

Vol. 7, No. 2, Summer 2017

# Through the **WI**RE

LOCAL 26 IBEW-NECA JOINT TRUST FUNDS

## **Lyme Disease: One Bite is All It Takes**



**ALSO INSIDE:  
Third Party  
Liability Program**

## Dear Participant,

Summertime is the time that memories are made. Carefree days that go on and on and fun family vacations mark what is surely any kid's favorite time of year, and maybe even every adult's favorite time of the year as well. As the fund manager of your Electrical Welfare Trust Fund I wouldn't be doing my job if I didn't urge you to approach this season with safety in mind, on the job and off.

It is so very easy to get distracted on the job by the beautiful sunshine and warm temperatures outside and the fun plans for the weekend swirling around in your head. Make sure you will be able to carry out those fun plans by ensuring your safe arrival back home at the end of each day.

And, when you do head out on that family vacation or even just enjoy some laid back time at home, remember that safety is just as important while at play as it is at work. Think about the safety of your family when you head to the beach, plan a whitewater rafting trip, partake in fireworks for July 4th, or hit the mountains for a camping trip.

I wish you and your family a wonderful, relaxing and, above all, safe summer. Now get out there and make some memories!

Yours in good health,



Peter Klein  
Fund Manager

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# One Bite Is All It Takes

**Lyme disease is on the rise just as we head outdoors for summer fun.**



**H**ere in our neck of the woods in the mid-Atlantic outdoor activities abound, from the mountains to the west to the beaches to the east and all of the state parks, historic towns and monuments in between. Rich in history and natural resources, the offerings of Maryland, the District and Virginia make you want to get out and explore.

However, before you throw on your hiking boots, give some consideration to what may join you along the way in your adventures—ticks, ticks that may carry Lyme disease. You see, according to the Centers for Disease Control (CDC), New England, the mid-Atlantic states and parts of the upper Midwest were home to 95% of all confirmed cases of Lyme Disease in the 2015. Although ticks can be found in 43 states, they behave differently based on climate and therefore transmission rates of Lyme Disease vary across the country. The CDC says that in 2015 the vast majority of Lyme Disease

cases were found in 14 states: Connecticut, Delaware, Maine, Maryland, Massachusetts, Minnesota, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont, Virginia and Wisconsin.

The CDC estimates that about 300,000 people are diagnosed with Lyme disease in the U.S. every year, 1.5 times the number of women diagnosed with breast cancer. However, chances are the “real” number is much greater than that because of the difficulty in diagnosing the disease. The symptoms of Lyme are known to imitate other diseases and patients have been misdiagnosed with such conditions as chronic fatigue syndrome, fibromyalgia, multiple sclerosis, and even psychiatric illnesses such as depression.

Lyme disease is spread by two types of ticks—the deer tick and the black legged tick—both of which are found in grassy, wooded areas. The disease is spread via the bite of these ticks which carries a corkscrew- ▶

## Give Yourself a Protective Layer

Not all bug repellents are the equal. While it certainly doesn't seem appealing to cover your body with chemical repellents, the Centers for Disease Control still believe that insect repellents with at least 20% DEET, picaridin, or IR3535 is the best protection for your skin from ticks. These repellents can last several hours. You should never spray these repellents on the face and parents should always apply them to their children.

Treating clothing with a product containing 0.5% permethrin is also an effective means of repelling ticks. This would be especially useful for clothes and boots you may use while hiking or other outdoor activities. And, don't forget to treat gear such as tents. You can even purchase some clothing that is pretreated with permethrin. If you intend to treat your clothing yourself, be sure to do so in a ventilated area and hang the clothes to dry afterwards.

shaped bacteria that causes Lyme. Most tick bites come from the bite of a nymphal, or immature tick, which is only about the size of a poppy seed. Naturally because they are so tiny, they are often undetected and most people don't know that they've been bitten. Once a tick attaches itself, it can remain on a human body for several days and the longer it remains the greater the chance it will transmit Lyme, or possibly other pathogens, into the bloodstream.

### Home Sweet Home

Ticks make their home in the shrubs and bushes or wooded or grassy areas and latch onto humans when they pass by. However, the disease itself is transmitted when ticks bite deer or white-footed

mice, both of which carry the bacteria that causes Lyme disease, and then carry the bacteria to humans. Many factors are contributing to the rise in Lyme disease, most notably a swell in the deer population. Reforestation efforts have helped the deer population rebound after decreasing numbers once caused by development. In some areas, the mouse population is also on the rise. And, with a general change in climate creating a warming trend, people are spending more time outside even in what were once colder winter months, raising the chances of being bitten and driving up Lyme disease rates.

### Small But Mighty

Ticks, while small, are fierce. They have a rather long lifecycle—2-3

years—for their size and they tend to stay in the same general area for their entire life which is why it takes a long time to see changes in the tick population. Furthermore, when a tick latches onto skin, it is doing so with the intention to stay and feed. The best way to remove a tick—despite many folklore remedies that include Vaseline, nail polish or heat—is with a pair of tweezers and grabbing the tick nears its head, pulling it off steadily. Do not squeeze or crush the tick and do not touch it with your bare hands. After it is removed, dispose of it by submerging it in alcohol, flushing it down the toilet or sealing it in a plastic bag before throwing away. Clean the bite area on the skin and your hands with alcohol or soap and water.

## Show Me A Sign

The most visible, most well-known sign of Lyme disease is a bullseye-shaped rash that may appear after a tick bite, but even that does not always appear, and it's not always in a bullseye formation. The CDC believes about 60-80 percent of people will get a rash within a month of getting infected but other studies believe that number to be lower. It is believed that a rash appears as a bullseye in about 30% of the cases and other times it may appear as uniformly round and red or bluish red. Rashes can appear anywhere from 3-30 days after a bite and they are not typically painful or itchy.

Other early signs of Lyme disease include:

- ⚠️ fever
- ⚠️ chills
- ⚠️ headache
- ⚠️ fatigue
- ⚠️ muscle and joint pain
- ⚠️ swollen lymph nodes

However, these are common symptoms with any number of conditions so this is why Lyme disease is often misdiagnosed early on. As the infection progresses, more severe symptoms present themselves.

Those symptoms may include:

- ⚠️ Nausea and vomiting
- ⚠️ Severe headache or neck stiffness
- ⚠️ Additional rashes on other areas of the body
- ⚠️ Arthritis with severe joint pain and swelling, particularly in the knees
- ⚠️ Loss of muscle tone or “drooping” on one or both sides of the face
- ⚠️ Heart palpitation or an irregular heartbeat
- ⚠️ Inflammation of the brain and spinal cord
- ⚠️ Shooting pains, numbness or tingling in the hands or feet
- ⚠️ Eye inflammation
- ⚠️ Liver inflammation

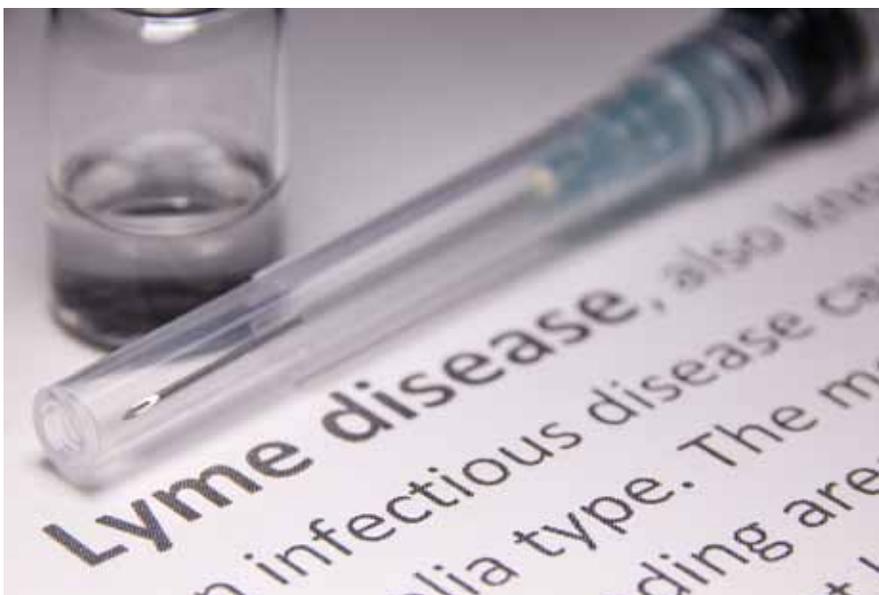


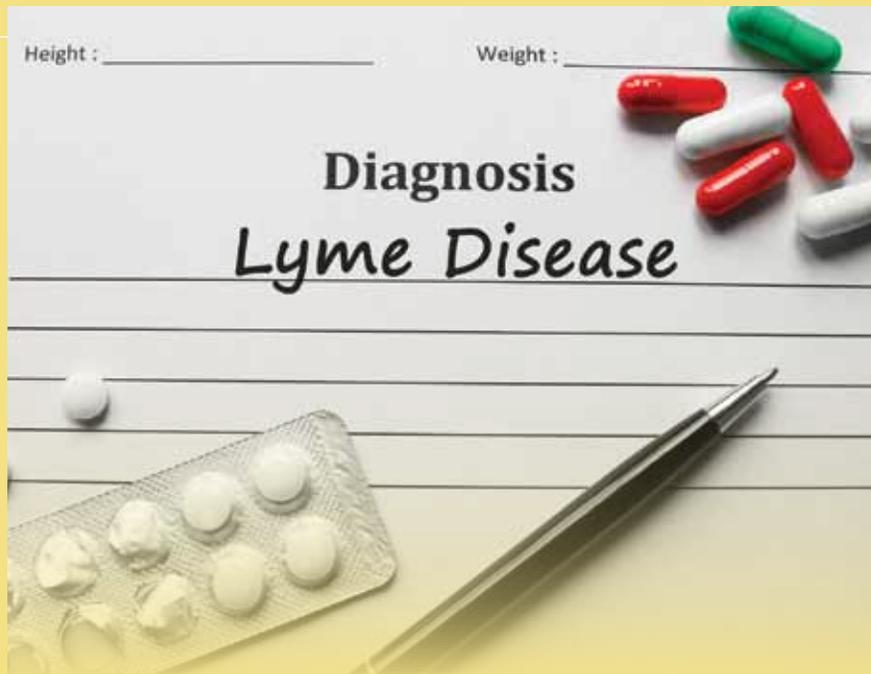
If you believe you've been bitten by a tick and are displaying any of these signs, it is important to contact your doctor. Treatment for Lyme Disease is more effective if started early. Even if your symptoms disappear you should still contact your doctor if you believe you may have been bitten as the absence of symptoms does not mean that the disease is gone. In fact, it's typically untreated cases of Lyme disease that most people hear about because if left untreated the disease can spread to other parts of the body and cause the more serious, debilitating complications noted above.

Doctors typically treat Lyme disease with antibiotics—oral antibiotics for early stage Lyme disease and intravenous antibiotics if the disease has progressed.

## Protect Yourself

There are many preventive measures you can take to avoid being bitten by a tick and therefore lower your chances of contracting Lyme disease. Obviously the most effective measure to take is to avoid wooded, bushy areas with long grass. Of course, that would also mean avoiding fun outdoor activities like hiking, camping and just ▶





## Lyme Isn't Alone

Last year Congress passed legislation to make research, vaccinations and treatments of tick borne illnesses a priority. Just recently U.S. Senator Chuck Schumer (D-NY) urged the federal government to speed up efforts for a vaccine, not just due to the rise in Lyme disease, but also due to the rise of another tick-borne illness, Powassen, which is transmitted through the bite of a tick like Lyme disease but is deadlier and can cause brain swelling. But unlike Lyme disease, Powassen is a virus so antibiotics are not an effective treatment option and Powassen can be transmitted much faster.

Powassen presents itself with flu-like symptoms including fever and headache and can progress to something more serious very quickly.

For now, cases of Powassen have been found primarily in New England and around the Great Lakes. Doctors estimate the mortality rate of patients infected with Powassen to be around 15 percent and believe that about 50 percent of survivors will have long-term neurological damage.

And, there are even other diseases that can be transmitted by ticks, such as Rocky Mountain spotted fever, and about a dozen others. Prevention is key to avoiding Powassen and other diseases just as it is with Lyme disease. Always remember to cover exposed skin, use repellent and stay on paths in the woods.

playing in the backyard. So, make an effort to:

- 🦋 **Cover up.** Ticks do not fly or jump so covering up bare skin to prevent ticks from crawling and latching on is important. While in wooded or grassy areas always wear shoes, long pants tucked into socks, long sleeves, a hat and gloves. Wearing light-colored clothing will make it easier to spot a tick.
- 🦋 **Stick to paved trails.** Avoid walking through low bushes and long grass.
- 🦋 **Use insect repellents.** Repellents with a 20 percent or higher concentration of DEET are most effective. Avoid getting repellents on hands, or in eyes and mouth. Apply repellents containing permethrin to clothing or buy pretreated clothing.
- 🦋 **Tick-proof your yard.** Clear away brush and leaves where ticks could live and place any woodpiles in sunny spots to make them less appealing to rodents that carry Lyme disease and attract ticks. Place wood chips or gravel between lawns and wooded areas to keep ticks away from where you play. Be sure to keep playground equipment away from shrubs, bushes and wooded areas. Remove plants that attract deer which could bring ticks to your yard.
- 🦋 **Check yourself, your children and your pets for ticks.** Remember, ticks are tiny, often the size of a poppy seed, so take time to look carefully. Pay careful attention to the dark,



moist areas ticks love the best such as hair, the groin, armpits, the belly button, the back of knees, and under waistbands.

- 🦟 **Shower quickly after coming inside.** This gives you an opportunity to look at your skin and wash ticks out of your hair.
- 🦟 **Remove a tick as soon as possible with tweezers.** Lyme

disease infection is less likely if the tick is attached for less than 36 to 48 hours.

- 🦟 **Don't assume you're immune.** You can get Lyme disease more than once.

Lyme disease is certainly something to be aware of when living and playing in areas with a significant tick population but just be-

cause you've been bitten by a tick does not mean you have Lyme disease. The signs and symptoms mentioned earlier provide an indication that Lyme disease may be present but doctors also rely on blood tests with patients who have a history of tick exposure and have Lyme disease symptoms.

With summer in full swing and all the fun outdoor activities that come with warmer weather and longer days before you, it would be a shame to shelter indoors. You can decrease your Lyme disease exposure risk by learning to play smarter. **Be smart about where you play, and learn to make proper clothing choices and repellent part of your routine. A few extra steps can buy you a more relaxed time outdoors.** ■

Did you know that dogs can get Lyme disease too? Dogs are often victims to tick bites, especially in the Northeast part of the U.S. In fact, tracking tick bites in dogs helps identify where tick populations are thriving and Lyme rates soaring. Of the dogs bitten by a tick who contract Lyme Disease, about 10% will become sick with symptoms that include lameness, fever, lethargy and enlarged lymph nodes. Lyme disease in dogs is also treated with antibiotics.



# Third Party Recovery Program

**W**hen you are injured in a car accident or at work, sometimes it's another insurance carrier that is responsible for covering your medical expenses. This is when workers' compensation would kick in or the insurance carrier of the person at fault, such as the case with a car accident, would be required to pay those expenses. This is called third-party liability and under such circumstances, the EWTF

The Board of Trustees of the Electrical Welfare Trust Fund (EWTF) approved the creation of a program that would help ease the burden to our members who have been injured and are waiting payment from a third-party insurance plan or person. The Third Party Liability Recovery Program will offer limited coverage to you, if you are injured and awaiting payment from a third party, in the form of an advance on your benefits, as long as you submit a written promise to the Fund that you will repay the costs of any benefits received. Acceptance of these benefits by a participant, dependent or provider constitutes an agreement on the part of the covered member to repay the Plan if/when financial recovery is made from any other person or party.

**As a reminder, the EWTF is not responsible for providing benefits that would be covered by workers' compensation or occupational disease law. If you are unsure if your expenses should be covered by workers' compensation or occupational disease law, contact the Funds Office.**

is not responsible for paying medical bills or accident or sickness expenses since someone else or a company was actually at fault. But, waiting for payment from a third-party entity, such as a person or insurance plan, can take a long time and may be dragged out in a legal case. During that time your medical expenses can add up, creating a huge financial burden, or you may be forced to delay your medical treatment if you are unable to pay for it out of pocket while awaiting reimbursement.

Upon agreeing to the terms of the advance, you agree to a subrogation lien from the Fund which means that the Fund is entitled to recover the cost of the benefits provided directly from that third party, regardless of the reason for the recovery or whether the recovery funds are coming from a policy unrelated to medical and weekly accident and sickness expenses. If you receive benefits from the Third Party Liability Recov-

# Can Provide Relief to Members

ery Program the EWTF is entitled to repayment from recovery you make from any third party who pays you for any reason, even if the recovery is for damages rather than medical expenses.

If you would like to participate in the program you must:

- ♥ Complete a Statement of Injury form available from the Fund Office or on the EWTF website at [www.ewtf.org](http://www.ewtf.org).
- ♥ Sign a Standard Reimbursement Agreement by the Fund. However, even if a participant or dependent has not signed the Agreement, he/she will be responsible to repay the Plan if/when a recovery of funds is made. You may obtain a copy of the Stan-

dard Reimbursement Agreement from the Fund Office.

- ♥ File a claim with the Fund Office on time.
- ♥ Cooperate with the Plan representatives as may be necessary or appropriate to enable the Plan to recover payments from any third party.
- ♥ Reimburse the Plan for expenses paid by the Plan with money recovered by a third party. Avoid doing anything that would impair, prejudice or discharge the Plan's right of subrogation to recover from any third party.
- ♥ Assign to the Plan the right to bring an action against any third party responsible for the injuries sustained if you decline or fail to bring such action. Recovered payment is credited against any yearly or lifetime limits on a participant's benefits.

If you fail to comply with the terms of the program and the Standard Reimbursement Agreement, the EWTF may seek legal action to recover the advance in benefits you received and the Fund will also be entitled to recover its legal expenses. Furthermore, the Fund is entitled to full reimbursement regardless of whether the member has been made whole financially for their injuries. **The Fund is not responsible to share in any legal costs incurred by a member or dependent seeking third-party payment.**

Contact the Funds Office for more information on the Third Party Liability Recovery Program. Information on the program can also be found in the Summary Plan Description for our Electrical Welfare Trust Fund. ■



## Blurry Vision?

If you start to experience blurry vision or eye strain when looking at a computer screen or you frequently get headaches after using the computer, maybe it's time for computer glasses. Computer glasses are different than reading glasses or driving glasses because of the distance at which you look at a computer screen versus reading a book, for example, or looking ahead at a road in front of you.

Just like reading or driving glasses, computer glasses are a custom prescription for each individual user. And, computer glasses are

also covered by our EWTF at the same benefit rate as any other type of prescription glasses. So, there is no need to make your eyes work so hard to see your computer.

As a reminder, our vision benefit provider is VSP. Vision screenings are covered at no additional cost once every year if you visit a VSP provider. Additionally, if you visit a VSP provider for your glasses, new frames are paid in full once every two years up to \$40 and lenses are paid at 100% of the allowance also once every two years.

## New Phone Service for Providers

The EWTF is in the process of setting up an Interactive Voice Response (IVR) system to serve health care providers when they call our office for things such as claim status or eligibility. Our office receives a tremendous amount of calls from providers with questions that can be thoroughly and efficiently answered through an automated system rather than a staff member. With the IVR in place our entire EWTF staff will have more time to serve you, our members, and provide the personal service you deserve. The IVR system will be available 24 hours a day, seven days a week. Providers will have the option to receive information via voice playback or fax. The system will fully comply with HIPAA requirements and is expected to be operational by the end of the summer.

## TRUMPCARE AND THE EWTF

One of President Trump's top legislative agenda items has been to repeal and replace the Affordable Care Act, also known as Obamacare. This is the health care plan put forth by President Obama and passed by Congress under his administration. A few months ago the House of Representatives passed President Trump's revamped version of a health care act and the legislation is set to hit the Senate for vote soon, many believe this summer.

We hope you take comfort in knowing that your health care plan, the EWTF, will in no way be affected by the passage or failure of President Trump's health care plan. While this important piece of legislation will have a huge impact on hundreds of thousands of Americans, it will have no effect on your health care benefits as an EWTF member. Our health plan has no restrictions on pre-existing conditions, provides coverage for dependent children until age 26, and has no lifetime maximum, all things that have come under fire with President Trump's desire to overhaul the Affordable Care Act. Rest assured the EWTF has you covered!

# stay safe

## ER visits

peak in the summer months.

**Avoid** these five common summer-related **accidents** and illnesses.



### 1 sunburn

Use a sunscreen with an SPF of 30+ and reapply every two hours

### 2 dehydration

Drink plenty of water and avoid sugary, caffeinated and alcoholic drinks

### 3 burns

Use caution when dealing with flammable liquids, open flames, campfires and even barbecues

### 4 outdoor injuries

Wear appropriate attire and safety gear during activities like bike riding and hiking; water recreation should be monitored by an adult who knows CPR

### 5 food poisoning

Don't eat food left out of refrigeration for more than one hour when the temperature is above 90° F

# What Role Does an Actuary With Our Benefits Funds?

**W**hen it comes to offering benefit funds, such as our Local 26 pension plan, our EWTF and the Individual Account Plan, a true team effort is required. There are a number of professionals involved with making sure that our funds are set up to serve the membership properly, that they can be sustainable for generations to come, and that they are compliant with U.S. laws and regulations. Our staff at the Funds Office works tirelessly serving as the points of contact for our membership but there are quite a few people behind the scenes who make our funds possible. You are most likely familiar with the work of an accountant and a lawyer, but you may not be familiar with the work of an actuary, perhaps the unsung hero on the behind-the-scenes team.

Actuaries are the individuals who measure and manage risk and uncertainty. So in simple terms and as they relate to our benefits funds, actuaries determine if the money we have available in our funds will be enough to pay out future benefits. Actuaries use statistics and software to determine the probability of an event occurring, such as death, sickness, injury, disability or loss of proper-

ty; to determine what the costs would be should those events take place; and whether the fund has enough money to pay future claims.

*You should take great comfort in knowing that our plans are well thought out and under the watchful eye of expert actuaries who are protecting your current benefits and ensuring that those benefits will be there when you need them.*

Traditional actuaries fall into two categories, life and non-life. The actuaries who work with our funds are considered life actuaries because they focus on risk associated with mortality, morbidity and investment. Life actuaries typically work on annuities, pensions, disability insurance and health insurance. In addition to considering such risks as mortality, morbidity and investment, they also consider such things as budget constraints, changing demographics, medical technology, inflation and cost of living. Non-life actuaries focus on physical and legal risks to people and property.



# Serve

Our actuaries work in partnership with our trustees, our accountants, our lawyers and, of course, our staff at the Funds Office. We adhere to their advice on designing and pricing our pension plan and health plan. They often address questions from the trustees on such things as the level of contribution required in order to produce a certain retirement income through our pension plan or determining what level of risk to bear in order to receive a maximum return on investment.

In the early 2000's the benefits funds of many of our fellow trade unions found themselves to be at risk of not being able to pay out promised benefits to their beneficiaries. They were classified as falling in to the "red zone" meaning that their funds were in immediate risk of defaulting on their benefit obligations. Fortunately, our funds remained in the safe "green zone" due to the careful planning on the part of our actuaries.

You should take great comfort in knowing that our plans are well thought out and under the watchful eye of expert actuaries who are protecting your current benefits and ensuring that those benefits will be there when you need them. ■



## Make the Local 26 Pension Seminar Your First Stop on Your Road to Retirement

### Ready for Retirement?

Before you hang up that toolbelt, make sure you are financially ready for retirement. Know what to expect from your Local 26 Pension and your Individual Account plan when you decide to retire. Attend the Local 26 Pension Seminar to get all of your questions answered!

Mark your calendar for Saturday, October 7<sup>th</sup> for the annual Local 26 Pension Seminar to be held at the Lanham Hall at 4371 Parliament Place. The seminar is geared toward those nearing retirement and their spouses but is open to anyone who would like to know more about our pension and IA plans. It provides a comprehensive overview of how our plans work and what you can expect from them in retirement. Not only is the seminar a great time to get your personal questions answered, participants will be able to share in conversations with each other and learn from each other's questions.

The seminar will begin promptly at 8 a.m. and will last about four hours. Light refreshments will be served. Please register with Elizabeth in the Local 26 Finance Office at 301-459-2900 if you would like to attend. Space is limited and, historically, the seminar has been very popular so register early to ensure your spot.

# Emergency Room vs. Urgent Care

**W**hen your primary care provider is closed or unavailable and you have a medical situation, how do you know if you should visit the emergency room of a hospital or if a local urgent care center will do?

The scope of a hospital emergency room is well known, but you may not know the scope of an urgent care center. Urgent care centers deliver ambulatory care in a medical facility outside of a traditional emergency room. They have a licensed physician serving as the medical director and they are open seven days a week, but not usually 24 hours a day. Like an emergency room, urgent care centers accept walk-in patients. Services such as x-ray and blood draw can often be done on site at an urgent care center.

In general, a visit to the emergency room would be warranted for more serious, possible life threatening conditions. If the situation is very serious though, you should call 911 for an ambulance and medical personnel. Examples of conditions that would be best served by an **emergency room** are:

- ♥ Choking
- ♥ Stopped breathing or turning blue
- ♥ Possible poisoning
- ♥ Head injury with passing out, throwing up or not behaving normally
- ♥ Injury to neck and spine
- ♥ Severe burn
- ♥ Seizure that lasted 3-5 minutes
- ♥ Bleeding that can't be stopped
- ♥ Severe allergic reaction with trouble breathing, swelling, hives
- ♥ High fever that doesn't get better with medicine
- ♥ Throwing up blood
- ♥ Broken bone/possible broken bone
- ♥ Chest pain

- ♥ Unusual or bad headache and/or confusion
- ♥ Suicidal thoughts or plans

**Urgent care centers**, on the other hand, are perfect for more common illnesses or injuries such as:

- ➔ Colds
- ➔ Flu
- ➔ Earaches
- ➔ Sore throats
- ➔ Minor headaches
- ➔ Low-grade fevers
- ➔ Rashes
- ➔ Sprains
- ➔ Bruises
- ➔ Minor cuts and burns
- ➔ Minor broken bones
- ➔ Minor eye injuries

It is important that you fully understand what you are being charged for and how much when you visit an urgent care center. We have reported in recent months on overcharging by surgical centers and the same could occur with an urgent care facility. Once you sign the paperwork to proceed with medical treatment, you will be responsible for charges not covered by your EWTF benefits. The EWTF will not be able to dispute any excessive or unexpected charges on your behalf and medical charges can add up quickly, even at an urgent care facility. The Summary Plan Description for our Health Plan is available online if you are unsure of your benefit coverage.

Don't make the wrong decision when your health or the health of someone you love is on the line. Don't waste time and resources; know what you can expect in scope of care and cost of services. ■

For more minor medical concerns that may not require a more advanced service like an x-ray, some pharmacy chains offer medical clinics staffed with a medical professional like a nurse practitioner. CVS/Caremark, our pharmacy provider, has the MinuteClinic walk-in clinic which is open seven days a week. You can even go online at [www.cvs.com/minuteclinic](http://www.cvs.com/minuteclinic) to find the location near you and reserve your spot in line before you head out the door.



## Member Portal: An Easy, Fast Way to Connect to Your Benefits

It is always our goal in the Funds Office to keep our members as informed as possible on their benefit plans, and to provide our members with the information they need when they need it. Our member portal on the EWTF website is an excellent way to have access to all of your benefit information 24 hours a day, 7 days a week, from the convenience of your personal computer, tablet or smartphone.

When you visit [www.ewtf.org](http://www.ewtf.org), you will see a link at the top for the member portal where you can log in with your email address and password. The member portal is completely secure and conforms to all HIPPA privacy laws. Once logged in to the site, you will be able to track your medical claims, see if a deductible has been met, and view work history and pension credits, and review your beneficiary information to name just a few things. There is also a dashboard that will help you navigate to other benefit pages.

There are other features that will also be coming to our member portal in the

near future, including access to your Explanation of Benefits, which previously required a phone call to member services, the ability to display the site in Spanish as well, and the ability to make online payments. On the pension plan, members will be able to use the member portal to project their future pension

benefit based on their projected retirement date and age.

Of course, should you need any assistance with our member portal, have any questions that cannot be answered on the website or would prefer to speak to one of our staff members, you can call the Funds Office at **301-731-1050**. ■

### BHS Member Portal Stocked With Valuable Information

Business Health Solutions, our employee assistance provider, has its own member portal with valuable informational pieces available to all of our members who may be seeking mental health guidance, personal or professional advice, or other non-medical assistance. Like the BHS customer service line that is available 24 hours a day, seven days a week, the BHS member portal is also accessible around the clock to our members or anyone who may be residing with an EWTF member.

Interestingly BHS reports that financial concerns came up fairly often with our EWTF members as a reason for seeking counseling. The BHS member portal has many great articles in its resource library on finances and budgeting, including a piece that discusses a summer check-up on your financial picture and another on creating a budget and sticking to it, among many others.

To access the BHS member portal, visit [www.portal.bhsonline.com](http://www.portal.bhsonline.com) and enter IBEW as your username. Click on the "resource library" link to access a trove of valuable articles that can help you and your family.

And, of course, BHS is available 24/7 at **800-765-3277** should you need to speak directly to a mental health professional.



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When the summer days start to wind down and you start to think about gearing back up for school, be sure to make immunizations part of your back-to-school checklist...for your entire family. August is National Immunization Awareness Month. Immunizations are not just for babies; kids, teens, and even adults need regular immunizations to stay healthy from serious diseases and viruses. Flu, measles, pneumonia, meningitis, shingles and a host of other serious health issues can be prevented with immunizations. And, you know what? **Immunizations are covered by the EWTF!**