance can do so by “shopping” in the new health insurance marketplaces offered through each of the 50 states. These health care plans are categorized as bronze, silver, gold, and platinum. The higher the deductible and the lower the benefits the lower the monthly premium. Plans such as these fall into the bronze category. As plans reduce their deductible and increase their coverage, thus increasing their monthly premium, they move up in category, with platinum as the highest class of plans. Most employer-sponsored plans and Union health plans fall into the gold and platinum category. Our Local 26 EWTF is no exception.

While it is nearly impossible to compare our Plan coverage line for line—healthcare, vision, dental—with a plan available in the health insurance marketplace, there are some plans that offer similar benefits. The cost is going to surprise you.

Health insurance comparable to our EWTF would cost a family of four (parents ages 44 and 41 and two kids ages 13 and 11) about \$1100 per month based on 2014 rates. (Rates are projected to go up by about 17% in 2015.) Add dental coverage at over \$120 per month and vision coverage at nearly \$50 per month and a family of four paying out of pocket for health care coverage, dental care coverage and vision care coverage similar to our EWTF would be responsible for about **\$1300** per month. Bear in mind that these plans are **only** health care, dental care and vision care coverage, and do not include other EWTF benefits such as hearing care and the accident, disability and death benefits. Furthermore, the premiums of plans in the health insurance marketplace are required to take into consideration the location of the covered person or persons as well as the age, number of family members, and smoking history. Our EWTF provides uniform coverage for all of our members regardless of the number of covered dependants, age, smoking history, or area of residence.

Our Local 26 EWTF is something every member should be proud of. It is a benefit that the Trustees are pleased to have negotiated for the Local 26 membership. Even though no dollar amount can be assigned to protecting your good health or the good health of your loved ones, our EWTF alone is well worth your Union dues.

The chart on the following pages is a reminder of the comprehensive level of coverage our members are afforded under our EWTF. ►

Common Medical Event	Services You May Need	Your cost if you use an		Limitations & Exceptions
		In-Network Provider	Out-of-Network Provider	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	80% of allowed amount	80% of allowed amount	_____ none _____
	Specialist visit			Coverage is limited to 26 visits annually. Applies to chiropractic and acupuncture separately.
	Other practitioner office visit			
	Preventive care/screening/immunization			Well Woman visit covered at 80% of allowed amount. Initial routine examination for newborn covered at 100% of allowance. Mammogram covered at 80%, one per year, women age 35 and over. Pap test covered at 80%, one routine exam per year.
If you have a test	Diagnostic test (x-ray, blood work)	80% of allowed amount	80% of allowed amount	_____ none _____
	Imaging (CT/PET scans, MRIs)			
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.caremark.com .	Generic drugs	\$10 co-pay or \$20 mail order (90-day supply)	\$10 co-pay	Covers up to a 34-day supply (CVS retail prescription); 31–90 day supply (mail order prescription). Out-of-Network is stated co-pay plus difference between allowance and retail price.
	Preferred brand drugs	\$25 co-pay or \$50 mail order (90-day supply)	\$25 co-pay	
	Non-preferred brand drugs	\$35 co-pay or \$70 mail order (90-day supply)	\$35 co-pay	
	Specialty drugs	Same as other drug coverage (see above)	Same as other drug coverage (see above)	Some drugs require prior authorization.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	100% of allowance. 80% of allowance after \$7,000	100% of allowance. 80% of allowance after \$7,000	100% coverage is for first \$7,000 per spell of illness.
	Physician/surgeon fees	80% of allowed amount	80% of allowed amount	Assistant or Co-Surgeon covered at 25% of allowed amount for Surgeon, at 80%. Anesthesia covered at 80% of allowed amount. Second Surgical Opinion covered at 100%.
If you need immediate medical attention	Emergency room services	80% of allowed amount	80% of allowed amount	Plan allowance considered "allowed amount" for out-of-network provider where foreknowledge of the affiliation of provider rendering service is beyond control of and unknown to patient.
	Emergency medical transportation			If transport results in an inpatient admission, coverage is 100% of first \$7,000 and included in inpatient hospital benefit.
	Urgent care			_____ none _____

Common Medical Event	Services You May Need	Your cost if you use an		Limitations & Exceptions
		In-Network Provider	Out-of-Network Provider	
If you have a hospital stay	Facility fee (e.g., hospital room)	100% of allowance. 80% allowance after \$7,000	100% of allowance. 80% allowance after \$7,000	100% coverage is for first \$7,000 per spell of illness.
	Physician/surgeon fee	80% of allowed amount	80% of allowed amount	_____ none _____
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient	80% of allowed amount	80% of allowed amount	_____ none _____
	Mental/Behavioral health inpatient	100% of allowance. 80% allowance after \$7,000	100% of allowance. 80% allowance after \$7,000	100% coverage is for first \$7,000 per spell of illness.
	Substance use disorder outpatient services	80% of allowed amount	80% of allowed amount	_____ none _____
	Substance use disorder inpatient services	100% of allowance. 80% allowance after \$7,000	100% of allowance. 80% allowance after \$7,000	100% coverage is for first \$7,000 per spell of illness.
If you are pregnant	Prenatal and postnatal care	80% of allowed amount	80% of allowed amount	Excludes dependents.
	Delivery and all inpatient services			
	Hospital bills, including maternity and nursery expenses	100% of allowance. 80% allowance after \$7,000	100% of allowance. 80% allowance after \$7,000	100% coverage is for first \$7,000 per spell of illness.
If you need help recovering or have other special health needs	Home health care – skilled nursing	80% of allowed amount	80% of allowed amount	Prior authorization required.
	Home health care aide	100% of allowed amount	100% of allowed amount	
	Rehabilitation or habilitation services	50% of actual charges	50% of actual charges	Based on semi-private accommodations rate charged by hospital. 60 days maximum per spell of illness. Maximum benefit when combined with covered charges made by discharging hospital is \$7,000. Charges that exceed maximum covered at 80%.
	Skilled nursing care	80% of allowed amount after annual deductible	80% of allowed amount after annual deductible	_____ none _____
	Durable medical equipment			
	Hospice service	100% of actual charges	100% of actual charges	Approved facility only.
If your child needs dental or eye care	Eye exam	100% of allowance	Patient pays difference between actual charge and allowance	Allowance once per every two calendar years, unless prescription changes and meets certain specified criteria.
	Eyeglass Lenses			
	Dental services (preventive & basic)	80% of allowance	80% of allowance	Benefit for age 18 and older is limited to \$2,000 per calendar year.

Don't be shy. Just ask!



WE HAVE THE ANSWERS!

Below are some frequently asked questions our participants have presented to our Trustees about our Health, Pension, and Individual Account Plans. Chances are if some of our members have these questions, others may as well. These plans are YOUR benefit plans and you should fully understand every aspect of the benefits to which you are entitled.

If you would like to post a question to this column for our next edition of *Through the Wire*, feel free to drop us an email at info@ewtf.org and we will research and answer your question. Remember, you may also have your questions answered by calling our offices at 301-731-1050 or 800-929-EWTF.



Q How much is the deductible for our Health Plan?



A The deductible is \$150 per year for an individual and \$300 per year for a family. The deductible goes by the calendar year, beginning with January 1. The "year" does not begin the month in which you become eligible for benefits. Since the year is based on the calendar, the deductible applies to claims made January 1 through December 31.

The \$300 family deductible may be divided between all family members. That is, each member can take a portion of the \$300 deductible, up to a maximum of \$150 for any one family member, to reach the total deductible. For example, in a family of six, each member may take \$50 of the deductible or one person may take \$150 and the remaining \$150 may be divided among the other five family members. These are just two examples of the many ways in which the total \$300 deductible may be split up.

There is no deductible for your dental benefits.



Q If I get laid off, how long after my layoff will I still have health care coverage?



A When you stop working, you may continue to be eligible for health benefits. The length of time you are eligible depends on your work history.

You become eligible for health benefits in the third month after 135 hours or more are reported by your employer(s).

For example, if those hours are in January, you have benefits in March. If the hours are in February, you have benefits in April. If more than 135 hours are reported in one month, the hours over 135 are deposited into a "bank" for your use when less than 135 hours are reported. Your "bank" can have up to 810 hours, or six months, of additional coverage. Information regarding the eligibility requirements can be found in the Electrical Welfare Trust Fund Summary Plan Description on pages 27–28 or our website.

www.ewtf.org.

Let's say you work 40 hours a week for several years and you get laid off in June. Hours reported in June will give you coverage through September. If you have a full bank, your coverage will extend an additional six months. Your eligibility for health coverage will continue through March of the following year. About two weeks before your coverage ends, the Funds Office will send you information on how to pay premiums to continue your coverage if you wish.

Since everyone's situation is different, it's always best to check with the Funds Office if you have questions on your eligibility.



Q My husband recently passed away and I just found out that he never updated his beneficiary information to include me and/or our children. Is it too late to update his beneficiary information to receive his pension and death benefit?



A Unfortunately, yes; it is too late.

Beneficiary designations can only be changed by the participant and only while living and before benefits have been paid.

It is important that our members review their beneficiary information at least once a year or more often as life changes, such as marriage, divorce or death of a beneficiary, occur. Updates to beneficiary information must be filed with both the Trust Funds Office and the Local 26 Finance Office.



Q How does the Joint & Survivor Benefit work?



A The Joint & Survivor Benefit is the normal form of benefit for married pensioners. This benefit provides for

80% of your monthly benefit to your surviving spouse in the event of your death. In order to cover the cost of the continuation of the benefit to your spouse if you precede your spouse in death, there is a small actuarial reduction to your benefit while you are alive. The exact amount of this reduction varies according to the difference in your age and your spouse's age.



Q How do pension credits work? If I only worked 1000 hours this year, did I still earn a pension credit?



A Pension credit is based on the lower of "Credit by Years" or "Credit by Hours." Credit by Years is the number of actual years of participation (based on a full calendar year) and credit by hours is determined by dividing your total benefit hours by 1600.

If your pension credit is based on credit by hours, you would receive .50 credit for a year in which you worked 1000 hours (1000 divided by 1600 = .62 rounded down to .50).

If your pension credit is based on credit by years you may receive partial credit in quarter-of-a-year increments for the year. For example, if you last worked in March, you would receive one-quarter (.25) credit. If you last worked in June, you would receive two quarters or one-half (.50) credit, and if you last worked in September, you would receive three-quarters (.75) credit.

If your pension credit is based on credit by years, there is one difference for the year in which you retire. If you worked at least 400 hours in that year, you will receive 1.00 credit.



Q I'm 50 years old and thinking about retirement. What paperwork should I be getting in order to have on hand when I am ready to retire? When do I need to file my paperwork for retirement?



A You will need your birth certificate, your spouse's birth certificate, and your marriage certificate. If your marriage was ended by divorce, you must provide copies of your divorce decree and property settlement, and a Qualified Domestic Relations Order, if applicable. If your marriage ended by death, you must provide a copy of the death certificate.

The Local 26 Trust Funds Office requires three month's notice to process your paperwork for the Local 26 Pension.



The Flu and You

The vaccine, good hygiene and vigilance form the best defense for leaving the flu out of your holiday plans.

Although it's much more festive to think of this time of year as the holiday season, the reality is that it is also flu season. So before your holiday gatherings invite an unwanted guest—*influenza*—take a few minutes to prepare yourself to fight the flu and other viruses before they infiltrate your holiday season and beyond.

Flu activity typically ramps up in the fall and peaks between December and February. However, catching the flu, or even the common cold, has nothing to do with going outside without bundling up, despite what your mother may have told you. The flu, and the common cold as well, is a virus that is spread from person to person. Interestingly though, there is a correlation between an increase in flu activity and fall/winter weather.

There are a few schools of thought as to why the flu is associated with colder weather. First, studies have

shown that the flu virus thrives in cold, dry conditions. In fact, a study from the National Institute of Child Health and Human Development discovered that the flu virus forms a tough outer coating that helps it fly through the air. Dry, cold conditions allow for the virus to float through the air more easily as opposed to wet, humid conditions that would pull the virus to the ground. Additionally, colder weather brings more people indoors and therefore in close contact and able to spread the flu virus easily. Another theory centers around lower levels of Vitamin D in the winter which can weaken one's immune system. Although a weakened immune system doesn't mean a person will transmit the virus more easily, it does mean that a person can catch the virus more easily.

Of course, the most obvious preventive measure to fight the flu is to get a flu shot. The Centers for Disease Control recommends a yearly

flu vaccine for everyone six months of age and older. Although there are different flu viruses, the flu vaccine is reviewed and adjusted each year to protect against the three or four strains that researchers believe will be the most prevalent for that year. Since the flu virus changes yearly, it is important to get a vaccine every year. The flu vaccine comes in the form of a shot or a nasal spray. Both are equally effective and both are effective for one year.

Washing your hands doesn't just make your hands clean; it prevents your hands from spreading unwanted viruses to others, as well as delivering unwanted viruses to your own mouth, nose, and eyes where they can enter your body and make you sick. During flu season it is crucial to wash your hands often with plenty of soap and warm water or an alcohol-based hand sanitizer in the absence of soap and water.

By the same token, you should take the time to disinfect surfaces and objects that could possibly have come into contact with the flu virus. Most people have become careful not to touch toilets, door handles or faucets with their bare hands but they never consider that their personal items may be just as contaminated. You probably use one of the sanitizing wipes offered at the grocery store to clean the handle of the shopping cart and the hand sanitizer on the counter of the receptionists' desk at the doctors' office after using their public pen, but what about your *personal* objects that can bring germs and viruses home with you? Car keys, cell phones and telephone handsets, tools, steering wheels, remote controls, credit cards are all touched by bare hands many times a day, even by people other than you, and many times when hands are not the cleanest.

People infected with the flu may spread the virus even before they themselves show symptoms, beginning 1 day before symptoms develop. They may also spread the virus for 5-7 days after becoming sick and showing symptoms.

If you think you might be sick, pay careful attention to your symptoms. Flu symptoms include:

- Fever
- Cough
- Sore throat
- Runny or stuffy nose
- Body aches
- Headache
- Chills
- Fatigue
- Possibly vomiting and/or diarrhea

If you develop flu symptoms, see your doctor as soon as possible. Your doctor can test you for the flu with a quick swab of your nose or throat. If caught in its early stages, ideally within the first two days of getting sick, flu antiviral drugs can be very effective in shortening the duration of the flu and making the illness milder. Antivirals, such as Tamiflu, are not antibiotics or vaccines, however, and they are by prescription only.



Good hand washing is not just effective for preventing the flu; it also helps stop the spread of other viruses and infections, such as salmonella, e. coli, norovirus, adenovirus, hand-foot-mouth disease, and even the ebola virus.

If you test positive for flu, it is important to stay away from others, especially those who may have weak immune systems, such as very young children, the elderly and those who have certain illnesses and conditions. You should also stay home from work and do your part to prevent spreading the flu to your co-workers and subsequently, their families.

Just because flu season is here, doesn't mean you need to wave the white flag and expect to get the flu. Yes, the flu is common and many people will, unfortunately, suffer from it this year, but there are many effective common-sense ways to avoid getting the flu and there's no need to think of the flu as inevitable. Use your head and our EWTF (benefits that include coverage of the flu vaccine and coverage of doctor's visits) and leave the flu virus out in the cold. ●



FIDELITY OFFERS New Managed Account Service

When it comes to your retirement money, it's important that you feel in control of your financial future. Whether you are an investor who likes to make all of the decisions regarding your investments or one who is comfortable placing your retirement funds in conservative automated funds or somewhere in between, Fidelity offers Local 26 members options to suit every type of investor.

As a reminder, Local 26 members can invest their Individual Account Plan funds in a number of different investment vehicles. The Plan offers mutual funds, which bear risks of varying degrees, as well as index funds and actively managed target date funds called Fidelity Freedom Funds. Within the mutual fund offerings there are 10 different options. Those offerings occasionally evolve as new funds present themselves or as Fidelity performs routine reviews of the funds' performances. Index funds, which are intended to mirror the overall market, and target date funds, which are designed to provide an investment return by a certain retirement date, bear less risk than mutual funds.

Now, Fidelity has further expanded its service offerings to include a managed account option for those who enjoy taking an active role in investing their Individual Account Plan savings but would like the help of a financial advisor. The new Fidelity Portfolio Advisory Service at Work (PAS-W) offers investors access to investment professionals who will help guide investors through making decisions with their Individual Account Plan.

The PAS-W is offered to participants for a small fee, never more than 1% of their managed portfolio, and affords participants personalized financial advice to help them achieve their financial goals with their Individual Account Plan. Once a participant enrolls,



they are assigned their own personal financial advisor or team of advisors. Together the participant and the advisor(s) discuss on the phone, in person or via an exclusive client website, the participant's financial goals, tolerance for risk and time line. A financial plan will be created and the advisor(s) will suggest a mix of stocks, bonds and mutual funds to suit the investor's goals. The advisor(s) will perform quarterly investment reviews and will actively monitor the account, taking into consideration changes in the markets and even changes in the investor's personal situation.

The Fidelity advisors are trained to be objective in their financial advice. That is, they do not favor Fidel-

ity funds over non-Fidelity funds but rather suggest the investment vehicles that are best suited to the investor. As needed, the advisor(s) will suggest adjustments to allocations but the decision to make those changes will rest ultimately on the investor. Advisors will not make changes without the investor's approval. Participants may also opt out at any time if they feel that the service is no longer useful to them. There is no cancellation fee.

The PAS-W helps those who want to take an active role in investing their Individual Account Plan navigate the risks associated with investing by providing them access to the expertise of a financial professional.

Having a qualified advisor or team of advisors at the ready affords participants confidence in investing their hard-earned money. It's like having a professional holding your hand every step of the way. This new service is also perfect for those who simply do not have the time to do the necessary research on their own to properly manage their account yet want a very customized investment plan.

The Trustees are pleased to present this valuable opportunity for our members to take an active role in their financial future. If you would like more information on Fidelity's PAS-W call a Fidelity Guidance Professional at 866-811-6041. ●

Men vs. Women: Different Investment Approaches, Same Desired Outcome

So it looks like the differences between men and women also extend into investment philosophies. In a recent Fidelity survey, more women than men—30% versus 20%—were concerned with preserving wealth than gaining higher investment returns. This indicates that women tend to be more conservative investors. Remember, however, that a conservative approach to investing has its pros, and its cons. Of course when markets are volatile a conservative approach helps protect investments but that same conservative approach can stunt the growth of investments.

There are ways, for men and women alike, to take a less conservative approach to investing without going all in and being too risky, without investing outside your comfort zone.

DIVERSIFY. Choose a variety of investment vehicles that bear different degrees of risk. Choosing different asset allocations allows your portfolio to grow with the allocations that are bearing positive returns while offsetting any allocations that may not be performing as well. When you diversify, you can customize the level of risk with which you are comfortable.

STOCKS OFFER THE MOST GROWTH POTENTIAL. However, remember that not all stocks are the same. Some stocks are more speculative than others and therefore are considered an even more risky investment.

CHECK IN, BUT NOT TOO OFTEN. It's important to keep an eye on your investments and make changes as needed but too much monitoring could also be a bad thing. Investments need time to grow and even time to weather the markets.

TURN TO A PROFESSIONAL. Studies have shown that women are more likely than men to seek a professional's help in investing. When it comes to our Local 26 Individual Account Plan, our members have quite a few resources at their disposal ranging from the Fidelity NetBenefits website to brick-and-mortar Fidelity locations to the new Fidelity PAS-W.

The bottom line is that responsible investing should not be defined by gender. Everyone wants financial security for themselves and their families, now and in the future. Consider your goals and understand that you may have to adjust your investment approach to achieve those goals, and yes, the rewards will likely come with some risks.

Your Year-End Financial Checklist

1 Estimate your total tax and check your withholding.

You should fine-tune your withholding to pay just as much as necessary to avoid giving the IRS a free loan (which is really what overwithholding amounts to) or owing a penalty for underpayment.

2 Donate to a charity. Charitable contributions can be an effective last-minute tax deduction.

You might want to consider a donor-advised fund, which can help you combine the favorable tax benefits with the flexibility to easily support your favorite charitable causes when you want.

3 Consider selling investments that have lost value.

To claim any losses against this year's realized capital gains, you'll need to sell your investments that have lost value by the end of the year.

4 Bunch itemized tax deductions.

One way to maximize the value of tax deductions is to bunch two years' worth of itemized deductions into a single year.

5 Review your investments.

6 Check the beneficiaries on financial accounts.

7 See whether you are saving enough.

8 If you're over 70½ take your minimum required distribution.

