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Through the **WIRE**

LOCAL 26 IBEW-NECA JOINT TRUST FUNDS

Our Roads Are Paved With Distracted Drivers

ALSO INSIDE:

**Americans are
suffering from
post election
stress.**

CONTENTS



- 3 Post Election Stress is Real
- 5 Distracted Driving is Not Worth It
- 10 The Unhealthy Reality of E-Cigarettes
- 12 Surgery Center Still Overcharging
- 13 Health Care Policy
- 14 Update on Disease Management and Case Management Programs
- 15 Don't Buy Without a Safety Net

Dear Participant,

I would be dodging the elephant in the room if I didn't acknowledge that times are very stressful for many Americans right now given our political climate. It seems we can't escape politics no matter how hard we try. It's all we hear on the news, see on social media, and hear our family and friends talking about. It's like a big itchy blanket we can't seem to shrug off.

I think all of us can understand how this information overload, especially in regards to sensitive subjects, can take its toll. Each of us needs to recognize when too much is simply too much. We need to determine whether having every last bit of information 24/7 is actually serving us well and if it's not, we need to make lifestyle changes for ourselves that will help us get back to living our best, healthiest and most peaceful life. And, even if you are the type to take comfort in knowing as much information as possible, you might need to take a moment to read the social cues of your family, friends and co-workers and learn to recognize when they have had enough political talk.

However, the one positive thing to come from this amped-up political environment is that it appears that more Americans than ever have become politically involved. If that enthusiasm can be channeled in the right way, in a meaningful way, that indeed makes me optimistic about the future of our country.

Peter Klein
Fund Manager

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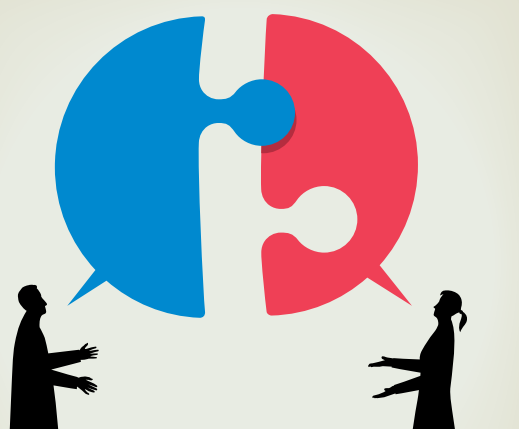
Americans are Most Stressed Than Ever Thanks to Politics

For the past 10 years the American Psychological Association (APA) has conducted their annual Stress in America survey to determine how stress affects the health and well-being of American adults. Historically, things like the economy, mass shootings/gun violence, and terrorism have been found to be the major sources of stress for those polled. In this most recent survey the APA added in a question about the presidential election and the results were staggering.

The Survey Says...

Of the more than 3,500 adults polled in August 2016, 66 percent said that the future of our nation is a significant source of stress in their life. As one would expect, this identified stress fell along party lines with **72 percent of Democrats** citing the election outcome as stressful compared to **26 percent of Republicans** finding the outcome stressful. These numbers showed a significant increase in stress levels for the first time since the survey was introduced a decade ago. Those polled were a wide swath of Americans, representing varying ages, genders, races/ethnicities, education levels, religions, and household income levels.

So, if you've felt anxious or overwhelmed with politics lately, you're clearly not alone. In fact, the politics-related stress Americans have been feeling even has a name—Post-Election Stress Disorder. Therapists across the country are reporting a significant uptick in the number of patients seeing them specifically for election-related stress and in the number of regular patients who are now spending at least half of their therapy appointments talking about the stress they feel related to politics. Talkspace, the online therapy portal, reported a tripling in requests for therapy appointments immediately following the election. And, Talkspace says the demand for therapy related to elections hasn't gone away even with the election months behind us now. The site reports that the increase in therapy requests has come largely from minority groups—groups that have been the target of the current administration and its followers. ►



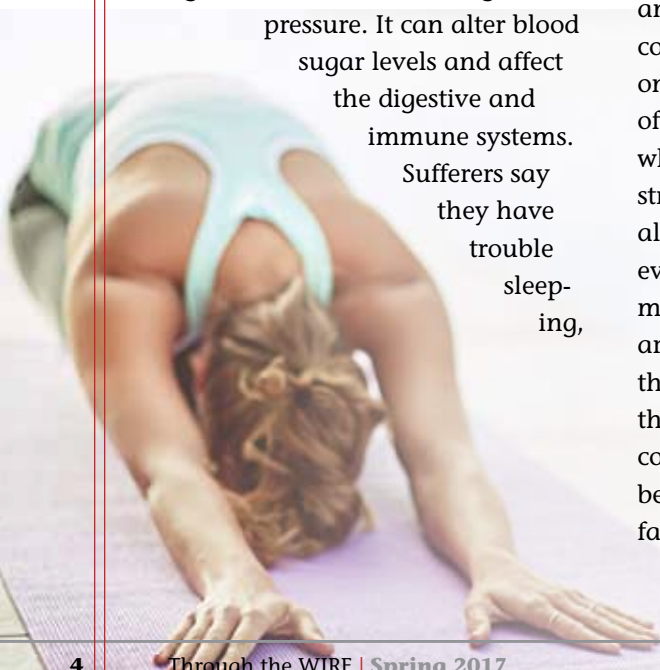
No matter which side of the political aisle you find yourself on, everyone can agree that this past presidential election was the most contentious in recent memory, maybe ever. It created uncertainty in regards to our government, financial concerns and even safety, and deep division among our fellow countrymen and women, and even among friends, neighbors and family members.

Don't Dismiss Your Feelings

The symptoms of Post-Election Stress Disorder are very real. They include anxiety, depression, fatigue, heart disease and high blood

pressure. It can alter blood sugar levels and affect the digestive and immune systems.

Sufferers say they have trouble sleeping,



making a decision and focusing at work, and are generally distracted while doing everyday activities, like driving. The symptoms are quite similar to those experienced when in mourning. And, many say they are at odds and arguing with their family and friends who don't share their same political viewpoints. This division from family and friends is what makes this form of stress especially challenging because sufferers aren't always able to garner the support they need from those around them.

What's more, political talk is everywhere. Where social media used to be an escape of sorts, now it has become the epicenter of political discussion. Users are posting their opinions which often leads to a heated debate between friends, friends of friends and outright strangers. Links to videos and articles are everywhere, some coming from "news" outlets no one has ever heard of. This influx of information is not only overwhelming for people who are still stressed over the election results, it also fools people into believing that everything online is true. Social media users and frequent posters are emboldened by the fact that they can post, say or share anything behind the protection of a computer screen, never having to be held accountable to a face-to-face interaction. The information

online seems to get more and more sensational and for those with Post-Election Stress Disorder, this level of information is doing them more and more harm.

It's Here to Stay

As if the interactions on social media weren't enough, politics seems to have taken command of the office water coolers and break rooms, evening television, and the family dinner table. Although many thought political stress would subside after the election, it clearly isn't going anywhere.

In light of the fact that 24/7 political coverage seems to be here to stay, the American Psychological Association and independent mental health experts suggest that individuals take their own measures to manage their stress levels.

✿ **Stay informed** but know your limits. Assess how the information you are receiving is affecting you and whether or not it may be interfering with your daily life. If it is having a negative effect, cut back on how often you check the news and social media and for how long. Perhaps committing to only short, designated times of checking the news and social media will allow you to still stay connected without overwhelming you.

✿ **Change the way you view social media.** If needed, adjust the settings on your social media accounts to block unwanted political posts or "friends" whose posts cause you stress. It may also be a good idea to eliminate social media apps from your smartphone and/or tablet so

you will be less inclined to view those sites so often.

☀️ **Try to avoid political discussions** with people you come in contact with every day whose beliefs are different from yours. Or try to be open to hearing other viewpoints in a way that is constructive and maybe in a way geared toward a common goal.

☀️ **Get involved in your community.** Find organizations and causes that resonate with you and channel your stress into positive action in your community. You may even choose to get involved in local politics to effect the change you see as necessary. Actively addressing your concerns and your decision to take action may lessen your stress.

☀️ **Seek peace.** Look toward spiritual or religious organizations to provide support. Such activities may also include meditation and mindfulness.

☀️ **Take care of yourself.** Turn to exercise and healthy living to reduce your stress levels and improve your outlook. You need not run a marathon to feel better; activities such as yoga and deep breathing have been found

to generate peace. Spend time with family and friends who bring you happiness. Ensure that you are getting enough sleep and avoid turning to unhealthy coping mechanisms such as alcohol and substance use.

☀️ **Create a politics-free zone.** Remove yourself from any political discussion by walking away or checking out of any political conversations. Ask your family, friends and co-workers to resist the urge to talk about politics when you are together.

☀️ **Take up a hobby.** Keeping your head busy with a fulfilling hobby will keep your mind off of politics and keeping your hands busy will keep you off of social media and the computer. Try a new sport, pick up a good book or take a cooking class.

☀️ **Use media for the good.** Scroll through the hundreds of television channels available and find something funny that will provide a true escape, if only for a few hours.

☀️ **Disconnect.** It may be best for you to disconnect from TV, email and the Internet altogether for a period of time to “detox.”

It is important to acknowledge that feelings of stress associated with politics are very real. They are especially real for those who fall into certain minority groups, who firmly believe that their way of life and freedoms may be vastly altered under the new presidential administration. And, although the above suggestions may help manage some symptoms, by no means are they a replacement for professional help if you should need it. EWTF members, their family members and those residing with an EWTF member are eligible for the services provided by our employee assistance program, Business Health Solutions (BHS). BHS is staffed by health professionals 24 hours a day, 7 days a week to take your call. The service is free of charge and can help you get the mental health assistance and advice you may need. All you need to do is call—**800-765-3277**.

Take it one day at a time rather than seeing this stress as a battle that could last four years or more. In this political climate, there is no way to predict what will rise to the surface from day to day so your best approach is to manage your stress in small personal steps. ■





No Distraction is Worth It

**Put everyone's
safety first and
foremost by
keeping your eyes,
ears and focus
solely on the road
before you.**






Eating a sandwich on the road. Playing with the car radio. Sending a text about work. Fixing your hair in the rearview mirror. Know what all of these have in common? They all contribute to distracted driving. Despite the fact that some drivers classify these behind-the-wheel activities as “multitasking,” the truth is that these activities and any others that take your focus off the road are putting lives at risk—yours and everyone you share the road with. The National Safety Council estimates that as many as 40,000 people died in car crashes in 2016, a 6 percent increase over 2015 and a 14 percent increase over 2014. That equates to more than 100 people per day killed in car crashes. About 94 percent of the accidents are caused by driver error, not faulty brakes, engine problems or blown tires as many drivers mistakenly believe, making most of these deaths preventable.

Almost all of us know that texting on a cell phone while driving is a form of distracted driving, but there are so many other things, ranging from the well-intentioned to the completely reckless, that drivers do behind the wheel that take their full focus off of driving. We've all seen people walking while texting or scrolling through social media apps completely un-

aware of their surroundings; distracted driving is just putting that same dangerous behavior in control of a 5,000 lb.-plus piece of machinery. Imagine if searching through your console for a piece of gum, looking at Facebook, or sending a selfie caused someone to lose their life—a child, a parent, a sibling, a co-worker, a friend, a union brother or sister.

Arguably texting is one of the most common and worst forms of distracted driving because it requires visual, manual and cognitive attention from the driver who is supposed to be concentrating on the road. But even using a navigation system or Bluetooth to speak on the phone are also common forms of distracted driving. They too take the driver's mind off the road and at times their visual focus as well, for example, to input a location into a navigation system.

Much attention has been placed on teens and distracted driving and rightfully so. Inexperience behind the wheel coupled with very active cell phone, texting and social media usage, as well as a carload of friends, make for the perfect conditions for distracted driving. Consider these facts:

-  Thirty-four percent of texting teens ages 16-17 admit to texting while driving.
-  Over half of all cellphone-owning teens ages 16-17 admit to talking on the phone while driving.
-  Sixteen percent of all drivers younger than 20 involved in a fatal crash reported to have been distracted while driving and 18 percent of those fatalities involved reports of cell phone use while driving.
-  Although young drivers account for the greatest amount of phone involvement in crashes or near-crash incidences, a National Highway Traffic Safety Administration (NHTSA) survey found that over 20 percent of drivers ranging from 18-30 did not believe texting had any impact on their ability to drive.
-  Forty percent of teens admit to being a passenger in a car whose driver used a cellphone in a dangerous manner while driving.

However, if you think that distracted driving is only a problem young drivers have, think again. The U.S. Government's Website for Distracted Driving cites a study by the NHTSA that says, "at any given daylight moment across America about 660,000 drivers are using their cellphones or electronic devices while driving." In a survey conducted by AT&T, almost half of all adult drivers admitted to texting while driving and 98 percent admitted to knowing it was wrong. Studies also show that adult drivers are highly likely to talk on their phone while driving for fear of missing a work call. And then there are adults with children in the car. The American Automobile Association's Foundation for Traffic Safety notes that child passengers are four times more distracting to drivers than adult passengers and babies are eight times more distracting. Anyone who has ever driven a child or baby in the car has likely reached for that dropped toy while driving or struggled with the radio to play a favorite song over and over.

Research shows that drivers can only take their eyes off the road for no more than two seconds while still driving safely. Sending a text takes, on average, five seconds. Taking your eyes off the road for five seconds while driving 55 mph is the equivalent of driving the length of a football field with a blindfold on. What's more, distracted driving doesn't even end once the distraction is put away. Distraction latency, the period of time in which drivers still aren't fully engaged after the distraction, is about 27 seconds.

About 94 percent of accidents are caused by driver error, not faulty brakes, engine problems or blown tires as many drivers mistakenly believe, making most of these deaths preventable.

If the safety concerns with distracted driving aren't enough to make you change your habits, perhaps the law will be. Forty-six states and D.C. ban text messaging for all drivers; 14 states and D.C. prohibit drivers of all ages from using handheld cell phones while driving; and 38 states and D.C. ban all cell phone use by novice drivers. Some states make cell phone use a primary law which means you could get pulled over for that violation alone while a secondary law means you would get cited for that violation if you were pulled over for something else first, such as a traffic violation.



Here is a more specific breakdown on the laws in Maryland, Virginia and D.C.:

Maryland

- ✓ Handheld ban for drivers of all ages (primary law)
- ✓ Ban on all cell phone use (handheld and hands-free) for novice drivers secondary law)
- ✓ Ban on texting for drivers of all ages (primary law)

Note: Maryland defines novice drivers as those under the age of 18 with a learner's permit or provisional license

Virginia

- ✓ Ban on all cell phone use (handheld and hands-free) for school bus drivers (primary law)
- ✓ Ban on all cell phone use (handheld and hands-free) for novice drivers (secondary law)
- ✓ Ban on texting for drivers of all ages (Primary law)

Note: Virginia defines novice drivers as drivers of all ages under the age of 18.

D.C.

- ✓ Handheld ban for drivers of all ages (primary law)
- ✓ Ban on all cell phone use (handheld and hands-free) for bus drivers (primary law)
- ✓ Ban on all cell phone use (handheld and hands-free) for novice drivers (primary law)
- ✓ Ban on texting for drivers of all ages (primary law)

Note: D.C. defines novice drivers as those with a learner's permit.

April is the National Safety Council's Distracted Driving Awareness Month. Speak with your family and friends about focusing on only one thing when behind the wheel—driving! Pledge to change your own habits, including a pledge to drive cell free, so you can set the good example you want your children and other novice drivers to follow themselves. If a call, text or other activity in your car is so important, it is worth the time to pull off the road, turn off the car and attend to it in a safe manner. ■

Many wireless providers, including Verizon, AT&T, T-Mobile and Sprint, among a host of others, offer cell phone blocking technology that prevents calls and texts while a vehicle is in motion. Some technologies also allow blocking of audio features, and can track speed and sudden stops and many can send text or email notifications, which is particularly helpful to parents of inexperienced drivers.

Cell phone blocking is typically activated by either adding a service to your wireless plan, using a downloaded app (some are free) or installing a device that installs what is called a geofence, or barrier, around the driver. All of these options include the ability to set up accounts and customize settings.

But, don't worry about that rare emergency situation when a call must be made. These technologies still allow the passenger to make a call or send a text, many offer the ability to create a short list of phone numbers that can still be received by the driver, and all forms of cell phone blocking allow for a 911 override.

Do your research on this technology to decide which option is right for you. Be sure to consider things like the safety options (blocking outgoing and incoming calls), battery life (ensuring they don't drain the smartphone's battery), compatibility (Android vs. Apple), ease of use with online dashboard, and ability to adjust default settings to your comfort level.





Avoid the Dash to the Dashboard

Dashboard infotainment systems allow drivers to stay connected. But just because we can do something,
DOESN'T MEAN WE SHOULD.

IT'S MORE DISTRACTING THAN YOU THINK

Drivers talking on handheld or hands-free devices can
FAIL TO SEE 50% OF THEIR SURROUNDINGS



80%

**OF DRIVERS MISTAKENLY
BELIEVE** hands-free devices
are safer than handheld

**MORE THAN 30
STUDIES** show hands-free
devices don't make drivers
any safer – the brain remains
distracted by the conversation

Sources: National Safety Council, Texas Transportation Institute,
AAA Foundation for Traffic Safety

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Learn more at: **distracteddriving.nsc.org**

E-CIGARETTES AND VAPING: **Not Exactly a Healthy Activity**

Drive up and down any main commercial street these days and you will see any number of vape shops opening their doors in strip malls across America. Right next to the Starbucks and Subways, vape shops are popping up to sell this increasingly popular form of nicotine delivery. Although vaping has been around for much longer than most realize, the risks are still quite unknown and regulation still seems to fall into a gray area.

Vaping refers to the delivery of liquid nicotine mixed with a flavoring via an e-cigarette, also known as an e-cig, hookah pen, vape pen, EC, electronic nicotine delivery system (ENDS), personal vaporizer or PV. E-cigarettes are battery-powered devices that often look like a real cigarette that use cartridges filled with a liquid that contains nicotine, flavorings and other chemicals. The battery heats the liquid into a vapor form and users treat the e-cigarette much the same way they would a traditional

cigarette with the hand to mouth motion. Because they do not burn tobacco and supposedly lack some of the known carcinogens found in traditional cigarettes, e-cigarettes are being marketed as a safe alternative to smoking traditional cigarettes and a means to help curb a smoking addiction. But are they really that safe, truly a magic bullet? The answer depends on who you ask.

E-cigarettes are certainly no flash in the pan fad as it is an industry that has grown to well over \$7 billion dollars with close to 500 brands of e-cigarettes. The modern e-cigarette was created in 2003 by a Chinese pharmacist and still today most e-cigarettes are made in China. Given that it is relatively new technology and it is driven by a marketing campaign that appears fresh and modern, as opposed to the image associated with traditional cigarettes, it is no wonder that e-cigarettes are especially appealing to young

people. Add in the fact that e-cigarette flavorings come in such flavors as cherry, chocolate, gummi bear, butterscotch and bubble gum, choosing to vape is like picking out a piece of candy from the candy store. The U.S. Centers for Disease Control and Prevention reported that in just one year alone—from 2013 to 2014—usage of e-cigarettes by high school students more than tripled, from 660,000 to two million students.

Vaping even has its own associations: the American Vaping Association whose tagline is that it is an “advocacy group that champions the use of vapor products and electronic cigarettes to help smokers



quit,” the Tobacco Vapor Electronic Cigarette Association, the Smoke Free Alternatives Trade Association, the Consumer Advocates for Smoke Free Alternatives Association, and a host of others both domestic and international. These organizations, and other similar non-profits, make the claim that e-cigarettes are a healthy alternative and have helped countless smokers kick the habit and enjoy a healthier lifestyle.

Contrary to this assertion are the findings of Dr. Neal Benowitz, a nicotine researcher at the University of California at San Francisco, who found that most of the e-cigarette use in the U.S. is in conjunction with traditional cigarettes. Users vape in places that prohibit traditional cigarettes but use cigarettes when they can. (However, many states and localities also have laws prohibiting vaping in places such as restaurants, bars, and public transportation, much the same way that smoking

the nicotine have been found to contain chemicals, such as diacetyl, which is known to cause lung disease. Some of the liquid nicotine have also been found to contain formaldehyde. (Note: There are vaping liquids that do not contain nicotine but the most common use of e-cigarettes is to experience nicotine in what is believed to be a safer delivery method.) According to the health website, WebMD, the nicotine in e-cigarettes can also still hurt arteries, harm the developing brains of kids and cause damage to unborn babies. So the notion that vaping is a guilt-free from of smoking is invalid.

There are also the dangers associated with inconsistency among the

ing ingredients, features, health risks and appeal to minors and non-users; marketing; labeling; and manufacturing.



Even the liquid nicotine on its own poses a health risk as young children have accidentally ingested the liquid or spilled it on their skin, which can be toxic. Users should treat the highly concentrated liquid like they would alcohol if they live in a home with children.

Since e-cigarettes are relatively new, there are no long-term studies on the health risks and diseases associated with vaping. It is a scary wait-and-see situation, just like cigarettes were decades ago. We know today that cigarettes now claim the lives of almost half a million people a year in the U.S. alone. When it comes to smoking cessation, by and large medical experts recommend patches, lozenges, gum or other over-the-counter options as the best methods. And, know that for anyone who uses e-cigarettes, teens and adults alike, it is not just a guilt-free, fresh smelling, glamorous recreational activity, as it is marketed to be. ■

While vaping does not put smoke into the lungs, it does use nicotine which is a highly addictive substance.

traditional cigarettes is prohibited.) There is also the huge concern that vaping the highly addictive nicotine is a gateway to traditional cigarette use among young people.

Most health experts agree that vaping is less dangerous to overall health than traditional cigarettes but it is certainly not considered a healthy activity. While vaping does not put smoke into the lungs from burning tobacco like cigarettes do, it does use nicotine which is a highly addictive substance and the flavorings that are paired with

products themselves which have been known to overheat and blow up and or contain inconsistent levels of toxicity. Regulation of e-cigarettes varies from country to country, with many countries such as Brazil, Singapore and Norway banning e-cigarettes altogether and others like Canada making it illegal to sell e-cigarettes. Only within the last year has the U.S. Food and Drug Administration defined their regulation of e-cigarettes to regulation similar to traditional tobacco products when it comes to regulat-



Buyer Beware...AGAIN!

Some local area surgery centers are still overcharging patients for services rendered, leaving patients with huge out-of-pocket costs that are not covered by our health plan! We first reported on this problem in the Summer 2013 *Through the Wire* but the problem is still rampant today.

Surgery centers have the freedom to bill what they want—some even billing triple and quadruple what is usual and customary—and when a patient signs the paperwork, the patient has agreed to pay any and all fees that are not covered by their insurance plan. This includes our EWTF plan, but it is definitely not unique to our plan; this would happen with any health plan. These out-of-pocket expenses could be in the tens of thousands of dollars! Patients are often surprised by the bill they receive post-op, unaware that all of their expenses were not covered by their health plan and unaware of what they signed off on in their intake paperwork.

This has happened to numerous EWTF participants. Unfortunately, after services are rendered, there is absolutely nothing the Fund Office can do to reverse or even lower the surgery center's out-of-pocket charges to the patient. Sadly, these charges can be financially devastating. Two local surgery centers continue to be especially egregious in their overcharging—the **Digestive Disease Clinic at 11400 Rockville Pike in Rock-**

ville, Maryland and the Silver Spring Surgery Center at 1111 Spring Street in Silver Spring, Maryland. Both of these surgery centers are run by **Dr. Charles Obioha, a gastroenterologist.** The Funds Office has had numerous discussions with Dr. Obioha's office regarding overcharging to no avail. If you are a patient of Dr. Obioha we highly suggest you make yourself aware of his charges, billing procedures and policies.

In fact, regardless of who you choose as medical providers, we urge you to get detailed information—in writing, in advance—about the charges associated with any surgical procedure you may receive from any surgical center, not just the two listed above. The Fund Office will be happy to let you know how much of those charges will be covered by the EWTF and what you could expect to pay out of pocket. The Fund Office can also let you know if those charges would be considered reasonable for the services rendered. Be sure to have a detailed statement from the surgical center, including coding, procedures and costs before calling the Fund Office.

Remember, there are plenty of highly reputable and responsible doctors and surgery centers in our area and the choice is ultimately yours. Do not feel pressured by your doctor to commit to a procedure or a surgery center before knowing what it could cost you. Do your research before you come home with a bill that leaves you speechless. Patient beware! ■

Health Care What's Next?

Repeal and Replace Efforts Unlikely to Have Significant Impact on EWTF

From his earliest campaign moments, President Trump, then candidate Trump, declared his intention to eliminate the Affordable Care Act, also known as Obamacare. Supporters filled the air with the rally cry “repeal and replace.” Now that President Trump is in office, it seems like some of that fervor has simmered down a bit but there are still many in Congress and the President himself who are seeking to make massive changes to the health care initiative.

When the Affordable Care Act became law, it had minimal effect on the multiemployer plans that are the hallmark of organized labor. It is believed that the same will hold true if President Trump and Congress are successful in repealing and replacing it. If they seek to repeal and replace it, it will likely be done through budget reconciliation which will allow for quick review of tax, spending and debt-limit legislation and only requires a simple majority for passage. Under this process, many of the provisions in the Affordable Care Act could not be repealed because they do not fall under tax, spending or debt limit legislation.

Here is a list of many of the benefits of the ACA that cannot be

repealed via the budget reconciliation process and therefore will likely be forced to remain untouched:

- ✧ Extension of coverage to adult children to age 26
- ✧ Ban on preexisting condition exclusions
- ✧ Ban on annual and lifetime dollar limits on essential health benefits
- ✧ Provider nondiscrimination rules (may not be repealed but could be re-proposed)
- ✧ Ban on retroactive termination of coverage

- ✧ Ban on waiting periods exceeding 90 days

- ✧ Requirement to provide a Summary of Benefits and Coverage

The EWTF will be keeping a very close eye on all efforts to repeal and replace the Affordable Care Act and how those efforts could affect our own health plan. We are also committed to keeping all of our participants informed on any proposed legislation and any action we consider taking, as necessary. Please don't hesitate to contact the Fund Office at 301-731-1050 if you should have any questions. ■

TIME TO REVIEW YOUR BENEFICIARY INFORMATION

Is your beneficiary information up to date? Have you experienced any life changes that could change your beneficiary designations? Have you recently moved, added a member to your family or experienced a change in your marital status?

It is critical that you regularly review your beneficiary information and make changes as needed so in the event of your death, your benefits will be distributed to the right people. Furthermore, ensure that your correct address information is on file. All of this information makes it possible for the Fund Office to make benefits payments in a timely manner.

Changes can only be made by you and cannot be made after your death. There have been many instances where a person believed they were the beneficiary and it turned out that the member had not made the necessary changes to his/her information. The Fund Office is legally bound to distribute benefits to the person(s) listed in the member's records.

It is simple to review your information via our new member portal found online at www.ewtf.org. Click on the “member portal” link at the top of the page and log in with your email address and password. To make changes by phone, please call the Fund Office at 301-731-1050.

DISEASE MANAGEMENT AND CASE MANAGEMENT Jointly Under Personal Health Management Program

As noted in our last issue of *Through the Wire*, both the Disease Management Program and the Case Management Program are now under the umbrella of Conifer Health Solutions.

The EWTF is very excited about this partnership, now called Personal Health Management, and is confident that this will bring even more value to our participants as these services will now be more streamlined and will be mutually beneficial to each other. The nurses who will be providing the services under this joint initiative are personal health nurses who are equipped to serve both the disease management and case management needs of our EWTF participants. Just as before, these nurses will work as part of a team with our participants and their doctors.

Potential participants are often invited to join the Personal Health Management program after being identified by the EWTF as a candidate who would benefit from this service. If you are invited to join the program, you will receive a call from a personal health nurse to discuss the program and your health care needs. The number is a toll-free number that is masked for privacy purposes so please don't ignore the call!

However, those managing a chronic condition or living with high-risk health issues who are interested in the program but did not receive an

invite may still participate by contacting a personal health nurse on their own at 800-459-2100. The operator will connect you to a nurse. Additionally, patients may also ask their physician for a referral to the program. Please know that not all health conditions qualify for this service as it was created to help those fighting a chronic condition (i.e. heart disease, diabetes, etc.) or

those with complex care conditions (i.e. cancer, lung disease, etc.).

Upon enrolling in the program, your personal health nurse will help you understand your health needs and options, work with you and your physician as a team, and serve as a liaison between you and your physician(s) throughout your treatment or surgical journey.

...created to help those fighting a chronic condition (i.e. heart disease, diabetes, etc.) or those with complex care conditions (i.e. cancer, lung disease, etc.)

Meet Our Newest Conifer Personal Health Nurse

We are pleased to welcome Ayde Garcia to our Personal Health Management Program, formerly known as the Disease Management and Case Management Programs. Ayde has been a nurse since 2008 and joined Conifer as a personal health nurse in April, 2016. She comes to us with experience in case management, emergency room nursing, home health care and skilled nursing.



Ayde earned her degree in nursing from Navarro College in Corsicana, TX, and she is bilingual in English and Spanish. She spends her spare time focused on her kids and staying busy with their activities. She says that the best part of her job is seeing participants improve their condition and enjoy better health. She looks forward to serving our participants as a health care advocate and personal health nurse.



Before You Buy Be Sure You're Covered

Summer is just around the corner. Is this the year you might buy that motorcycle you've always wanted to cruise the open road in the warm weather? Or is it a fishing boat you've always dreamed about? Maybe you have an even bigger idea in mind, like a place at the beach.

Regardless, all of these things require money, significant money. How do you know if you can really afford it? If you are serious about making a big purchase, a great place to start your research is at Fidelity's website. Before you decide what model motorcycle you want to buy, what horsepower outboard motor, or what beach town, you need to consider whether you can afford it.

At www.fidelity.com/mymonylifestyle you can take advantage of great advice from financial experts, crunch the numbers with financial tools, and understand different savings, borrowing and investment options. The website is like having a reality check on your dreams and obligations, helping you understand what you can truly afford balanced with what you need to live and retire.

Among the valuable articles on the website is one about creating an emergency fund, something many

people fail to create. However, anyone working in the construction industry knows that it is a cyclical industry. So given the tendency of the industry to experience cycles of boom and bust it is especially important for Local 26 members to create an emergency fund to stabilize their finances even if they experience an unstable work environment, and maybe even allow for that splurge purchase.

Opinions differ as to how much should be in an emergency fund. Conservative advisors typically say about 12 months of living expenses, while those less conservative say three to six months' worth. However, all experts agree that you need to consider things like the number of dependents you have, your job-related prospects, and whether or not you own property.

Include the following when calculating your monthly expenses:

- 💰 Rent or mortgage plus real estate taxes
- 💰 Homeowners or renters insurance
- 💰 Auto insurance
- 💰 Car payment
- 💰 Transportation costs such as gas, tolls and bus or train passes
- 💰 Gas, electric and water bills
- 💰 Home maintenance costs

- 💰 Cable, phone and internet fees

- 💰 Cell phone and data plan charges

- 💰 Medical costs, including premiums, medication and co-pays

- 💰 Groceries

- 💰 Toiletries and personal care items

- 💰 Childcare or preschool costs

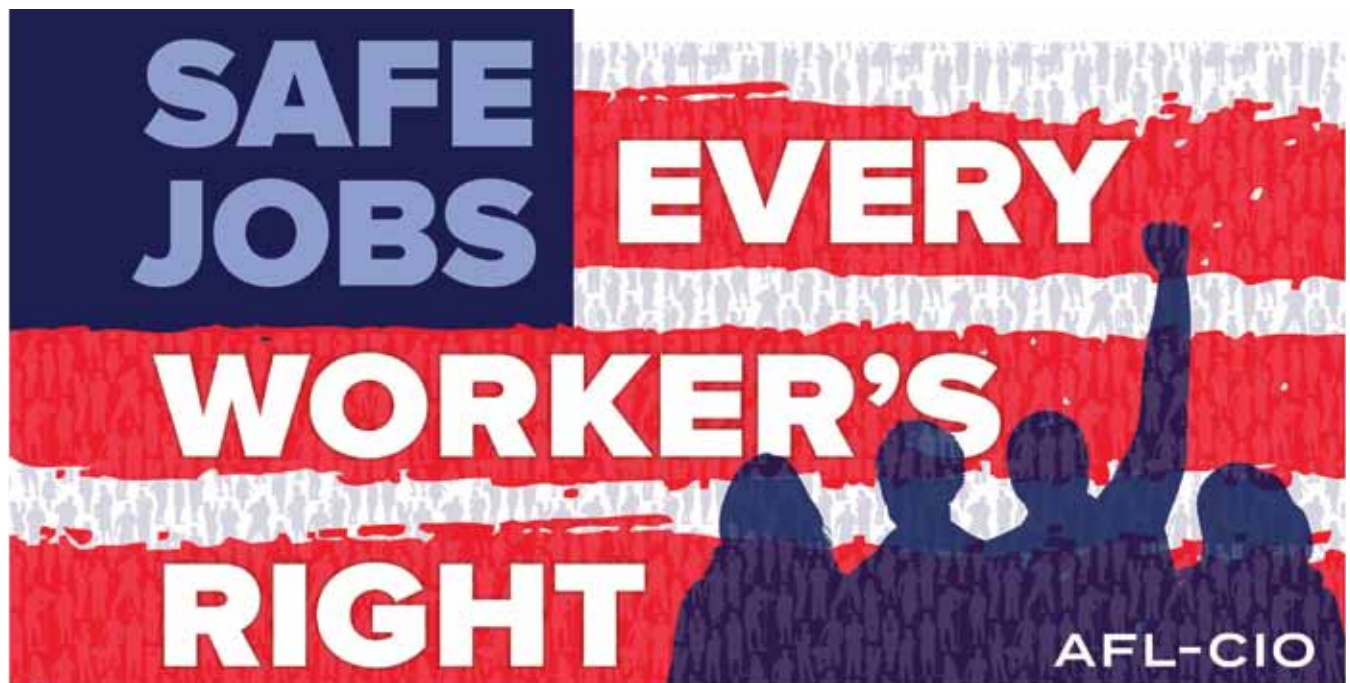
- 💰 Clothing and other such necessities

Be certain to also include a buffer amount in case some of your budgeted expenses actually increase in cost, such as your utility bills, gas for your car, or your medical expenses. And don't forget to allow some money in your emergency fund for reasonable leisure activities such as going to the movies or out to an occasional dinner.

The hardest part about creating an emergency fund may actually be resisting the urge to dip into it when it's not an emergency. It is not a savings fund for that motorcycle, boat or vacation place, but rather an insurance policy to have in place and give you the peace of mind to buy those luxury items if you can afford to and know that you will still be able to weather any financial uncertainty that may come your way. ■



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April 28th is Workers Memorial Day.

Remember, you are someone's husband, wife, father, mother, son, daughter, brother, sister, grandfather, grandmother, uncle, aunt, co-worker, friend. Be safe and be there for those who love you.