

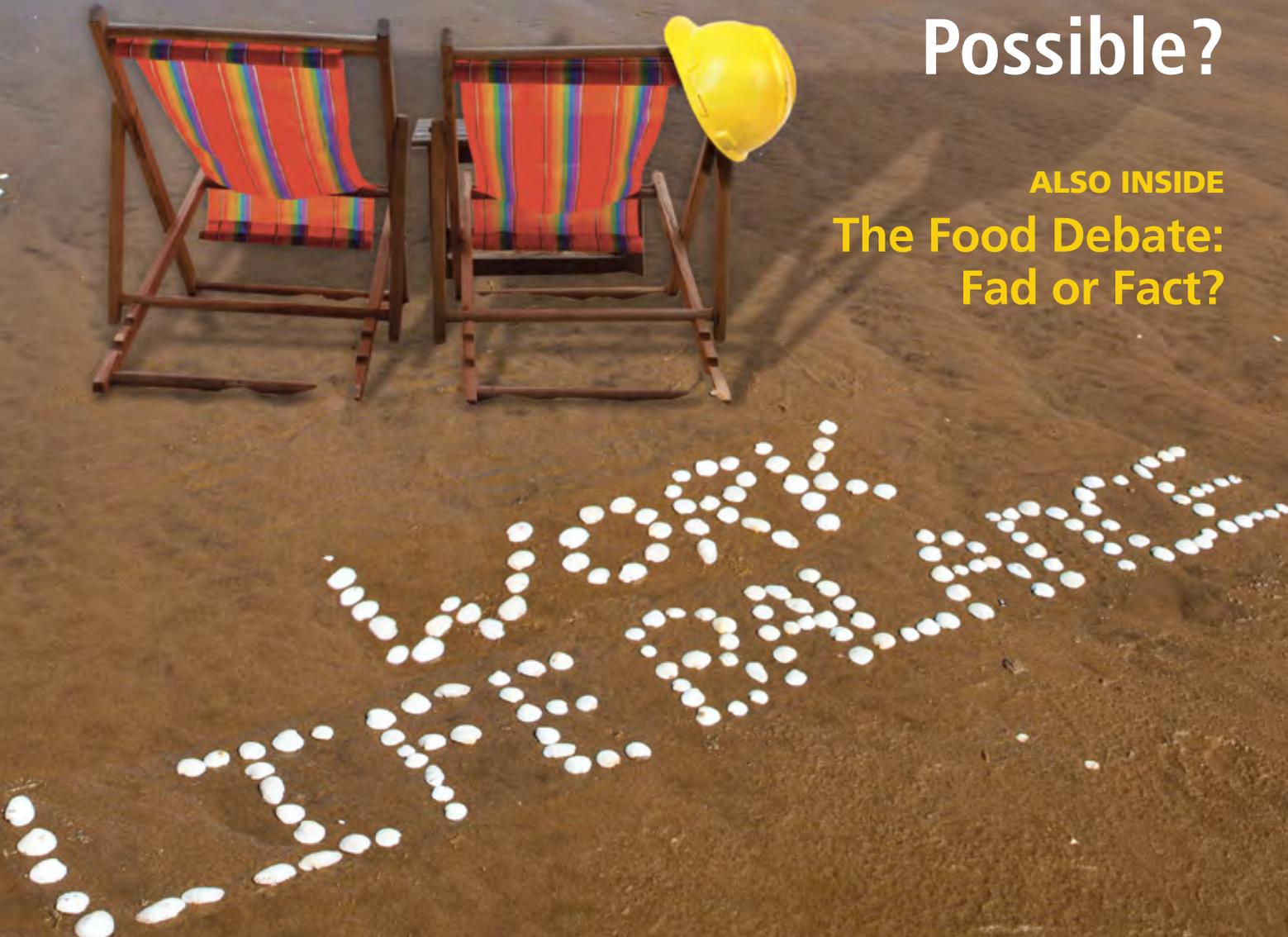
Vol. 4, No. 2, Summer 2014

Through the **WI**RE

LOCAL 26 IBEW-NECA JOINT TRUST FUNDS

Is a
**WORK-LIFE
BALANCE
Possible?**

ALSO INSIDE
**The Food Debate:
Fad or Fact?**



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Dear Participant,

Balance, as defined by the Merriam-Webster dictionary, is “a state in which different things occur in equal or proper amounts or have an equal or proper amount of importance.” Finding balance in the dictionary is easy; finding balance in your life may seem near impossible.

Defining what is important in your life and assigning equal importance to these things will bring you a sense of peace and satisfaction. You have probably heard of a little thing called work-life balance—the holy grail of all working men and women—but finding balance can apply to a host of other things in life.

Balance can certainly apply to your good health. How do you enjoy things in life and still live in good health? How do you indulge in decadent food every once in a while and still maintain healthy eating habits? How do you learn to relax yet still stay active and physically fit?

Balance can also apply to money matters. How do you enjoy your hard-earned money yet stay focused on saving for retirement?

It is our job here at the Trust Funds office to help you gain some balance; it is your job to take advantage of all that we offer. We have services and programs at the ready to help our participants live their healthiest life. From superior health care coverage to our disease and wellness programs to our employee assistance provider Business Health Services, we can help you navigate your good health. Our retirement savings programs such as our Pension and Individual Account Plans help you stay on a manageable track to save for retirement.

I encourage you to strive for work-life balance so you may focus on work at work and enjoying life at home. But, don't forget that we are here to help you achieve balance with your health and your retirement.

Yours in good health,

Peter Klein
Fund Manager

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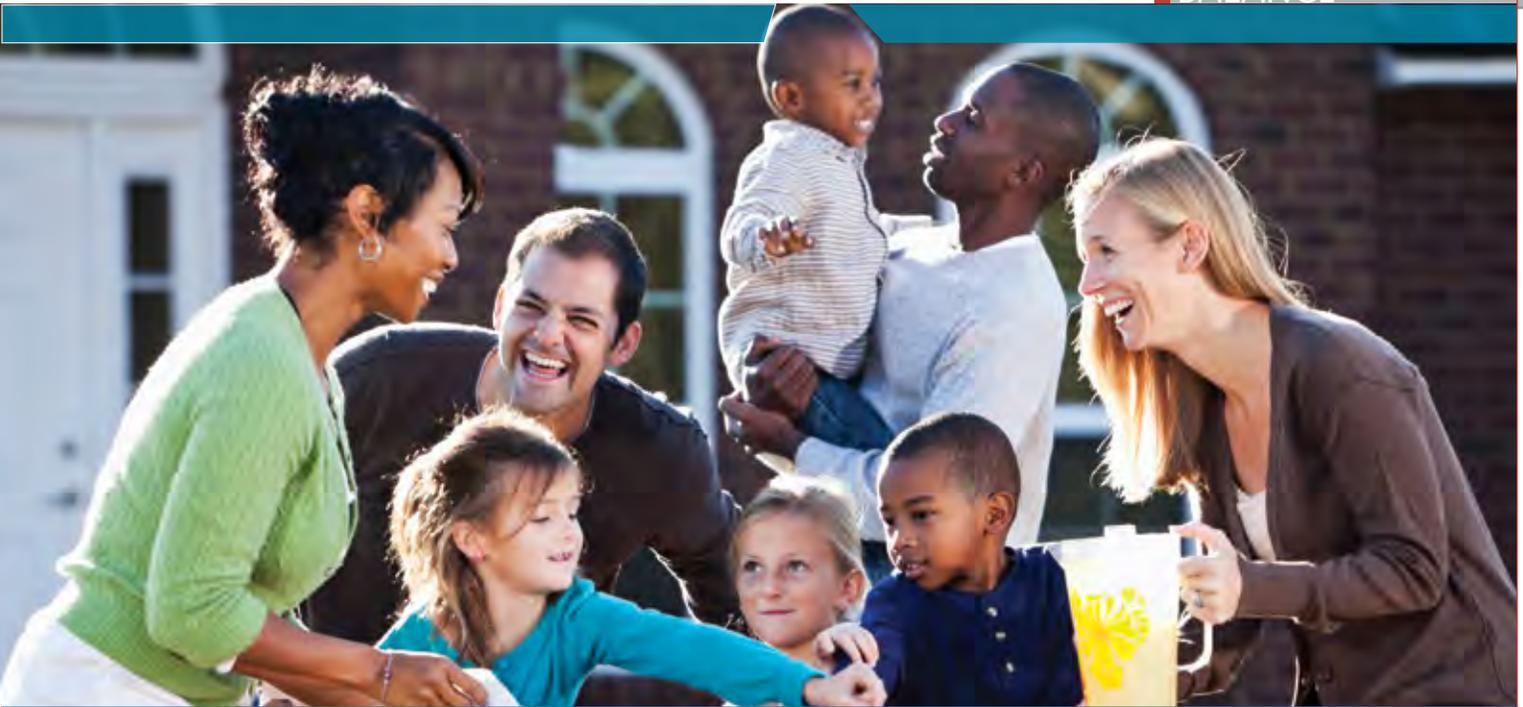


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Finding the Right Balance

With increasing work demands and more responsibilities at home, is a work-life balance possible?

The sun is out, the birds are chirping and you've had a highly-productive day at work. Your home is a sanctuary where the kids are playing in the backyard and you are taking your time preparing a delicious dinner on the grill. Perhaps tonight will be family movie night because the kids have already completed their homework, or maybe the whole family will go for a walk around the neighborhood.

OK, stop right there! While this Norman Rockwell scene sounds like heaven on earth, the reality is that work was completely challenging because your materials weren't delivered to the jobsite on time, the traffic getting home was awful so you didn't have a chance to enjoy dinner and relax before rushing back out to your son's baseball game by 6 and your daughter

needs your help with her science fair experiment, due tomorrow! Does that sound more like it?

It seems today that everyone is trying to do more and more in the same 24 hours than ever before, by moving faster on the job and squeezing more activities and responsibilities in at home. But, is it working? If we move faster at work and put unrealistic expectations on ourselves, are we actually more productive? If we squeeze in more activities with our family and volunteer for more things with our kids, are we actually a better spouse and parent? The more we achieve, the more elusive a work-life balance seems to be. Just about everyone who works struggles with finding the perfect work-life balance. Does it even really exist? We exist today in a highly competitive world. We all know how tight the job market is. Although jobs are slowly opening back up after a very challenging economy, it's the good paying jobs with good benefits that are still hard to come by. Those who hold the jobs that others covet are feeling the pressure to do more →

in less time to impress their boss and “protect” their job. Furthermore, easy access to the internet and email means that we can connect with work and address work-related issues even at home after hours. We are never really leaving work at work and our professional life is bleeding over into our personal lives.

At home, we feel the pressure to “have it all” with a perfectly kept house, a thriving social life and kids who are both honor roll students and athletic all-stars. It used to be that kids took part in one or two activities a year, but now kids have three to four practices a week and our weekends are marked by back-to-back youth sports and recitals—all of this on top of a rigorous 40-hour work week. And then there’s social media. Social media has actually fanned the flames on our quest to have it all with pic-

Balance can be found by placing equal importance on your work life and your home life.



tures posted and stories told of our friends’ perfect lives, portraying themselves as having the perfect work-life balance—career promotions, beautiful families, exciting vacations, even home renovation projects. That’s a lot of pressure at home and at work. Is the pursuit of all of these things actually preventing us from being happy?

Guilt kicks into high gear when we feel like we are neglecting our home life for our work life or missing work to attend to things at home. And, guilt is a powerful feeling! But we need to let go of the guilt of working hard because work is actually a necessity. Most of us don’t *choose* to work; we *need* to work. Our jobs afford us the ability to provide for our family and this is something for which to be grateful. Furthermore, our jobs provide us with an outlet, a purpose, and often bring us a sense of personal satisfaction. Looking at work from a positive perspective will lessen the stress you feel about being away from home for work.

However, while we know we must work to live, we don’t have to live to work and that is the challenge. In fact, spending too much time *at* work and focused *on* work can actually be counter-productive. It could lead to:

Fatigue, which could compromise your ability to work productively and think clearly on the job, leaving you vulnerable to compromising your professional reputation or worse yet, your safety and the safety of those around you.

Lost time with friends and loved ones and missing out on

important family events or milestones that could lead to feeling left out. It is also hard to build friendships and relationships if you are spending all of your time at work.

Increased expectations that may result in even more responsibilities.

Balance can be found by placing equal importance on your work life and your home life and maintaining a distinction between the two. Here are some steps you can take to achieve harmony in both facets of your life.

Be organized. Keep a strict calendar at work that includes dates for meetings, deadlines, and union meetings and events and keep your work on track to meet those deadlines and events during working hours so you aren’t forced to cancel plans in your personal life at the



last minute to meet your work demands. Similarly, keep a strict calendar of your personal events and get in the habit of writing down everything, including meetings, doctor’s appointments, play dates and school functions, so you know well in advance if you need to ask for a day off from work or arrange



Finding your work-life balance is a personal challenge that only you and your family can decide.

a carpool. Keep your personal calendar available and visible to your entire family so everyone is aware of the day's plans. Also, keep lists, such as grocery lists, that everyone can add to in order to stay on top of your family's needs. Try to do your errands in batches and try to keep up with household chores so you don't have to spend an entire day doing tedious things.

Be realistic. Achieving perfection can be stressful and, quite frankly, unattainable, especially if you are trying to achieve a perfectly kept house with children living under your roof. Achieving balance does not mean achieving perfection. Be realistic about what you can do in a day on the job and what you can do at home without exhausting yourself or swallowing up all of your down time.

Set priorities. Make spending time with your family and/or friends a priority in your day. Even take the time to make *you* a top priority in your life and do something that makes *you* happy.

Say "NO." We all know that it is much easier to say "yes" than to say "no," even if saying yes means even more on your plate. Saying no to a PTA position at your child's school or to a board position on

Looking at work from a positive perspective will lessen the stress you feel about being away from home for work.

your neighborhood homeowners' association doesn't mean you don't care about these important things. It means that you recognize that your time is limited and you can't be effective if you are spread too

thin. It also means that you don't want to let anyone down.

Ask for help. Ask your co-workers to help you on the job when you need it so you can complete all of your work tasks and go home feeling a sense of satisfaction. Ask for help from family and friends if you just can't be home in time to drive carpool or if you are having childcare issues.

Keep your commitments by not over committing. Don't over commit at work or at home and you'll have an easier time keeping your commitments, promises and obligations. It is tempting to over commit, often to make others happy, because you want to do it all. Having too much on your plate can lead to a loss of control, stress and guilt—negative feelings that prevent happiness.

Creating a work-life balance is an ever-evolving process. A plan you create when your children are young or when you are just embarking on your profession may not work as your family's needs change or as you take on more of a leadership role at work. And, someone else's idea of a work-life balance may not be *your* idea of the perfect balance. Finding your work-life balance is a personal challenge that only you and your family can decide. Don't let someone else's idea of harmony determine what *you* need in your professional and personal life.

And hey, give yourself a break every once in a while. Life is a journey meant to be enjoyed, not a race meant to be finished. *

DISEASE MANAGEMENT PROGRAM: Trusted support on your side



If you find it difficult to manage your ongoing health condition and would like one-on-one support, the Disease Management Program may be right for you. The program will connect you with a dedicated nurse who will work with you over the phone to develop a personalized action plan to reduce risk factors and may help you save on out-of-pocket medical expenses.

However, in order to take advantage of this program, you need to answer the phone when UnitedHealthcare calls. Based on participants' health records, including recommendations from hospitals and outpatient services, UnitedHealthcare identifies members who would benefit from the Disease Management Program, namely those with diabetes, asthma, high blood pressure and heart disease. Based on these recommendations, a UnitedHealthcare nurse will call you and speak with you about the benefits of the Disease Management Program.

This program is included in your health care benefits plan. There are

no out-of-pocket expenses to you, the participant. If you decide to enroll in the program, you will be assigned a registered nurse in the Disease Management Program who will personally work with you as long as you are enrolled in the program, maintaining contact with you throughout your care. You will even be given a direct phone number so you may call "your" nurse at your convenience.

Working with your nurse, you can learn how to better manage and improve your health by getting on track to better health. Through one-on-one coaching via regular phone calls, your nurse will teach you tips to help slow the progression of your disease and live a healthier life. Your nurse can also help you navigate what can sometimes be a complicated health care system, bridging the gap between you and your health care providers. He or she will be in contact with your doctors to ensure that everyone is on the same page when it comes to treating your chronic health condition. In addition to phone calls from your nurse, you'll also receive educational materials with tips to help you feel more confident about managing your condition, more comfortable about your treatment and more in control of your health.

The Disease Management Program will help you:

- Develop a personalized plan to improve your health so you may enjoy your life more fully

- Take steps to control your risk factors (such as high cholesterol, high blood pressure, diabetes, excess weight, smoking or lack of exercise)
- Understand your treatment options
- Prepare for doctor visits by helping you prepare questions in advance
- Reduce risk factors and unnecessary hospitalizations to help you save on medical expenses

The information provided through this program is for your information only and is not a substitute for your doctor's care. Please talk with your doctor about it. Your personal health information is kept private based on the Plan's privacy policy.

For more information about the Disease Management Program, please contact the EWTF at 301-731-1050.

And, be sure to answer the phone when UnitedHealthcare calls! *



We Are Here to Help

Let Business Health Services and EWTF help you make important lifestyle changes.



6-WEEK TOBACCO CESSATION PROGRAM

By participating in this program, you will understand the affects of tobacco, be able to master your first few days off tobacco products, and learn how to maintain your NEW status as a "Former Tobacco User"!

JATC NECA IBEW LOCAL UNION 26
THURSDAYS STARTING 7/10/2014
6:00PM
 7016 Infantry Ridge RD
 Manassas, VA 20109

IBEW LOCAL 26
THURSDAYS STARTING 8/14/2014
6:00PM
 4371 Parliament PL
 Lanham, MD 20706

REGISTER ONLINE TODAY!
<http://bhsscheduleportal.org/registrationportal59>

QUESTIONS? DIFFICULTY REGISTERING?
 Contact a BHS 800-327-2251

Do not replace professional medical advice. Before participating in a BHS wellness program, BHS recommends that an individual consult with his or her medical advisor. If it is unreasonably difficult for an individual to achieve the standards for the reward under this program, BHS is available to work with you and/or your physician to provide reasonable alternatives. Please contact a BHS Wellness Coach at coach@bhsnline.com to develop another way to qualify for the reward.




WEIGHT MANAGEMENT: 12-WEEK SERIES

Understand the different approaches to weight loss.

JATC NECA IBEW LOCAL UNION 26
TUESDAYS STARTING 7/8/2014
6:00PM
 7016 Infantry Ridge RD
 Manassas, VA 20109

IBEW LOCAL 26
TUESDAYS STARTING 8/12/2014
6:00PM
 4371 Parliament PL
 Lanham, MD 20706

REGISTER ONLINE TODAY!
<http://bhsscheduleportal.org/registrationportal59>

QUESTIONS? DIFFICULTY REGISTERING?
 Contact a BHS 800-327-2251

Please Note: All BHS wellness programs are educational in nature and do not replace professional medical advice. Before participating in a BHS wellness program, BHS recommends an individual consult with his or her medical advisor. If it is unreasonably difficult for an individual to achieve the standards for the reward under this program, BHS is available to work with you and/or your physician to provide reasonable alternatives. Please contact a BHS Wellness Coach at coach@bhsnline.com to develop another way to qualify for the reward.



In the **next issue** of *Through the Wire*,

we will interview two participants in our Weight Management Program. Learn about the program from an insider's point of view.





FOOD DEBATE: Fad or Fact?

You decide if organic, non-GMO, hormone free, and/or gluten free is right for your family and if it's worth the money.

So watcha eating over there? Cheese and crackers, you say? Is the cheese organic and made from hormone-free milk? Are the crackers non-GMO certified and gluten-free?

These days, a simple snack can require a lot of thought. Surely you've noticed an increase in food labeling and an increase in the accessibility of specialty foods such as organic products. It used to be that buying organic required a trip to an inconvenient, bare bones store. But, with Whole Foods and other specialty stores in nearly every major city, and mainstream grocery stores boasting "organic and natural foods" aisles, shopping for these foods couldn't be easier. The question now becomes, is it worth it?

To decide whether you think these products are worth buying, you have

to identify your concerns. First and foremost, these products do tend to be more expensive so if cost is a major concern to you, these products probably won't be worth it. That's not to say that all organic products, non-GMO products and the like are double the cost, but they are more expensive and that can add up.

If your concerns are health-related, the jury is still out on many fronts with the health benefits of these products or, in some cases, the health risks associated with products containing hormones or GMOs. The potential health benefits or risks vary depending on the source you turn to for information and, in the case of gluten-free products, if you truly have a medically diagnosed condition.

If environmental issues are a top priority, choosing organic products might be right for you. But don't be fooled into believing that natural and organic are one in the same. Natural typically means that the food is minimally processed and free of artificial sweeteners, colors, flavors and additives. Organic relates to the growing method.

So just what do these food terms mean?

ORGANIC refers to the way in which crops or animals are grown and raised for consumption. Organic farming of crops means an emphasis has been placed on using renewable resources and there is a focus on conservation of soil and water. Synthetic pesticides and chemical fertilizers are not allowed nor is the

According to the U.S. Department of Agriculture, Consumer Reports and the Environmental Working Group, the following fruits and vegetables contain the highest level of pesticides:

- | | |
|------------|-----------------|
| Nectarines | Strawberries |
| Celery | Imported grapes |
| Pears | Spinach |
| Peaches | Potatoes |
| Apples | Bell peppers |
| Cherries | Red raspberries |

If you wanted to try organic produce to determine if you like the taste, trying one of the fruits or vegetables above may be a good place to start.

use of irradiation (use of radiation to kill parasites and/or other diseases to eliminate foodborne disease), industrial solvents or chemical food additives. With animals bred for consumption or for the production of milk, the organic certification means that the animals were fed strictly organic food that contains no animal by-products, that the animals themselves were given no growth hormones or antibiotics, that the animals are being raised with consideration of natural resources and that no irradiation, human sewage sludge or genetic engineering was used in the animal production.

Proponents of organic farming point out that since organic farming uses no pesticides it is much better for the environment—soil, water and



wildlife—and credit this pesticide-free style of farming with improving food safety.

GMO stands for genetically modified organisms and many plants and animals are being genetically modified with DNA from bacteria, viruses and other plants and animals in order to become heartier crops and livestock, able to withstand disease and tolerate pesticides and herbicides. It sounds like a good idea on the surface but opponents point out that farm products are being injected with genetically engineered organisms to grow in a way that would never occur naturally. They add that because GMO crops are able to tolerate pesticides and herbicides, greater amounts of these products are being used, potentially posing health risks and damaging the environment.

You may have noticed a label on your food items that says “Non-GMO Project” as many companies are banning the use of GMOs in their food chain. GMOs are found most prevalent in corn, soy, canola,



sugar beets, cotton, food additives and flavoring agents and meat and dairy

animals. That means that products containing any derivative of these products such as corn syrup and corn starch, canola oil, processed sugar, and more could contain GMOs. The Non-GMO Project is the only third-party verification for products that avoid GMOs and their label is rapidly appearing on packing for such items ranging from chewing gum to tomato sauce, pickles to baking powder.



HORMONE-FREE food items are exactly as their name suggests. Hormones are often found in dairy items and beef and sheep products because dairy animals injected with hormones will produce more milk and livestock injected with hormones will gain weight faster and therefore result in more meat. (Hormone use in chicken, turkey and pork is not approved for use in the U.S.) There has been some discussion that products with added hormones may be linked to a higher risk for breast cancer in women or early puberty in girls. Dairy products produced without hormones, known as recombinant bovine growth hormone and bovine somatotropin, are labeled with “no rbGh” or “no rbST.” Beef and sheep products without hormones will also clearly state that no hormones were used.

GLUTEN is a protein found in wheat, spelt, barley and triticale (a hybrid of wheat and rye) and it is the primary trigger for those suffering from celiac disease, an autoimmune disease by which sufferers cannot ingest any gluten or risk damage to their small intestine. Nearly every bread product and bakery item, most cereals, and

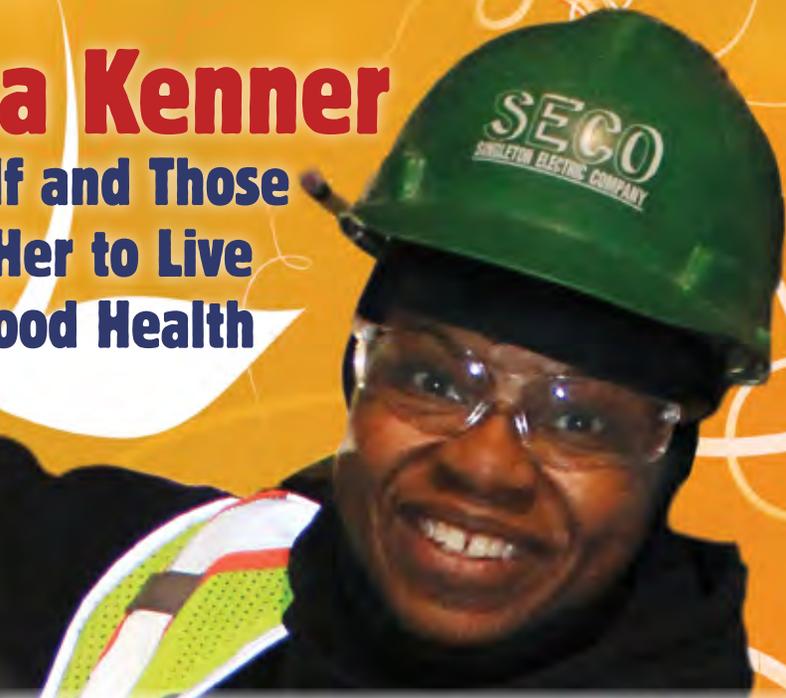


even alcoholic beverages contain gluten. Celiac disease has only been medically diagnosed in .06-1% of the population but a gluten intolerance is often regularly self-diagnosed by those with stomach upset. Now, gluten-free foods, once only purchased by celiac sufferers, have been flying off store shelves. Food items that are gluten-free will be labeled as such on the package with the words “gluten-free” or oftentimes with the acronym GF.

Modern science has improved our lives in so many ways but when it comes to our food, has it compromised the benefits and integrity of what we feed ourselves and our families? Or are these food trends, just that—a trend? This is one decision that is completely within our control and perhaps worth investigating. You decide. *

Sister Lisa Kenner

Driving Herself and Those Around Her to Live in Good Health



Inspiration can come from a variety of different places—your family, your friends, your co-workers, even your own health. For Lisa Kenner, one of our featured “models” in our EWTF Health Fair ads and a Local 26 apprentice working for Singleton Electric, her inspiration to be fit comes from all of those places. Interestingly though, it was her job that first inspired her to get fit.

When she began at Singleton two years ago, she quickly realized that being an electrician doesn’t just require mental strength in terms of knowledge and skill, but physical strength as well. She spent her first few days amazed at what she saw around her, particularly watching her foreman Freddy Rodriguez.

Freddy and the rest of the team effortlessly picked up buckets of tools and materials and carried them across the jobsite, up and down ladders, and in and out of manholes and constantly climbed stairs from the basement to the roof. Lisa describes their physical abilities as “acrobatics” and would often wonder how they physically did it day in and day out. Lisa, on the other hand, could barely lift her arms at the end of each day that first week. She had always thought of herself as active, until that first week on the job when she realized that she really needed to be stronger in order to truly succeed in her career—and becoming a master electrician is her “number-one educational and career goal.”

She is grateful that owner Jack Singleton encouraged her to stick it out on the job and that her fellow co-workers never did (and still don’t) cut her any slack on the job. If they carried rigid pipe, she carried rigid pipe. Fast forward a couple of years and now Lisa is a fitness instructor off the jobsite and the picture of health, happiness and motivation.

Lisa's only fitness goals are to get as healthy and fit as her body can be and to have fun doing it. Lisa exercises three to five times a week for 60–90 minutes each time, but she doesn't push herself to lose

life will bring your way, but I'm willing to bet that I'll be in the best possible physical and mental position to cope." She describes being fit and happy as being her preventive care home remedy.

Lisa's commitment to exercise has inspired her husband to get back into triathalons and her children, ages 19 and 9, think their mom looks good! Lisa's friends enjoy the positive, happy person she is and her co-workers benefit from Lisa's stamina and energy—the results of her healthy lifestyle.

"I can hire someone to maintain my house, my car, my finances or even my children if I choose to do so, but I'm the only one who can maintain my body," Lisa says. "If I allow my body to fail, I'm of no use to myself or any one around me."

weight or do a certain number of repetitions. In addition to teaching Z-GoGo classes, which combines her Zumba training with GoGo music, Lisa does high impact and low impact cardio and toning workouts. She plans to add in a regular weight workout into her exercise routine in the near future. "Drilling stainless steel boxes is no joke," she says. "I need to build stronger muscles while toning and defining the muscles that I currently have."

She avoids the typical workout "rut" by focusing on what's important when it comes to exercising. And, for her it's having fun, positively inspiring those around her, and seeing results that make her smile. Lisa is motivated by happiness and she is always happy after she exercises. She says that she likes what she sees in the mirror and how she feels at the end of the day.

Most importantly, her dedication to healthy living has helped her avoid some illness that have run in her family. She is grateful that she started living healthy early enough to avoid the illnesses that have affected other members of her family. Lisa says, "You never know what

But, make no mistake, Lisa is just like the rest of us when it comes to facing challenges with healthy eating and staying fit. She says her biggest challenge is her "addiction to Chipotle." How she handles this challenge, however, is further proof of her ability to live a healthy, well-balanced life. She allows herself to eat a reasonable portion of her favorite food but makes a commitment (and keeps it!) to work it off as soon as possible, even working out twice as hard. She sees it as a win-win situation.

Getting started with an exercise program can seem daunting but Lisa says all you have to do is "do something," the motto she shares with those around her. She suggests making a playlist of your favorite songs and dancing for 60 minutes, doing jumping jacks, doing the Twist or even doing the Funky Chicken dance, all three to five times a week. It doesn't matter, she says, as long you are moving...and laughing as hard as you can while doing it! (Lisa is quick to point out that laughing also works your abdominal muscles giving you an even more intense workout when you laugh!)

One might wonder how Lisa manages to fit in exercise in her otherwise busy week. She simply makes exercising as much a part of her life as working a full day, eating dinner with her family or studying for an upcoming JATC test. Lisa's husband told her, "You'll always find time to do the things that are most important to you." There is no doubt that taking care of her body is very important to Lisa.

"I can hire someone to maintain my house, my car, my finances or even my children if I choose to do so, but I'm the only one who can maintain my body," she says. "If I allow my body to fail, I'm of no use to myself or any one around me." Lisa truly is the "model" of good health and good balance and we applaud her commitment to living her best life! *





How Much Will Retirement Cost You?

How do you know when you have enough for retirement? Shifting from earning a steady income and saving money to no paycheck and spending the money you have saved, can be very scary. In fact, it can feel like the clock is ticking down on how long you can survive on your retirement income. However, if you plan ahead, your retirement doesn't have to be marked by financial worry.

Our Local 26 Pension Plan and the Individual Account Plan are excellent sources of retirement income. With our Pension Plan, participants can know in advance of their retirement exactly how much they will receive in their monthly pension benefit. The income earned in the Individual Account Plan will depend on the investment markets as well as the fund(s) you, the participant, elect to invest your money in. Of course, Social Security also adds to retirement income.

However, do you know for certain that the money you receive from the Pension Plan, the Individual Account Plan and Social Security will be enough to provide you with a worry-free retirement? Should you be saving more in other investment vehicles to give you a bigger retirement cushion? Have you considered how much you will need to retire comfortably and achieve all of your retirement goals?

In order to determine how much you will need in retirement, first and foremost, consider your general living expenses, such as housing expenses including mortgage or rent payment if you have one, home insurance, and utilities; car expenses including car payments and insurance; food; and medical expenses. Tally these expenses up as a monthly total and compare this total to the minimum you can expect to receive monthly in retirement. You will, at the very least, know what your Local 26 Pension benefit will be upon retirement so this will give you an idea of what you can expect to receive as a minimum income.

Your pension benefit and any annuities you may have are considered reliable income sources. Your reliable income should be able to cover your essential expenses. Remember, upon retirement, you will be going from a weekly income to a monthly income and you will have to budget your money from month to month versus week to week.

Then you need to think about what you want out of your retirement. Do you want to travel? Play golf? Move south to a retirement community? Buy season tickets to a favorite sporting event? Are you currently providing financial support to a family member and will that continue into your retirement? Do you have a financial plan in place for long-term health care if you should need it?

Enjoying life with activities and social gatherings is what retirement should be all about. Similarly, health concerns present themselves as we age and this, too, is a reality in retirement. All of these things cost money and you should be financially prepared to enjoy retirement and even weather any curveballs thrown your way.

Here are five more things to consider in planning for retirement:

- ▶ You or your spouse may very well outlive your savings. You will likely live longer than you think (hopefully!).
- ▶ Yearly inflation is inevitable and has an impact on the future cost of things.
- ▶ Use a conservative rate of withdrawal so you can weather the ups and downs of the financial markets.

companies won't care that you've retired and no longer have a weekly paycheck coming in. Make it a priority to pay your debt down before venturing into retirement. High interest rates are an unnecessary monthly expense. As a good rule of thumb, you should stay under 20% of your available credit on your credit cards.

Once you have determined the kind of lifestyle you wish to have in retirement, you will have a better idea of how much money you will

Hands down the best way to save for retirement is to start saving early. Every dollar counts and every year counts. Consider this: If you put away \$6500 a year in retirement savings beginning at age 45, assuming a steady 5% rate of return, you will have \$219,811 by age 65. However, if you put the same amount of money away beginning at age 25, assuming the same 5% return, you will have \$803,034 by age 65. That is a healthy difference—a life-changing difference!

Don't forget that as a Local 26 member you have Fidelity's NetBenefits website <http://netbenefits.com>, a great resource for retirement savings information, at your disposal. Not only does the site allow you to view your Individual Account and allocate which fund(s) your money is invested in; it also provides interactive planning tools and calculators, online workshops and webinars (see page 15) and feature articles on saving for retirement. *

Should you be saving more in other investment vehicles to give you a bigger retirement cushion?

- ▶ Since you could live 30 or more years in retirement, your investments should have the potential for growth. Overly conservative investments are unlikely to yield the kind of income you may need.
- ▶ Save enough to cover health care costs. According to Fidelity Investments, a couple retiring now at age 65 can expect to pay about \$220,000 out of pocket over the course of their retirement to pay for medical expenses not covered by Medicare. Furthermore, Medicare Part B has a monthly premium and annual deductible. The monthly premium is currently at least \$104.90 per month but could be considerably more depending on the individual as it is based on income from the previous two years. The deductible is currently \$147 per year. (See box at right.)

need to live out your retirement plans. *Money* magazine suggests that you'll need about 70% of your pre-retirement yearly salary to live comfortably, if your house is paid off and you have minimal health care expenses. However, if your retirement plans are grand, you may need 100% of your pre-retirement yearly salary or more.

It is also crucial to remember that debt doesn't go away just because you are retired. Your credit card

MEDICARE 2014 COSTS AT A GLANCE	
Part B premium	Most people pay \$104.90 each month.
Part B deductible	\$147 per year
Part A premium	Most people don't pay a monthly premium for Part A. If you buy Part A, you'll pay up to \$426 each month.
Part A hospital inpatient deductible	<p>You pay:</p> <ul style="list-style-type: none"> • \$1,216 deductible for each benefit period • Days 1–60: \$0 coinsurance for each benefit period • Days 61–90: \$304 coinsurance per day of each benefit period • Days 91 and beyond: \$608 coinsurance per each "lifetime reserve day" after day 90 for each benefit period (up to 60 days over your lifetime) • Beyond lifetime reserve days: all costs

EAP

An additional benefit provided by the EWTF through its partnership with Business Health Services.

What is the EAP?

Your Employee Assistance Program (EAP) provides you and your household members with free, confidential assistance to help with personal or professional problems that may interfere with work or family responsibilities. Services are available 24-hours a day, 7-days a week via a toll-free nationwide number. You and your household members can receive up to **8 face-to-face counseling sessions** (which include assessment, follow-up and referral services) per person, per problem episode, per year.

Program Cost

The program is a free benefit provided and paid for by your employer. If additional help is needed, your health insurance plan may cover a portion of the costs.

Confidentiality

Business Health Services adheres to federal and state privacy laws and holds client information in the strictest of confidence. Information about a client's problem cannot be released without the written permission of that individual.

How Does It Work?

A care coordinator will confidentially assess the problem, assist with any emergencies and connect you to the appropriate resources. The Care Coordinator then becomes your personal point of contact and will keep in touch to ensure you are satisfied with all services provided.

Problems Addressed



Relationships

Spouse	Kids
Boss	Co-worker
Customers	Friends



Life Challenges

Stress	Conflict
Financial	Legal
Parenting	Illness



Life Changes

Marriage	Divorce
Birth	Death
Promotion	Retirement



Risks

Depression	Anxiety
Burnout	Anger
Alcohol	Drug Abuse

Online Resources

Your online resource library, contains over 500,000 resources to help improve your overall wellbeing. Browse through a variety of resources including articles, videos, health assessment tools, quizzes, and interactive tools. Access your password-protected online resource library and interactive website at:

www.bhsonline.com | username: IBEW

Contact Your EAP

Help is just a phone call away. Simply call Business Health Services' toll-free number:

800.765.3277



FIDELITY WEBINARS AVAILABLE ON DEMAND to Help You Reach Your Financial Goals

An educated investor is a successful investor. And, Fidelity wants all of its investors to be successful investors. To that end, Fidelity has created a host of webinars to help our members who invest in the Individual Account Plan better understand investing as a whole, planning for retirement and other major final decisions. These webinars are available on-demand on Fidelity's NetBenefits website (<http://netbenefits.fidelity.com>).

Building a Portfolio for Any Weather

Educate yourself on how to determine an appropriate asset allocation, diversify your Individual Account Plan, and learn techniques for rebalancing your account. Length: 20 min.

www.brainshark.com/fidelityemg/generic_elearning_building

Debt Management and Budgeting

Recognize the importance of managing debt and take steps for maintaining a healthy financial fitness to help you reach your future financial goals. Length: 17 min.

www.brainshark.com/fidelityemg/takingcontrolofpersonal

Designing Your Financial Roadmap

Educate yourself on how to create a financial plan and how to save for other long- and short-term goals you may have in addition to retirement. Length: 20 min.

www.brainshark.com/fidelityemg/vu?pi=150896857

Allocating Your Workplace Savings (Individual Account)

Designed to help you understand the role of asset allocation when choosing investments for your Individual Account. Length: 8 min.

www.brainshark.com/fidelityemg/allocating

Evaluating Your Investment Options

Designed to help you understand the importance of monitoring performance and evaluating investment options to ensure they meet expectations. Length: 11 min.

www.brainshark.com/fidelityemg/evaluating

Monitoring Your Portfolio

Designed to help you understand the importance of monitoring your portfolio, evaluating your current approach, and rebalancing your investments to better meet your savings goals. Length: 30 min.

www.brainshark.com/fidelityemg/monitoring



Planning for College

Learn more about how to start saving now for a child's college education. Length: 16 min.

www.brainshark.com/fidelityemg/college

Preparing Your Savings for Retirement

Learn ways to help boost your savings while you're still at work, and steps you can take today as you prepare for your transition into retirement. Length: 23 min.

www.brainshark.com/fidelityemg/preparingyoursavings

Confident Investing in Any Market

Become a more confident investor, understand how the markets impact investment strategy, and learn ways to establish and maintain a tax-sensitive savings approach. Length: 21 min.

www.brainshark.com/fidelityemg/confidentinvesting

Making the Most of Social Security and Medicare

Learn more about Social Security and Medicare. Length: 18 min.

www.brainshark.com/fidelityemg/socialsecuritymedicare

Women and Investing

A review of some of the facts about women in today's economy and some of the challenges women face when it comes to saving for retirement. Length: 8 min.

www.brainshark.com/fidelityemg/womenandinvesting

Identify Strategies to Help you Plan for Taxes

Learn more about identifying strategies that may help you plan for taxes. Length: 12 min.

www.brainshark.com/fidelityemg/taxsmartinvesting



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Bring out the family!
Bring on the fun!
Bring in good health!

Don't forget to visit the EWTF Health Fair
at the upcoming Local 26 picnic.

Saturday, August 2, 2014

11 a.m.-3 p.m.

Camp Letts, Edgewater, MD

Come for the screenings,
information and giveaways
and leave with a goal
of living in good health!



IBEW Local 26
members
Lisa Kenner and
Bryan English

