

Vol. 5, No. 1, Winter 2015

Through the WIRE

LOCAL 26 IBEW-NECA JOINT TRUST FUNDS

Alzheimer's Disease: A race against time to understand this national health crisis

ALSO INSIDE:

**Is telemedicine a
health care shortcut
that's right for you?**

Dear Participant,

It is hard to believe that another year is closing out. This year we saw, once again, successful health fairs at the Local 26 picnics in Virginia and Maryland, complete with active participation in the health screenings and smiles all around from the young and young-at-heart. It is truly rewarding for us to see our participants and their families making their good health a top priority!

This year we also joined forces with new partners and created new ventures with our existing partners to offer more services and programs for our members. The EWTF partnered this year with Conifer to re-introduce the EWTF Disease Management Program, which is a valuable resource to help navigate complex healthcare needs or health conditions like asthma, diabetes, or heart disease. Fidelity, which oversees our Individual Account Plan, introduced to our members this year its managed account service called Portfolio Advisory Service at Work (PAS-W) for those who would like to be more involved in investing the funds in their IA Plan. And, of course, the Trust Funds Office worked diligently to stay on top of Federal regulations and programs that could have an impact on the benefits we offer.

On behalf of all of us here in your Trust Funds Office, it is a pleasure to serve the Local 26 membership. The fact that you have entrusted us to manage benefits for which you have worked so hard, is not lost on us. It is what drives us each and every day.

We extend to all of the members and family members of Local 26 our best wishes for a joyous holiday season and a happy, healthy, and prosperous 2016!

Yours in good health,



Peter Klein
Fund Manager

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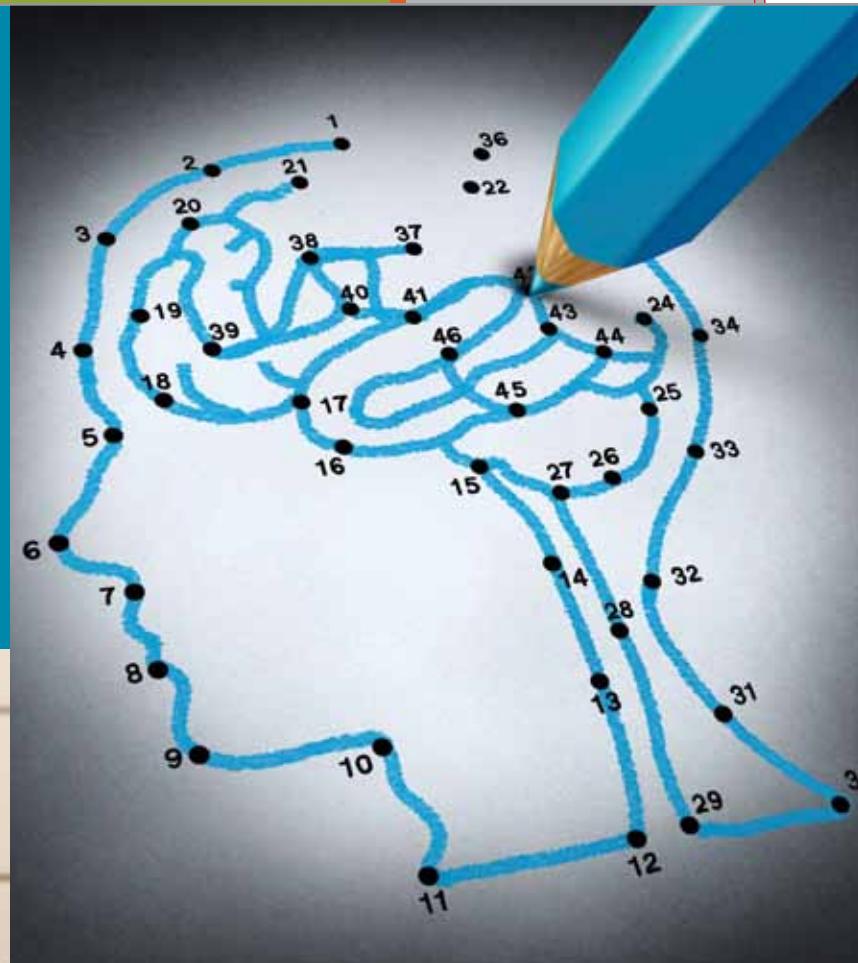
Alzheimer's Disease is Quietly, Yet Quickly, Becoming a National Health Crisis



An estimated 5.3 million Americans of varying ages have Alzheimer's Disease, yet researchers still know very little about this relatively newly diagnosed disease. Alzheimer's Disease is many things—a mystery, deeply feared, and the only cause of death in the top 10 in America that cannot be cured or slowed. It is also growing exponentially.

Alzheimer's Disease is currently the sixth leading cause of death in America and the disease affects twice as many women than men. By 2025, Alzheimer's is expected to affect 7.1 million people age 65 or older and by 2050, about 13.1 million seniors are expected to suffer from Alzheimer's if no cure is found.

Alzheimer's Disease is a form of dementia, which is a general term for a group of symptoms that lead to a decline in mental ability that affects daily life.



There are a number of different types of dementia; Alzheimer's is the most common type accounting for 60-80 percent of dementia cases. Other forms of dementia, with slightly varying symptoms, include vascular dementia, Parkinson's Disease, Creutzfeldt-Jakob Disease and Huntington's Disease, to name a few. Recently, another form of dementia—Dementia with Lewy Bodies—has made news reports as it is now believed to be the cause of death of comedian Robin Williams. Dementia is often just accepted as part of the aging process and has even been the butt of jokes in popular culture, but to those who suffer with dementia, in any form, and their family members, it is no joke.

Alzheimer's varies from other forms of dementia in a number of ways. First, Alzheimer's is almost always quite slow to progress while other forms of dementia can come on suddenly and progress quickly. Some forms of dementia are the result of traumas, such as head injury or stroke, while Alzheimer's is not. Furthermore, Alzheimer's Disease, in its initial stage, is marked primarily by memory loss, specifically ►

short-term memory loss. While Alzheimer's typically does progress into more obvious symptoms in its later stages, such as disorientation, impaired communication, and difficulty speaking, other forms of dementia produce poor judgment, muscle rigidity and even hallucinations early on in the disease.

Alzheimer's Disease is caused by changes in the brain. In fact, dementia in general is marked by changes in the brain but different types of dementia are marked by different brain changes. In the case of Alzheimer's, high levels of certain types of proteins develop in the brain decreasing brain cells' ability to stay healthy and communicate with each other. The brain cells in the hippocampus, the region in the brain known as the center of learning and memory, is often the first region to be affected by these protein

deposits, which is why memory loss is typically one of the first symptoms of Alzheimer's Disease.

Although Alzheimer's Disease is often associated with old age, Alzheimer's Disease is not considered a normal part of aging. Furthermore, not all memory loss is Alzheimer's Disease or another form of dementia. While the numbers show that the vast majority of Alzheimer's patients are age 65 or older, about 200,000 Americans suffer from early onset Alzheimer's that began in their 40s or 50s. Diagnosing early onset Alzheimer's is particularly difficult because some of the early symptoms of the disease can easily be mistaken for common conditions, such as stress, in younger patients.

With a growing senior population and an explosion in the number of

By 2025, Alzheimer's is expected to affect 7.1 million people age 65 or older and by 2050, about 13.1 million seniors if no cure is found.

Alzheimer's patients, understanding Alzheimer's and finding a cure has become a top priority in the medical community. Much of what is known today about the disease was only discovered in the last 15 years and the research is still an ongoing process. But there are many things doctors and researchers do know for certain about the disease. For example, the top risk factors include, age, family history and heredity.

Normal Signs of Aging vs. Cause for Concern

There are ten common warning signs of Alzheimer's but those signs, to a lesser degree, can also just be associated with advanced age. Most often, Alzheimer's patients don't recognize their symptoms as cause for concern and it's family and friends who notice the signs first.

Alzheimer's Disease	Normal Sign of Aging
Memory loss that disrupts daily life	Sometimes forgetting names or appointments but remembering them later
Challenges in planning or solving problems	Making occasional errors when balancing a checkbook, for example
Difficulty completing familiar tasks at home, work or leisure	Occasionally needing help to use the settings on an electronic device, such as recording a television show
Confusion with time or place	Getting confused about the day of the week but figuring it out later
Trouble understanding visual images and spatial relationships	Vision changes due to cataracts
New problems with words in speaking or writing	Sometimes having trouble finding the right word
Misplacing things and losing the ability to retrace steps	Misplacing things from time to time and retracing steps to find them
Decreased or poor judgment	Making a bad decision once in a while
Withdrawal from work or social activities	Sometimes feeling weary of work, family or social obligations
Changes in mood and personality	Developing very specific ways of doing things and becoming irritable when a routine is disrupted

About one in nine people age 65 or older have Alzheimer's but about one in three age 85 or older have the disease. While it is obvious that age is an important risk factor, the medical community is still trying to understand why the risk increases so dramatically with advancing age. Family history is another important risk factor as those who have/have had a parent, sibling, or child with the disease are more likely to develop the disease themselves. Scientists have also determined that heredity is a contributing risk factor as it has been discovered that Alzheimer's Disease may be passed down in certain genes and not only does the presence of those genes determine a higher likelihood of developing Alzheimer's, those genes may determine whether a person shows symptoms at a younger age.

Alzheimer's Disease typically progresses in three stages—early stage, middle stage, late stage—and with each stage comes a unique set of signs and symptoms.

In the early stage of the disease, also known as mild Alzheimer's Disease, a person may function independently and continue to drive, work and be part of social activities. He or she may not notice that they are showing any symptoms of the disease but family and friends may.

Some common signs of early stage Alzheimer's may include:

- ↗ Problems coming up with the right word
- ↗ Trouble remembering names when introduced to new people
- ↗ Greater difficulty performing tasks in social or work settings

It Takes a Toll on Caregivers



The emotional, physical and financial toll Alzheimer's takes on caregivers is simply immeasurable. But a caregiver's role to a patient with Alzheimer's is invaluable. Caregivers may help with simple tasks like helping to keep appointments, managing money, and keeping track of medications, but may also be responsible for such challenging tasks as bathing and dressing, toileting and even feeding. Caring for a person with Alzheimer's is often a full-time job and can cause a great deal of stress on caregivers. Sometimes the feelings and emotions of a caregiver get lost in the daily work of caring for a person with Alzheimer's.

Remember, Business Health Solutions, our employee assistance program is available 24 hours a day, seven days a week to offer advice and services to those dealing with the concerns and stress that are often associated with caring for a sick loved one. BHS is a no-cost service, available to anyone residing in the home with a covered participant. Call 800-765-3277 to speak with a health care professional. The service is completely confidential.

- ↗ Forgetting material that one has just read
- ↗ Losing or misplacing a valuable object
- ↗ Increasing trouble with planning or organizing

In the middle stage of the disease, known as moderate Alzheimer's, sufferers begin to confuse words, get frustrated or angry, act in unexpected ways such as refusing to bathe, and experience difficulty expressing thoughts or performing routine tasks.

Patients suffering from moderate Alzheimer's may show symptoms such as:

- ↗ Forgetfulness about events or one's own personal history
- ↗ Feeling moody or withdrawn, especially in socially or mentally challenging situations
- ↗ Being unable to recall such common information as their own address or telephone number or the high school or college which they attended ►



- Confusion about where they are or what day it is
- The need for help choosing proper clothing for the season or occasion
- In some individuals, trouble controlling bladder and bowels
- Changes in sleep patterns, such as sleeping during the day and becoming restless at night
- An increased risk of wandering and becoming lost
- Personality and behavioral changes, including suspiciousness and delusions or compulsive, repetitive behavior like hand-wringing or tissue shredding

Patient's in the final stage of Alzheimer's lose their ability to respond to their environment, to carry on a conversation and, eventually, to control movement. Communicating becomes difficult, personality changes and extensive help is needed with daily activities.

Late stage Alzheimer's is often marked by:

- The need for full-time, around-the-clock assistance with daily personal care
- The loss of awareness of recent experiences as well as a loss of awareness of surroundings

- The need for high levels of assistance with daily activities and personal care
- Changes in physical abilities, including the ability to walk, sit and swallow
- Increasing difficulty communicating
- Vulnerability to infections, especially pneumonia

As noted, there is no cure for Alzheimer's Disease but there are treatment options that can lessen symptoms and even slow the disease's progression. The first step, however, requires a diagnosis, which can only be made through a medical assessment as there is no single test that can determine if a person has Alzheimer's. A medical assessment typically includes a thorough medical history, mental status testing, a physical and

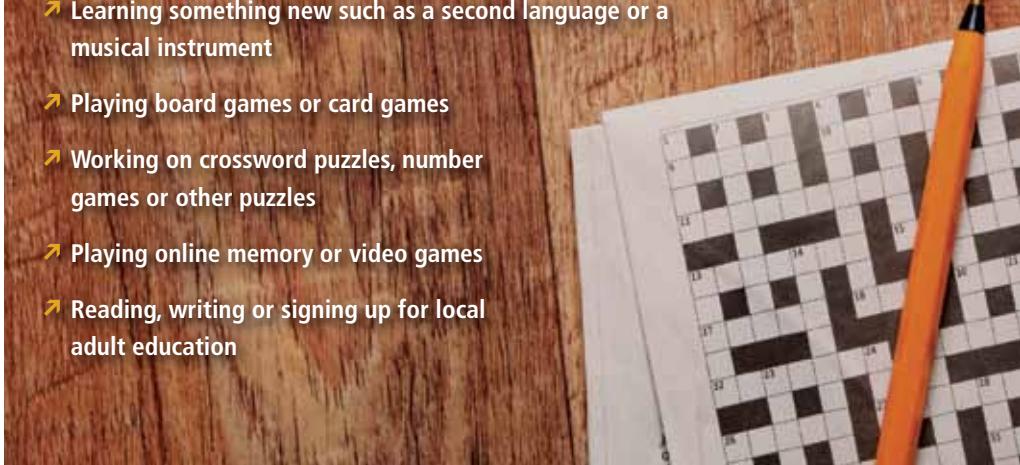
neurological exam, and possibly blood tests or brain imaging to rule out other forms of dementia. A complete assessment may require collaboration between your primary care physician, neurologists, psychiatrists and/or psychologists. With a collaboration among many medical professionals and completion of a variety of tests, today's Alzheimer's diagnoses are about 90 percent accurate.

Early diagnosis is key. First and foremost, early diagnosis affords patients the best chance of benefiting from treatment and offers more opportunities for patients to participate in clinical drug trials. On average a person with Alzheimer's lives about four to eight years after diagnosis but can live as long as 20 years depending on certain factors, including early diagnosis. Perhaps as important, early diagnosis affords patients the gift

Teach Your Brain Some NEW TRICKS

Turns out that teaching your brain a few new tricks may go along way toward keeping your brain healthy. Studies are showing that people who challenge their brains may delay mental decline because challenging the brain reduces the amount of brain cell damage associated with Alzheimer's, supports the growth of new nerve cells, and prompts nerve cells to send messages to each other. Some activities to consider are:

- Learning something new such as a second language or a musical instrument
- Playing board games or card games
- Working on crossword puzzles, number games or other puzzles
- Playing online memory or video games
- Reading, writing or signing up for local adult education



Early diagnosis affords patients the best chance of benefiting from treatment and offers more opportunities for patients to participate in clinical drug trials.

of time to plan for the future and be an active participant in decisions that will need to eventually be made concerning care, living options, and financial and legal matters.

Treatments for Alzheimer's Disease fall into two categories—cholinesterase inhibitors which treat symptoms related to memory, thinking, language and judgment and memantine which improves memory and language, but also attention, reasoning, and the ability to perform simple tasks. Each class of medication carries with it their own distinct advantages and side effects and sometimes the two drug treatments are prescribed together. It is important to learn more about these treatments from your medical professionals.

Given that Alzheimer's appears to be caused predominantly by factors out of our control, it would seem that there is little anyone can do to prevent the disease. However, researchers have discovered some interesting links to Alzheimer's that provide us with some things we can do to try to keep Alzheimer's at bay or, at the very least, delay its onset.

One discovery is that head trauma contributes to future risk of Alzheimer's. This is yet another reason to protect your brain and encourage



your family to protect their brain too by buckling up in the car, wearing protective helmets during sporting activities and "fall-proofing" your home, especially as you age.

Additionally, research has shown a strong connection between heart health and brain health. Since blood that nourishes the entire body is pumped through the heart, it is important that the heart's blood vessels are in full working order. Furthermore, many Alzheimer's patients have been found to not only have damaged blood vessels in the brain, but also in the heart muscle.



Physical exercise has been found to lower the risk of some types of dementia and such exercise boosts brain cells by increasing blood and oxygen flow to the brain. A heart-healthy diet, such as a Mediterranean diet that includes little red meat but lots of whole grains, fruits and vegetables, fish and shellfish, and nuts, olive oil and other healthy fats, has also proven to be beneficial in staving off Alzheimer's.

With Alzheimer's Disease, a disease with no cure, growing at such a rapid pace almost everyone knows someone or some family that has been touched by the disease. While it is certainly not good news that such a debilitating disease is compromising the quality of life of our loved ones, the disease is in the national spotlight as a health care crisis that doctors and researchers have deemed a top priority. Clinical trials and studies are taking place every day around the world and promising developments in brain imaging and understanding markers in blood and spinal fluid and genetics are providing hope that a cure will soon be found.



MYTH BUSTING

MYTH: Drinking out of aluminum cans or cooking in aluminum pots and pans can lead to Alzheimer's Disease.

This was widely spread during the 1960s and 1970s and aluminum exposure from everyday sources such as pots and pans, beverage cans, antacids and antiperspirants came under scrutiny. However, studies have failed to prove any link between aluminum exposure and Alzheimer's Disease.

MYTH: Flu shots increase the risk for Alzheimer's Disease. This myth was first presented by a U.S. doctor whose medical license was ultimately suspended. In fact, two studies, one in the Canadian Medical Journal and one in the Journal of the American Medical Association found that the flu shot and other vaccinations actually reduce the risk of developing Alzheimer's Disease and lowered the risk of death from all causes.

As doctors and scientists race to understand medical conditions and diseases, an industry based on myths is gaining momentum. While it is all in an effort to better understand our bodies and improve our overall health, many are willing to accept these myths as fact. Products, treatments and even food widely used one day are finding themselves on the blacklist the next based largely on myth. Alzheimer's Disease is not immune to myths. These myths just add to the mystery of the disease.

MYTH: Aspartame causes memory loss.

Aspartame is sold under such names as Nutrasweet and Equal and can be found in thousands of products. The FDA has conducted over 100 laboratory and clinical studies and maintains that aspartame is safe for most people.

MYTH: Silver dental fillings increase the risk of Alzheimer's Disease.

Silver dental fillings or amalgams are made of a mixture of metals, including silver, tin, and mercury. It's the mercury, which is a heavy metal that is toxic in certain forms, that has caused this myth to flourish. Multiple studies, including studies from the Dental Devices Panel of the FDA, the National Institutes of Health, and the New England Journal of Medicine, have found no connection between dental fillings and Alzheimer's. The FDA, the U.S. Public Health Service and the World Health Organization continue to endorse the use of amalgams as safe for use.

BEWARE!

With the growth in Alzheimer's Disease has come a growth in alternative treatments, including herbal remedies, dietary supplements, and "medical foods" all marketed as memory enhancers or treatments.

Dietary supplements or medical foods are not subject by law to rigorous scientific testing by the Food and Drug Administration so there is little research or evidence on the effectiveness of these products.

What is known, however, is that some of these supplements could have serious interactions with prescribed medications and since the FDA has no authority over these supplements, their purity is largely unknown. The safety of the ingredients and the accuracy of the ingredients on the label is left up to the manufacturer. Users beware! ●



New Year's Resolutions

Facts & Figures

We polled 3,736 shoppers on their 2014 New Year's Resolutions.

Source: Data was collected from over 3,736 online buyers via Bizrate's Insights

Improving Health Tops New Year's Resolutions

Men

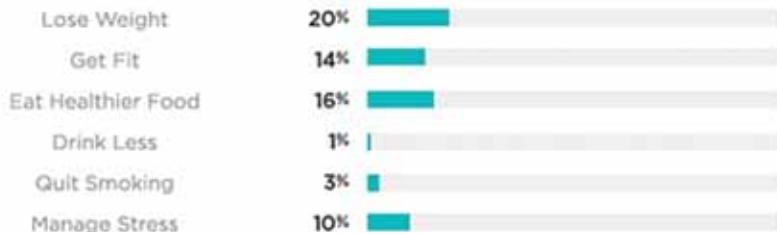
39%



HEALTH

Women

54%



For those who claimed they
**wanted to save
money or get out
of debt...**

DealHunting
Dominates As
Means For
Cutting Costs



Taking advantage of more deals and coupons

55%

Shopping less

52%

Finding Cheaper Housing

7%

Eating out less

34%

Getting better job

8%

Traveling less

9%

Getting second job

7%

EVERYTHING CAN BE FOUND ONLINE NOW.

We live in a world where information and answers to questions can be obtained almost immediately and, actually, we've come to demand this kind of instant and convenient access to information. This is especially true when it comes to medical questions. Every one among us has gone online to research a medical diagnosis or even to self diagnose a mysterious pain or bruise.

In fact, the medical community has coined the term "telemedicine" to define using the Internet and online communications, including email, to provide medical care.



The problem is that telemedicine is a broad term and in some cases telemedicine can be dangerous. Legitimate use of telemedicine was created to deliver medical care to people who might not have viable access to medical professionals, most likely to do living in a remote location, and/or to provide continued care in between face-to-face doctor visits between a doctor and patient who already have an established relationship. However

Telemedicine: Healthy Shortcut or Short Changing Your Good Health?

telemedicine has grown into a major industry and is no longer just for those who are physically unable to see a doctor or for care in between actual face-to-face visits. It's being used more often just for its convenience and patients are wholeheartedly trusting the advice they are receiving from "doctors" they are meeting online.

With a few obvious key words typed into an Internet search engine, patients can gain quick access to a multitude of sites advertising access to doctors. Some of these sites are free of charge while others charge a fee. Many of these doctors are likely real doctors who do legitimately practice telemedicine and some of these sites are even sponsored by large and reputable health care plans. But it's sorting

In some ways telemedicine should be thought of like online dating in that a healthy dose of skepticism may be good. Unless you are using telemedicine with your own doctor or through your own health care plan or services associated with your health care plan, such as our own Business Health Services, you can't really be certain who you may be sharing your private medical information with or who is offering "expert" medical advice to you on the other end of the computer. Remember, anyone can say anything about themselves online to appear to be an expert. Do you know if the person you are live chatting with is actually a doctor? Are their licenses up to date? Is the doctor online the right kind of doctor to offer advice for your ailment

Be your own best health advocate, use a healthy dose of skepticism, and never forget that there is no room for error with your good health.

through these sites and doctors to find truly legitimate ones as well as determining whether it is actually safe to forego a face-to-face medical visit for the sake of convenience where patients are falling short.

or are you speaking to an orthopedist about your diabetes?

Telemedicine, when used for its original purpose, may bring added value to an existing doctor/patient



relationship but misdiagnosis is a very real concern when patients troll the Internet for medical advice from a so-called professional who has no reliable knowledge of a patient's medical history and the patient has no proof of the online doctors' credentials. Additionally, emailed pictures or videos do not always paint the full picture of a person's condition and those pictures and videos are not always the best quality images. Many times patients who do use telemedicine fail to inform their regular doctors that they have received treatment from an online doctor and therefore the continuum of care is compromised. This takes away a doctor's ability to consult with other doctors who have treated their patients.

Not only is misdiagnosis a major concern with telemedicine, so too is the protection of privacy. HIPAA laws apply to telemedicine but some methods of telemedicine, such as the video program Skype, are not considered secure. Patients often fail to inquire about how and where their information will be stored with telemedicine.

Surprisingly a lot of information about telemedicine only speaks to

the benefits and risks it poses to the medical community, such as being able to connect to more patients and liability concerns. There is precious little information about the safety risks to patients using telemedicine. However, the American College of Physicians (ACP) recently published guidelines to safe use of telemedicine for both patients and physicians. First and foremost, the ACP believes that telemedicine is most beneficial when it takes place between a doctor and patient with an established, ongoing relationship and believes that telemedicine should only take place intermittently. The ACP also strongly believes that physicians have an ethical obligation to use good professional judgment about whether telemedicine is right for a particular patient or if that patient would be better served with an in-office visit. Patients should receive care that is as careful and comprehensive as would be received via an in-office visit. If an online physician is willing to write a prescription based only on answers to an online questionnaire that should serve as a red flag.

The reality is that telemedicine is likely to grow more widespread in the coming years. That means

that this type of medicine will likely be more universally accepted by the health care community. Who knows, health care plans may even offer benefit coverage for services rendered via telemedicine. But, an increase in this industry will also leave the door open for more potential scam artists and risks to patients.

Fortunately for our members, our EWTF offers access to literally thousands of health care professionals all within a reasonable distance from home or work. And, we know for certain that our Business Health Services is staffed with qualified counselors. However, if you find yourself tempted to check out what ails you online, approach telemedicine carefully. These are new and somewhat uncharted waters in health care. Be your own best health advocate, use a healthy dose of skepticism, and never forget that there is no room for error with your good health. Approach your good health as you do your job each day and don't rely on shortcuts. ●



Fitness Trackers Can Keep You and Your Good Health on Track

Looking for a truly healthy gift that fits the bill for anyone on your holiday list? Consider giving a fitness tracker and encourage those you love to get moving!

Technology is often blamed for enabling inactivity and laziness, but now it's encouraging us to be more active through fitness trackers that keep record of our activity level and hold us accountable. Today's fitness trackers monitor steps and can offer heart rate monitoring, sleep tracking, and inactivity alerts and other motivators. Trackers also allow users to connect to a mobile app on a smartphone, computer or tablet. Pedometers sure have come a long way!

It is well known that long periods of sitting and inactivity are detrimental to good health. Moving and staying active are important to heart health, joint health, weight control and good mental health. All of this good health is also beneficial to the health of our Health Plan because healthy participants help save our plan money, money that can be allocated to other programs to serve our participants.

But how active is active? Many people consider themselves to be

active and believe that they are actually walking the recommended minimum of 12,000 steps a day, but getting 12,000 steps a day is more challenging than people think. This is why fitness trackers have become so popular.

The functionality and price of fitness trackers runs the gamut but for as little as \$50 you can easily get in on this latest technology. Of course if your fitness and tracking needs command more features, you could also easily spend \$200 or more. Each special feature on the device drives up the price.

While some trackers clip onto a belt loop or fit in a pocket, the most popular type of trackers slip on the wrist, some as a bracelet, others as a watch. All trackers monitor steps but that's where the similarities end. Some trackers are sport specific either displaying information relating to a particular sport or actually designed for a certain sport, such as fully waterproof trackers designed for swimmers. Runners may want a tracker that displays time, distance, pace, lap time and perhaps GPS, while cyclists may want a tracker that monitors power and cadence and can be paired with bike equipment.

Many trackers also monitor heart rate, but there are even a variety of different options when it comes to heart rate monitoring. Some trackers monitor heart rate all day long while others only monitor heart rate during physical activity. Still other trackers only monitor heart rate by pairing the device with a heart rate monitoring chest strap.

However, most fitness tracker users just want to monitor their activity on a daily basis to gain a better understanding of their activity level. For this more general use, a fitness tracker that monitors steps and helps motivate you to reach the recommended 12,000 steps a day, may be all you need. And, even the more simplified trackers have

Getting 12,000 steps a day is more challenging than people think.

special features like inactivity alerts to notify you if you've been sitting for 45 minutes.

Fitness trackers not only hone in on the desire to be healthier, they can also bring out the inner competitor in you. Whether it's competing with yourself to increase your steps and activity level each day or competing with a friend (via apps, you can connect your device with a friend's), fitness trackers marry technology with good health. The most important thing to remember though is that this technology is only effective if it's actually used so choose a tracker with features that you or your loved one will actually put in use. ●



Retiree Drug Plan to be Managed by SilverScript

Effective January 1, 2016, all Medicare-eligible members and dependents enrolled in our EWTF retiree health care and prescription drug coverage plan will receive their prescription drug benefits through SilverScript Insurance Company, a subsidiary of CVS Health. This change is a result of the new federal government program Employer Group Waiver Plan (EGWP), created through the Affordable Care Act and designed to save money for health plans by allowing Medicare Part D to bear some of the costs for retirees' prescription drug plans.

Those enrolled in our retiree health plan and prescription drug coverage plan will automatically be enrolled in EGWP. There is no paperwork to fill out. The change is automatic and, most importantly, the benefits offered through SilverScript will be comparable, if not the exact same, as the benefits currently offered.

If you are a Medicare-eligible retiree or a Medicare-eligible dependent of a retiree, you should have received information about SilverScript. There will be additional mailings to you as required by Medicare. If you should have any additional questions, please contact SilverScript Customer Care at **1-888-816-7659** (on and after January 1, 2016) or the pharmacy benefit resource at the EWTF office at **301-731-1050**. You can also visit our dedicated website at www.EWTF.Silverscript.com for valuable information and answers to common questions.

Fidelity Service Offers a Partner to Help Guide Your IA Account

If being more involved in your retirement planning makes your list of New Year's resolutions, you might want to consider Fidelity's Portfolio Advisory Service at Work (PAS-W), which affords participants personalized financial advice that they can put to use with their Individual Account Plan. For a small fee—never more than 1% of your managed portfolio—you can work one-on-one with a Fidelity financial advisor or team of advisors who will create a personalized portfolio for you based on your financial goals, tolerance for risk, and time line. A Fidelity advisor will suggest a mix of stocks, bonds and mutual funds and will regularly review your portfolio with you to ensure the investment plan is on track to serve your needs and goals.

As a reminder, the Individual Account Plan offers many different investment vehicles and approaches for a wide range of investment styles. Some of the investment vehicles, such as the target date funds, require very little involvement on the part of the investor, while other



investment options within the Individual Account Plan require more active involvement that could include regular buying and selling of investments based on the performance of the financial markets. Many investors are wary of making these kinds of decisions without the guidance of a financial advisor who personally knows their goals and tolerance. This is why Fidelity's PAS-W service is a valuable offering.

If you would like to take a more active role in your Individual Account Plan or would simply like more information on PAS-W, call a Fidelity Guidance Professional at **866-811-6041**.



Our new Member Portal is up and running! Visit www.ewtf.org and look for the quick link in the right side of the page. Create an account and have easy access to your benefits information such as work history, health claims, eligibility, and more.

UNDERSTANDING YOUR DEBT IS IMPORTANT TO Good Financial Health

Debt is an ugly four-letter word but the reality is that almost everyone lives with some debt in their financial life. Some may only have manageable debt in the form of a mortgage or car payment,

ments; keep track of every dollar that leaves your wallet. This includes groceries, gas, shopping, dinners out, movie tickets, and yes, even that coffee you buy each day on your way to work.

Business Health Services (BHS) our Employee Assistance Provider can help you navigate stress associated with debt management. They can even provide counseling to help you get back on track with your good financial health. Call BHS 24/7 at **800-765-3277**.

while others may be buried in credit card debt or other forms of debt. Regardless of the kind of debt you may be facing, debt management and budgeting are crucial to understanding where your money goes, working your way out of debt, and ultimately living free from financial stress.

Understanding what you can and cannot afford should be your first step in strengthening your finances. Before you run out and purchase that new boat or vacation home, do yourself a favor and keep track of all of your expenses for a month—all of your expenses! Don't just track the big payments like mortgage, car and utility pay-

Next, categorize these expenses as essential or discretionary. Of course, your mortgage and utility payments would be classified as essential expenses, but going out to dinner a few nights a week or buying a \$3 cup of coffee every day could honestly be placed in the

discretionary category. Even take a deeper look at some of your essential expenses and determine if you might be able to pare down those expenses as well. Could you drive a less expensive car? Could you shop at a less expensive grocery store and could you make better use of coupons? Could you be more mindful around your house to cut down on your utility bills?

Once you have a good idea of your monthly expenditures, create a budget. However, it is crucial to create a budget you can actually live with. Just like dieting, if you create a budget that is too restrictive and unrealistic, it's unlikely that you will stick with it. Is it realistic to think that you will forego dining out or other entertainment for an entire year? Don't forget to allocate money to a personal emergency fund—about three to six months worth of living expenses—that can be accessed and used in the event of unemployment or other unforeseen expenses. After budgeting for the necessary expenditures, you will be left with money you can use to pay down debt, to save for your retirement or college for your kids, or even, possibly, to spend on a big-ticket item if it fits into your short- and long-term financial plan. ●



Credit card debt is a cycle that can be nearly impossible to get out of. If you are serious about wiping out your credit card debt and can actually stick to a plan, call your credit card company and ask to speak with someone about reducing your debt. The credit card company will mostly, at the very least, reduce your interest rate on your payments going forward and depending upon your balance that could save you a lot of money. The company may even reduce your balance if you commit to paying off your debt in a certain time frame, often four to six months.

You can negotiate this on your own with your credit card company; you DO NOT need a third-party debt relief service to do this for you!

In Their Own Words

Violet Carter is a Local 26 Business Agent who has been a member of the Local for almost 20 years. She was appointed co-chair of the IAP Trust Fund in September 2014.

Q. What does serving as a trustee mean to you? Why do you want to be a part of the board?

A. Serving as a trustee allows me to contribute to the Local Union and the membership. It is a responsibility I do not take lightly.

Q. How many trustees are there on the board? In what ways do you complement each other?

A. The IAP has 6 trustees in total. We are a split labor-management board. We work together to balance the needs of the members and the needs and requirements of the fund to comply with federal standards and law.

Q. How is serving on the board for the IA different from serving on the other trust fund boards, particularly the pension fund?

A. Serving as an IAP trustee brings a lot more pressure and expectation than serving as a pension fund trustee. Members rely on us to select investments that will grow their individual retirement accounts. Each fund we select directly impacts the retirement account of the member who chooses to add that particular fund to their portfolio. In comparison to serving as a pension fund trustee, knowing there is a pre-determined formula by which members re-

ceive their retirement allows us to focus on the fund as a whole and not each individual member. As you can imagine, predicting the exact performance of an investment account is close to impossible.

Q. What are some of the biggest challenges the trustees face with the IA?

A. The biggest challenge I face is comparing a member's request for early withdrawal from their annuity during an unexpected hardship to the eligibility requirements of an early withdrawal. As a union member and a human being I want to help every member I can, but in some cases the trustees are barred from granting the requests.

Q. What are some of the biggest accomplishments of the board?

A. The IAP trustees arranged a 90-day free trial for all members to get one-on-one investment advice from a Fidelity investment advisor. We were also successful in extending the program for an additional six months.

Q. What is currently on the agenda for the IA Board of Trustees?

A. IAP trustees are currently reviewing the performance and expected trends of several funds



to ensure they will continue to help us achieve our ultimate goal of bolstering the retirement accounts of our members.

Q. What are some of the things you wish the membership knew or understood about the IA plan?

A. I wish the members knew that the trustees are not allowed any discretion when it comes to granting their requests. We are required to follow the trust documents and the regulations set forth by ERISA (Employee Retirement Income Securities Act). Regardless of the individual's needs or circumstances, we cannot stray from these rules.

Q. What are some of the most common questions you receive from the membership about the IA plan?

A. Unfortunately, I have never received any questions from the membership regarding the IAP investments, but I welcome them. ●



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2016

With all attention this time of year on New Year's resolutions, remember the following upcoming health observances as part of your resolution to make 2016 your healthiest year yet.

Jan uary

January is Cervical Health Awareness Month. Women should make cervical cancer screening part of their routine health care and learn more about the virus HPV which is a major cause of cervical cancer.

Fe bruary

February is American Heart Month. Heart disease is the leading cause of death for men and women in the U.S. but it is preventable through healthy choices in diet and exercise.

Ma rch

March is Colorectal Cancer Awareness Month. Colorectal cancer is the fourth most common cancer in the U.S. and the second leading cause of death from cancer. However, the majority of death from colorectal cancer can be prevented with colorectal screening.