

Spring 2020  
Through the

LOCAL 26 IBEW-NECA JOINT TRUST FUNDS

WIRED



# Facing a Pandemic

**ALSO INSIDE:** Important Funds Information Related  
to Covid-19, see *page 10*

**Dear Participant,**

These are trying times, to say the least. We are fighting an enemy we can't see and, sadly, we are fighting this enemy with virtually no ammunition and precious little protective gear. In many ways, our nation's fight against the coronavirus feels like the biblical story of David and Goliath—Goliath a physical giant who thought he couldn't be beat and David a young man with no battle experience who took Goliath down and saved his nation.

I do believe our country will persevere as David did but we also know that winning the battle against the coronavirus pandemic will not be a one-person battle. It will take all of us to do our part—social distancing, complying with stay-at-home orders, keeping ourselves as healthy as possible, seeking medical care immediately at the first symptom to reduce further spread. These are the things you can do for yourself, your family, your union brothers and sisters and your community.

For our part here in the Fund Office, we will continue to be business as usual for all of our participants. We will continue to process claims, pay benefits, and continue to provide you with customer service during the uncertainty of this pandemic. I know the Coronavirus has thrown our world into a state of flux that seems to be changing by the minute but you can rest assured that your benefit funds will remain stable, secure and dependable.

The coronavirus itself and all of the social and economic impacts may be bigger than each of us individually, but the virus will be no match for us if we stand in solidarity. Please be your brothers'/sisters' keeper and practice all of the good social and health guidelines asked of us by our elected leaders and medical professionals. You, as citizens of our country, indeed the world, do your part and know that we, as protectors of your benefits, will be doing our part. Together, we will come out on the other side of this stronger.

Yours in good health,



Mike McCarron  
Fund Administrator

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# Facing A Global Health Pandemic

**Covid-19 has stretched its reach to every corner of the globe, including here in the United States.**

The entire world is facing perhaps the biggest crisis any of us have seen in our lifetime. Not...one...single...person, anywhere in the world, is immune from the public health, economic, or social impact of Covid-19, making this a true pandemic. Yes, we have heard the word pandemic used before but Americans have been largely spared of falling victim to other pandemics. To most Americans, pandemics have always happened in other parts of the world, not here on our doorstep.

But here on our doorstep is indeed a pandemic.

Much about Covid-19 changes by the day, even by the hour, as our

nation's top medical professionals and scientists race to learn more about treatment and prevention of the disease and our nation's elected leaders struggle with how to protect and serve us in the midst of a crisis. We are being flooded with information—some accurate, some less so—from every direction that it is hard to discern fact from fiction, a legitimate call to action from fear-driven hysteria.

If ever there was a time to turn to trusted sources of information, now is that time. Your health and the health of those around you depend on you having accurate information and you acting accurately on that information. Such trusted

sources include the Centers for Disease Control and the World Health Organization as well as our trusted partners here in the Fund Office. Falling victim to misinformation or unnecessary panic is the worst thing we can do in this dire situation.

**What is Covid-19?** The World Health Organization (WHO) defines Covid-19 as a type of coronavirus. Coronaviruses are actually a family of viruses that can affect humans and animals alike. Covid-19 is the most recently discovered coronavirus, the coronavirus we are all facing today. Covid-19 began in Wuhan, China in December 2019 and is still our greatest health risk today. ▶





## Cover Up and Stop the Spread

Walking around in a face mask seems akin to being in a science fiction movie but the CDC is now suggesting that everyone do just that. It has recently been discovered that individuals who are asymptomatic, that is those who actually have the coronavirus but lack symptoms, can, in fact, spread the virus, and are doing so unknowingly at a rapid clip. Additionally, those who are pre-symptomatic—who haven't shown symptoms yet—can also transmit the virus to others.

Since doctors and scientists know that the virus can be spread by coughing, sneezing and even speaking, and we can't always remain six feet away from everyone all of the time, covering the mouth and nose is an effective way to stop the spread.

A face mask doesn't need to be an actual "mask" and shouldn't be a medical mask since medical-grade masks should be left available to medical professionals. Cloth masks, even homemade ones, scarves and bandanas can all serve as effective face coverings for those times when you need to go out on essential errands, such as trips to the grocery store or pharmacy.

It is, however, still critically important to maintain six-feet of social distancing, even while wearing a mask, to further stop the spread of the virus. And, wearing a mask does not grant you permission to bend stand-at-home orders.

To learn how to use a face covering and how to make a face covering visit the CDC's website at [www.cdc.gov](http://www.cdc.gov) and click on the link "cloth face coverings" on the homepage.

The symptoms of Covid-19 seem to be somewhat evolving as medical professionals and scientists learn more and more about the virus, but some of the consistent symptoms include fever, tiredness and dry cough. Other symptoms can include aches and pains, nasal congestion, runny nose, sore throat or diarrhea. If this was the height of flu season or if Covid-19 never existed, patients with these symptoms might think they had the flu, a common cold or a stomach bug. However, what sets Covid-19 apart from more common viruses and ailments is its vicious attack on a patient's respiratory system, leaving patients to feel as if the air is literally being sucked out of them and gasping for breath.

The WHO says most people, about 80%, recover from Covid-19 without serious illness or complications but about 20% do fall gravely ill from the virus and are at risk for dying. The Centers for Disease Control (CDC) says that if you present with trouble breathing, persistent pain or pressure in the chest, new confusion or an inability to arouse, or bluish lips or face these are emergency warning signs for Covid-19 and you should seek medical attention. As of press time, the CDC was asserting that not everyone with symptoms should be tested for the virus as many will only have a mild illness and that decisions about testing should be left to the discretion of state and local health departments and clinicians.

At first it was believed that the virus was only claiming the lives of those with underlying health conditions such as heart disease,



high blood pressure or diabetes, the elderly and those who were immunocompromised. As the virus has spread, it has come to claim the lives of people of all ages, from infant children to otherwise healthy and fit 40 somethings. Almost ev-

erything we think we know about the virus is actually continually evolving.

We do know for certain that the virus is spread from person to person via droplets in the air from an infected person coughing, sneezing

or even talking and those droplets landing in the landing in the eyes, mouths and noses of healthy individuals who then breathe those infected droplets into their lungs. This is why it is critical to maintain the

**We do know for certain that the virus is spread from person to person via droplets in the air from an infected person coughing, sneezing or even talking.**

suggested six feet of social distance between people. The CDC believes that even asymptomatic individuals can spread the disease in this manner so six feet of distance must be maintained with everyone, even those without symptoms. It is also important to remember that some may think they just "have the sniffles" or a "tickle in their throat" ►

## Should I Get Tested for Covid-19?

The CDC says that not everyone needs to be tested for Covid-19 since most people will have mild symptoms and can recover from home and there is no treatment for the virus. However, testing is helpful if you believe you may have exposed others to the virus.

State and local health departments and your medical provider can inform you of testing locations, many of which are now drive-through centers. If you test negative for the virus, this does not mean you do not have and will not get the virus. It is possible that you tested too early after possible exposure and it is possible that you could be exposed to the virus at another time.

If you test positive for the virus or if you did not test but present with Covid-19 symptoms:

- Stay home except to get medical care.
- Stay in touch with your doctor, but call before seeking care from your regular physician
- Monitor your symptoms
- Avoid public transportation
- Stay away from others, if possible in a separate "sick room"

- Wear a face mask when out in public, such as in a provider's waiting room
- Wash hands often
- Regularly clean surfaces in your house
- Do not share personal household items such as eating utensils, drinkwear and towels





and these may, in fact, be symptoms of Covid-19. Mild symptoms are still symptoms.

There still remains some confusion about whether the virus can be spread via objects, such as groceries or mail, to humans. The WHO asserts that the virus can be transmitted through contaminated surfaces, as does the CDC. Both organizations note that you could get sick from an infected surface if you were to touch the infected area and then touch your eyes, nose or mouth; however, the CDC believes that this is not a main source of



transmission. Nevertheless, this does highlight the importance of handwashing and safe practices.

So, if the virus is spread easily, how can you protect yourself and others? The best way to protect

yourself and others is a two-part defense—washing your hands and maintaining six feet of social distance from anyone outside of the people you live with—coupled with good common sense. Of course, if someone in your home has tested positive for Covid-19, they should be isolated from everyone, until they have received clearance from their medical professional.

Practice the following hygiene and safety measures:

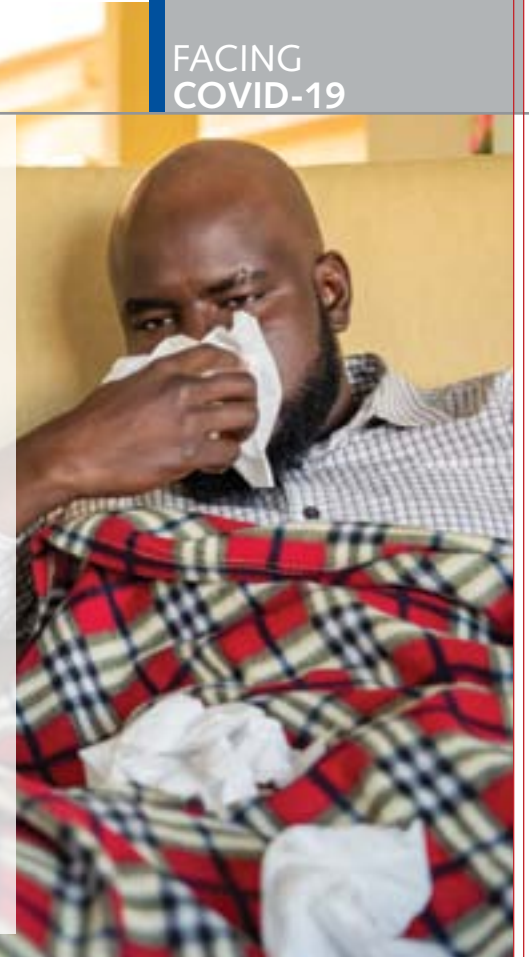
- ➡ Avoid touching your eyes, nose and mouth.

## What Is an Underlying Health Condition?

Statistics are showing that Covid-19 attacks older adults and those with underlying health conditions more aggressively than other populations of people. The CDC defines older adults as those aged 65 or older.

Underlying health conditions are long term, often chronic, health conditions that may weaken a person's immunity or ability to recover from an illness. Underlying health conditions may include, but are not limited to:

- Chronic lung disease, including moderate to severe asthma
- Heart conditions
- Conditions that cause a person to be immunocompromised such as cancer, smoking, bone marrow or organ transplantation, immune deficiencies, poorly controlled HIV or AIDS, prolonged use of corticosteroids or other immune-weakening drugs
- Severe obesity
- Diabetes
- Kidney disease being treated with dialysis
- Liver disease



## FACTS NOT FICTION: Don't fall for a myth

### FACT

Being able to hold your breath for 10 seconds or more without coughing or feeling uncomfortable does not mean you are free of the coronavirus.

### FACT

Covid-19 is not transmitted through mosquitos.

### FACT

Antibiotics do not treat the coronavirus.

### FACT

Cold weather and snow will not kill the coronavirus.

### FACT

Exposing yourself to the sun or hot temperatures will not prevent the coronavirus.

### FACT

Drinking alcohol does not prevent you from getting Covid-19.

### FACT

Vaccines against pneumonia do not protect against the coronavirus.

### FACT

Rinsing your nose regularly with saline solution will not prevent you from getting Covid-19.

### FACT

Spraying alcohol or chlorine on your body will not kill the coronavirus, and can, in fact, be harmful.

### FACT

Ultraviolet lamps should not be used as a means to sterilize the hands or other areas of skin

### FACT

There is no treatment (yet) for Covid-19.

### FACT

You can recover from Covid-19. Catching the virus does not mean you will have it for life.

- ➡ Handwash with soap and water for at least 20 seconds after being in a public place or after blowing your nose, coughing, or sneezing.
- ➡ If soap is unavailable, use hand sanitizer that contains at least 60% alcohol.
- ➡ Stay home whenever possible and always follow your state's Covid-19 stay-at-home orders.
- ➡ If you do have to leave your home, maintain a social distance of six feet at all times.
- ➡ Avoid close contact with anyone who has tested positive for the virus or who suspects they may have been exposed to the virus.
- ➡ Always cover your nose and mouth with tissues when you sneeze or cough.
- ➡ Wear a face mask to protect other people around you.

- ➡ Regularly clean and disinfect frequently touched surfaces such as doorknobs, tables, light switches, countertops, handles, desks, phones, keyboards, toilets, faucets, and sinks.

As information is ever evolving, it is impossible to determine how likely the average person—that is someone who is otherwise healthy, who has practiced good safety measures—is to contract the virus. At the onset in China, those falling victim to the virus, by and large, appeared to be elderly or have a preexisting health condition. As the virus has travelled across Europe and now here in the United States, Covid-19 seems to be striking every age group and even those believed to be otherwise healthy. Everyone should practice hygiene and safety measures as if they too could get the disease. As it spreads,

**For the most up to date information on Covid-19, visit the Centers for Disease Control's website at [www.cdc.gov](http://www.cdc.gov) and the World Health Organization's website at [www.who.int](http://www.who.int)**

Covid-19 seems to be less and less discriminating. For the young and healthy, Covid-19 could present as very mild symptoms but don't forget that those mild symptoms can translate into deadly outcomes when the mild symptoms are shared with a more vulnerable community of people.

For the most up to date information on Covid-19, visit the Centers for Disease Control's website at [www.cdc.gov](http://www.cdc.gov) and the World Health Organization's website at [www.who.int](http://www.who.int). ▶





## Don't Forget About Your Mental Well-Being

If ever there was a time to get ourselves as healthy as possible, now is that time. And, being healthy includes good mental health as much as it does good physical health. It seems nearly impossible to “escape” from the virus, whether it's the 24-7 news coverage of Covid-19, conversations with family and friends, or even trips to the grocery store where the shelves are bare and customers are pushing carts with gloves and masks on. Add in the stress of the financial impact of this pandemic and stress if you or a family member or friend is sick with the virus, and our current way of life can become more than you think you can handle.

While nothing about daily life is “normal” right now, feeling stressed, anxious and overwhelmed about this pandemic and how it is impacting your life and your family's life is completely normal. It may seem like little consolation but everyone is in this together. Everyone is mourning the loss of something that has been taken away by the pandemic—graduations, weddings, vacations, and, even more important, jobs, financial security and, for far too many, the life of a loved one. This can make anyone, even the strongest among us, feel powerless and hopeless.

The CDC notes that those who are most likely to feel the stress of a crisis are:

- \* Older people with chronic diseases

- \* Children and teens

- \* People who are helping with response to Covid-19 like doctors, nurses and first responders

- \* People who already have mental health conditions, including problems with substance abuse

However, anyone can suffer from a mental health condition under stressful circumstances.

According to the CDC, symptoms of stress during an infectious disease outbreak can include:

- \* Fear and worry about your own health and the health of your loved ones
- \* Changes in sleep or eating patterns
- \* Difficulty sleeping or concentrating
- \* Worsening of chronic health problems
- \* Increased use of alcohol, tobacco or other drugs

If you are feeling overwhelmed, anxious or stressed don't forget that all Local 26 members have access to our Employee Assistance Program (EAP) 24 hours a day, seven days a week at no cost. The EAP is administered by Business Health Services and is staffed by health professionals who can help guide you through job stress, depression, marital and family stress, financial problems and a host of other issues, including concerns related to our new

way of life, to help you achieve mental well being. What's more, services provided by the EAP are also extended to Local 26 family members and anyone else residing in the home of a Local 26 member. Calls to the EAP are strictly confidential.

To contact our EAP, call **800-765-3277** to speak to a counselor or make an appointment.

The CDC also suggests some tips to help you maintain good mental health during this most challenging time.

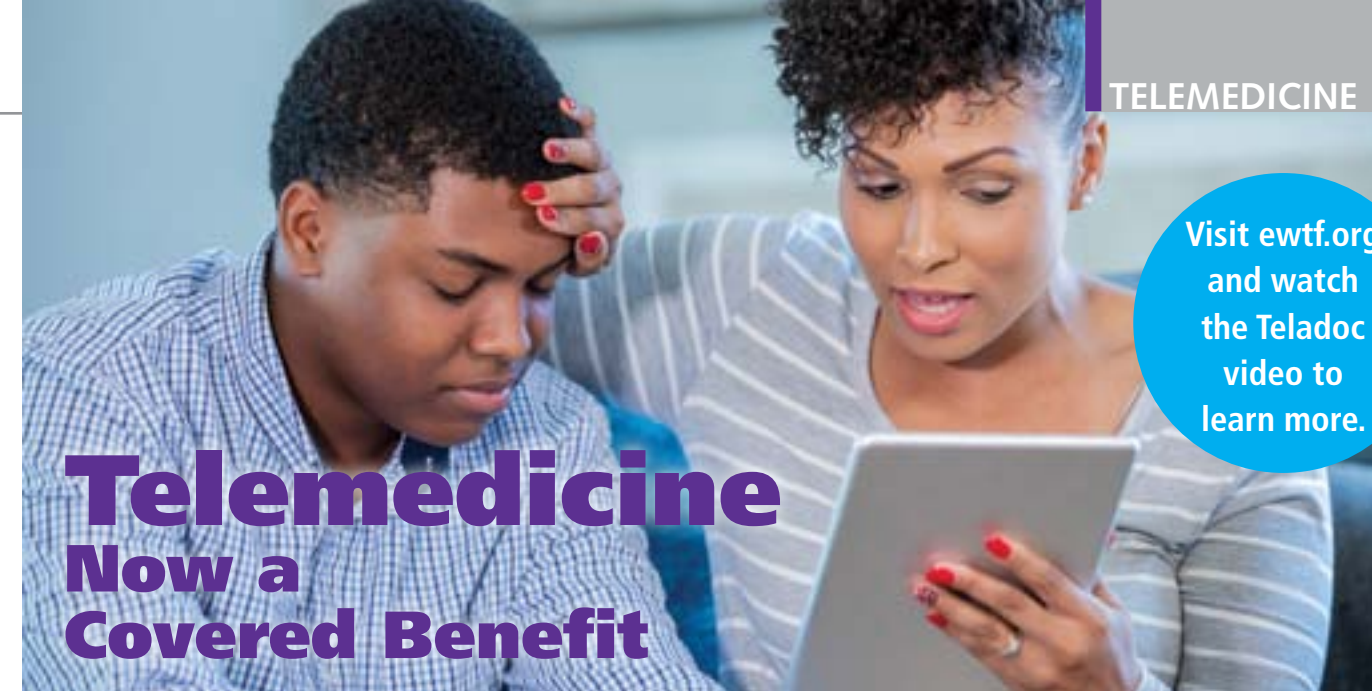
**Take breaks from watching, reading, or listening to news stories, including social media.** Hearing about the pandemic repeatedly can be upsetting.

**Take care of your body.** Take deep breaths, stretch, or meditate. Eat healthy, well-balanced meals; exercise regularly; get plenty of sleep and avoid alcohol and drugs.

**Make time to unwind.** Try to do some other activities you enjoy.

**Connect with others.** Talk with people you trust about your concerns and how you are feeling.

Remember, taking care of your mental health is a great way to take care of your physical health as well. And, if you are a caretaker in your family or have people who depend on you, it is critical that you are in the best mental health you can be to care for those who need you.



Visit [ewtf.org](http://ewtf.org) and watch the Teladoc video to learn more.

## Telemedicine Now a Covered Benefit

One of the newest trends in medical care today is telemedicine, which is the administration of health services and information via technology such as a video conference, phone call or mobile app. The Local 26 EWTF is now offering telemedicine, through Teladoc, as a covered service under the health plan. The timing of this emerging trend couldn't be better as the Covid-19 pandemic has required all of us to limit our engagements outside of our homes to stop the spread of the virus. Now is the perfect time to learn more about telemedicine and consider using it for your non-emergent medical needs.

Teladoc is a telemedicine medical services provider that offers many of the same non-emergency services you would find at an urgent care center, as well as other medical services such as mental health support; wellness and prevention information; and medical opinions on diagnoses, procedures and prescriptions. Teladoc doctors are board-certified doctors averaging 20 years of experience. They are primary care physicians, pediatricians and family medicine physicians and they are credentialed

every three years to meet the National Committee for Quality Assurance (NCQA) standards.

Teladoc offers users access to doctors 24 hours a day, seven days a week, 365 days a year via phone, video call or the mobile app. Teladoc can treat conditions such as cold and flu, allergies, sinus problems, sore throat, respiratory infections, skin problems, pink eye, and other common ailments. If needed, doctors can send prescriptions to the pharmacy of your choice. Teladoc can even connect you to a local specialist if your condition requires an in-person examination. Access to therapists and psychiatrists to treat mental health conditions is also available through Teladoc as is wellness and prevention information through such specialists as dieticians to help you manage conditions like diabetes or high blood pressure.

If you chose to consent, Teladoc can share the results of your televisit with your primary care physician to provide a continuum of care.

Teladoc's accessibility from literally anywhere is what makes it such a valuable benefit to our members.

Through any mobile device or computer, it can be accessed from the comfort of your own home or even if you are on vacation half a world away. Teladoc can limit trips to the emergency room or an urgent care center for non-emergency issues.

You can register for Teladoc via a mobile device or computer. From a mobile device, download the Teladoc app from either the Apple App Store or Google Play. From a computer visit [www.teladoc.com](http://www.teladoc.com). Either through the app or the website, enter your personal information and select “Electrical Welfare Trust Fund—EWTF” as the benefits provider. Complete the rest of the site with all of your medical history and the medical history for any dependents you may have under the age of 17. All dependents over the age of 17, including spouses, will need to set up their own Teladoc account.

Teladoc is an excellent option for quality non-emergent medical care, on the spot, at a time and place that is convenient for you. Remember, though, it should not replace an emergency room or urgent care center if you are suffering a medical emergency. ●



# New Emergency Coronavirus-Related Distribution for the Individual Account Plan

This Summary of Material Modifications describes the Plan's new **Emergency Coronavirus-Related Distribution**, which replaces the recently introduced 30-Day Severance on Account of Furlough, Layoff or Reduction in Force/Emergency Economic Hardship Distribution ("Economic Hardship 30-Day Severance Distribution"). The Trustees' decision to replace the Economic Hardship 30-Day Severance Distribution with the **Emergency Coronavirus-Related Distribution** is based on their desire to take advantage of a provision of the recently enacted federal law known as the Coronavirus Aid, Relief and Economic Security Act (CARES Act) which provides special Federal tax-treatment to distributions that meet the requirements of "coronavirus-related distributions." The CARES Act was signed into law on March 27, 2020, two weeks after the Plan's Trustees resolved to establish the Economic Hardship 30-Day Severance Distribution.

## Emergency Coronavirus-Related Distribution: Eligibility.

To be eligible for the Plan's Emergency Coronavirus-Related Distribution:

- You must have experienced adverse financial consequences on account of a separation from Covered Employment (i.e., furlough, layoff or other job loss) that:
  - occurred on or after March 1, 2020 but prior to June 30, 2020, and
  - was the result of the COVID-19 pandemic, and

- Your severance from Covered Employment has lasted 30 days or more.
- If you are married, your spouse must consent to the distribution.

## Emergency Coronavirus-Related Distribution: Amount.

The amount of an Emergency Coronavirus-Related Distribution may not exceed the lesser of:

- \$25,000, and
- Your Individual Account balance as of the date of distribution reduced, if applicable, by an alternate payee's interest in your Individual Account as provided in a Qualified Domestic Relations Order.

## Emergency Coronavirus-Related Distribution: Special Federal Income Tax Treatment.

The Trustees designed the Plan's Emergency Coronavirus-Related Distribution to comply with Section 2202(a) of the CARES Act. Coronavirus-related distributions that comply with Section 2202(a) have unique tax-advantages.

- *Waiver of the 10% Tax Penalty Typically Applicable to Early Distributions.* With limited exceptions, Internal Revenue Code Section 72(t) imposes an additional 10% tax on distributions to Participants who have yet to reach age 59½. Section 72(t) does not apply to the Plan's Emergency Coronavirus-Related Distribution.
- *No Mandatory 20% Withholding, Default Withholding Rules Apply.*

Eligible rollover distributions include most single sum Plan distributions. Eligible rollover distributions are subject to mandatory 20% federal income tax withholding. However, the Plan's Emergency Coronavirus-Related

Distribution is not an eligible rollover distribution and is not subject to mandatory 20% federal income tax withholding. Therefore, the Plan will apply the Internal Revenue Code's default retirement plan withholding rules. Under these rules, the Plan's Emergency Coronavirus-Related Distribution is subject to 10% federal income tax withholding, unless the Participant elects otherwise.

- *Income Inclusion Spread Over 3-Year Period.* The federal income taxes a Participant will owe on the Plan's Emergency Coronavirus-Related Distribution will be spread out over 3 years, unless the Participant elects otherwise. For instance, if a Participant takes a \$25,000 Emergency Coronavirus-Related Distribution, he or she would be treated as receiving \$8,333 per year for three years, which will help defray the Participant's tax burden. We anticipate that the IRS will issue guidance regarding how this will work so that the Fund Office can report such income accordingly.
- *Repayment Option, within 3 Years of Receipt.* If you receive an Emergency Coronavirus-Related Distribution, then within 3 years, you may make one or more contributions—not to exceed the amount you received—back into this Plan or another eligible retirement plan. If you repay all or a portion of your Emergency Coronavirus-Related Distribution to this Plan, the Plan will treat your repayments as eligible direct rollover contributions.

Practically speaking, this means you may repay all or a portion of an Emergency Coronavirus-Related Distribution to this Plan (or any other plan in which you may participate that accepts rollovers) within 3 years of receiving an Emergency Coronavirus-Related Distribution, in which case such repayments will be treated as timely-remitted direct rollovers.

## Emergency Coronavirus-Related Distributions Should Be a Last Resort.

As COVID-19 spreads throughout the country, restricts economic activity, and causes potentially unprecedented levels of unemployment, impacted participants of qualified retirement plans may look to their individual account balances in those plans for financial relief until the pandemic passes. At the same time, all of us should understand that the CARES Act, of which Section 2202(a) is only one small part, constitutes an unprecedented fiscal stimulus package intended to help alleviate the financial burden felt by both businesses and workers resulting from the COVID-19 pandemic.

## We urge all Participants to find out more about the financial relief that may be available to individuals and businesses under the CARES Act before taking an Emergency Coronavirus-Related Distribution.

We urge you to use this emergency distribution provision only as a last resort. The Electrical Workers

Local No. 26 Individual Account Plan is a retirement plan, and having distributions made to you prior to your retirement are counter-productive to the intent of the Plan. Finally, although the Plan's Emergency Coronavirus-Related Distribution has several favorable Federal income tax features, the distribution remains fully taxable to you.

# BHS Can Help You Navigate These Challenging Times

The COVID-19 pandemic has created a tremendous amount of stress for so many Americans. Whether it's about finances or the health of those you love or a strain in your personal relationships, the pandemic has caused a spike in stress, anxiety and even depression.

- The Local 26 Employee Assistance Program (EAP) offered by Business Health Services, known as BHS, can offer you a wealth of mental health support through this crisis on dozens of topics. In times like this, our EAP may just be the best benefit our members have at their disposal.
- The pandemic has certainly had a huge financial impact on every single American. With many furloughed or laid off and the uncertainty of when the economy will open back up, financial concerns are at the front of everyone's mind. BHS can provide advice and guide you through budgeting, managing debt, paying student loans, and repairing credit, to name just a few. Tackling your financial concerns head on with the help of BHS will make you feel a degree of control in this situation that feels largely out of our control.
- BHS can also help manage your anxiety, perhaps borne out of worry over the health of you and your loved ones or any other situation. Additionally, mental health experts can help you also tackle addiction, depression, grief and loss, and thoughts of suicide, which may all be elevating with the ongoing nature of the coronavirus.
- With being forced to remain at home and little to no opportunity to pursue the interests and hobbies you once enjoyed or the ability to socialize with others outside your home, your personal relationships may be suffering. It is challenging spending most of every day within the confines of your home with the same people. It is especially challenging for those who may be caregivers or parents, or who may have been in unhealthy relationships prior to the outbreak of the virus. BHS can help you navigate your personal relationships to help see you through this challenging time, in a healthy way.
- BHS offers a resource library on our website. Visit [www.ewtf.org](http://www.ewtf.org), click on the member resources tab at the top of the page and scroll down to BHS resource library. You or any member of your family or anyone living in your home can speak to a mental health professional, free of charge, seven days a week, 24 hours a day by calling **800-327-2251**.





## A Little Sun, in Careful Doses, Can Do You Some Good

**T**he Covid-19 coronavirus may be keeping all of us close to home but it doesn't have to keep us completely *in* our homes. With the weather warming up, getting outside in the fresh air and sunlight may be just what you need to give you a lift in your day as you navigate these challenging times. Even with stay-at-home orders for Maryland, the District and Virginia, residents are allowed to be outside in their yards or taking a walk—at a safe social distance from others—to get exercise or care for a pet. And, that big bright yellow ball in the sky might provide you with a free dose of healthy medicine, so long as you are careful.

Everyone knows that unprotected and prolonged exposure to the sun can cause skin cancer, but the sun can also provide some health benefits too, and those benefits may be just what we all could use in these times of stress. The sun has the power to elevate your mood, improve your sleep, promote bone growth, strengthen the immune system, and lower blood pressure.

Sunlight boosts your body's production of the hormone serotonin, which is known as the happiness hormone. Serotonin is credited with reducing depression and regulating anxiety, as well as healing wounds, stimulating nausea (to push out noxious or upsetting foods), and

maintaining bone health. In fact, many anti-depressant drugs are designed to work on the body's serotonin to treat depression. Doctors at the Cleveland Clinic also credit sunlight for improving focus as well.

**Sunlight boosts your body's production of the hormone serotonin, which is known as the happiness hormone.**

Another important hormone in your body is melatonin, the hormone that helps you achieve sleep. Research has shown that the more daylight you have exposure to, the

more melatonin you will produce at night, to help you fall asleep and stay asleep. Specifically, melatonin helps regulate the sleep-wake cycle, known as your circadian rhythm, and getting exposure to daylight is critical to maintaining a normal circadian rhythm.

The sun is a primary source of vitamin D which enables the body to absorb calcium to help with bone growth and formation. This is why vitamin D is known as the "sunshine vitamin." In fact, the sun actually converts dormant vitamin D in the body into active vitamin D.

Some studies have also shown that vitamin D can boost your immunity and reduce your risk of certain cancers, diabetes Type 1, muscle and bone pain, heart attacks, rheumatoid arthritis, and multiple sclerosis. The World Health Organization says that getting 5 to 15 minutes of sunlight on your arms, hands or face two to three times a week is enough to gain the vitamin D-boosting benefits of the sun.

It was recently discovered by British researchers and published in the Journal of the American Heart Association that the sun has another superpower—causing the nitric oxide in the top layers of the skin to open blood vessels wider and therefore lower blood pressure. This, of course, helps lower the risk for heart disease.

But, like almost everything, too much of a good thing is not always a good thing. Don't underestimate the sun's part in the prevalence of skin cancer. All forms of skin cancer—basal cell carcinoma, melanoma, squamous cell carcinoma and

nonmelanoma skin cancers—can be attributed to prolonged exposure to ultraviolet light from the sun or tanning lamps.

So how do you get a beneficial boost from the sun while making sure you don't put yourself at greater risk for skin cancer? It's all about balance and planning.

First, avoid tanning beds and tanning lamps as they offer no health benefits whatsoever. They do not offer any vitamin D benefit at all. Vitamin D is derived from the sun's UVA rays. Tanning beds and lamps emit UVB rays only, which are the sun burning rays.

Avoiding the sun during the middle of the day, from about 10 a.m. to 4 p.m., will help you avoid sun exposure when the sun's rays are the strongest. Plan outdoor activities earlier in the day or in the later afternoon. Believe it or not, you can still get sun exposure on a cloudy day.

Be aware that some medications can make your skin more sensitive to

the sun and therefore more prone to burning. If you are currently on such medications, you should avoid the sun altogether.

Most importantly, if you plan to be outside during the middle of the day or for a prolonged period of time, be sure to wear sunscreen to avoid doing more harm than good. You should also consider wearing protective clothing, such as dark, tightly woven fabrics and a wide-brimmed hat.

Don't forget to also perform regular skin checks, yourself and with a dermatologist, to look for new skin growths or changes to existing moles, freckles, bumps and birthmarks. Leave no body part unchecked!

If ever there was a time to get creative with the resources you have at your disposal, now is that time. The sun can offer proven health benefits as long as it's taken in doses. Go out and feel—a little—sunshine on your shoulders! And, take Fido on a walk with you! ●

**Avoiding the sun during the middle of the day, from about 10 a.m. to 4 p.m., will help you avoid sun exposure when the sun's rays are the strongest.**





## ESSENTIAL MEDICAL EYE CARE SERVICES

Your well-being is at the heart of everything we do. During the month of April, 2020, VSP members can access essential medical eye care.<sup>1</sup> The connection between your eyes and overall health is important and this expanded access will allow you to get eye care when you need it most.



### WHAT'S INCLUDED IN ESSENTIAL MEDICAL EYE CARE?

Essential medical eye care services include, but are not limited to:

- Sudden vision changes or vision loss
- Eye trauma
- Pink eye
- Foreign body removal
- Other symptoms that interfere with or significantly hamper day-to-day activities

### STAY HEALTHY. BE SAFE.

Access to essential medical eye care will help you maintain your overall health, while easing the burden on primary care physicians and emergency rooms.

### WE'RE HERE FOR YOU.

- Do you have lost or broken glasses, or you've run out of contacts, and don't have backup eyewear? You can use your routine VSP benefits for replacement glasses or contact lenses to meet your immediate eyewear needs.<sup>2</sup>
- If you're unable to reach your VSP network doctor to make an appointment, call VSP Customer Care at **800.877.7195** and we'll help you find an eye doctor who is open and ready to assist you.
- At your appointment, tell them you have VSP. There's no ID card necessary.
- We'll handle the rest—there are no claim forms to complete when you see a VSP doctor.

**Get the eye care you need.  
Questions? Call us at 800.877.7195.**

1. A \$20 copay may apply. These services are not available for discount plan members. Call VSP Customer Care at **800.877.7195** for assistance with checking your benefit eligibility and plan information.  
2. Members can use their eligible routine benefits for lost or broken glasses, or replacement contact lenses, to meet immediate eyewear needs. Contact your VSP network doctor for assistance.

Nothing contained herein alters any existing coverage. No insurance premium is charged or collected for this April 2020 service expansion. Essential medical eye care services billed to VSP are supplemental to medical insurance. Your health insurance carrier should be billed as the primary payer when other coverage exists, and the doctor participates on your health plan's network.

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## New Law Makes Change to Retirement Distribution Age

**P**rior to the outbreak of the coronavirus, major news coming out of Capitol Hill centered around changes to retirement accounts under the newly passed Setting Every Community Up for Retirement Enhancement (SECURE) Act. The Act was passed in December 2019 and made the most substantial changes to retirement laws since the Pension Protection Act of 2006. The Act took a little finessing to pass through the Senate but passed the House by an overwhelming majority, 417-3. It was signed into law on December 20, 2019.

While much of the act does not apply to our Local 26 benefits accounts or our participants, one of the most important provisions of the act does, in fact, apply to our plans and our participants—the change to the age in which you are required to take your minimum required distribution (RMD) from a retirement account, our pension plan.

Prior to passage of the SECURE Act, retirees were required to begin taking their RMD at age 70 ½. The SECURE Act changed that age to 72. This change was made in response to a change in life expectancy and the fact that Americans are working to an older age. The change in RMD rules allows for workers to save for an even longer period of time before withdrawing.



**Prior to passage of the SECURE Act, retirees were required to begin taking their RMD at age 70 ½. The SECURE Act changed that age to 72.**

It is important to know though that if you turned 70 ½ in 2019, you will still be held to the rules under the prior guidelines and will need to take an RMD and stay on that schedule. In the short term, the

biggest benefit to this requirement change is for those individuals who turn 70 in the beginning half of the year and would also be turning 70 ½ in that same year. Now those individuals will have an extra two years—until they turn 72—of savings to accrue before needing to take their RMD.

If you should have any questions about this change or any questions at all about your retirement savings plans, contact the Fund Office at **301-730-1050**. ●

### Mark Your Calendar for the Pension Seminar

**October 3, 2020 at 8 a.m.**

If you are considering retirement in the near future, attending the Local 26 Pension Seminar should be your first step in planning out this important stage of your life. The next seminar will be held on October 3, 2020. Although October seems far away, you must reserve your spot in advance to attend this very popular seminar as spots fill up quickly!

The seminar will take place at the union hall in Lanham, MD, and will be available via Skype at our satellite offices. The seminar will begin promptly at 8 a.m. You will learn how and when to apply for your pension and IA as well as have your questions answered about your retirement investments. Call the Local 26 Finance Office at 301-459-2900 to reserve your attendance spot for the seminar. Spouses are welcome, and encouraged, to attend.





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## Have you paid us an online visit recently?

If not, come check out our new Local 26 IBEW-NECA Joint Trust Funds website. The newly re-designed website has all of the important information and features you relied on with our old site with the addition of many new features, all in a very user-friendly format. Most notably, users will see the **“My Benefits Center”** tab at the top right of the homepage which leads to the member portal, where members can access all of their health and pension information, 24 hours a day, seven days a week!

VISIT  
EWTF.ORG

