

Fall 2020
Through the

LOCAL 26 IBEW-NECA JOINT TRUST FUNDS

WIRED

Easy to Find Benefits Information



on Our New Website

ALSO INSIDE: Covid-19 Information p.10-14

Dear Participant,

It's hard to believe that it has been six months since the Fund Office shifted to remote operations with our staff working from their homes in response to the COVID-19 national health emergency. To say that our staff never missed a beat during the transition would be an understatement.

Our staff has always been keenly aware that the work they perform protects the health, well-being and security of our members and their families so in a time of national crisis the staff's natural instinct was to kick things into high gear and keep things moving seamlessly. Our staff has ensured that our members can count on their benefits funds to be stable and secure in a world that seems to be turned upside down.

I cannot thank the EWTF staff enough for their quick thinking, ability to adjust, and desire to serve our membership during this extraordinary time. They have worked collaboratively to write a playbook for our office never before written, actually never before needed. While I always assumed our office would be able to handle just about anything that came our way, now I *know* we can and a lot of that confidence is thanks to the talented staff I work alongside in the EWTF office.

I am extremely proud of my staff as you should be too!

Once again, I hope each of you stays healthy and well during this unprecedented time and always.

In good health,



Mike McCarron
Fund Administrator

CONTENTS



- 3 Newly Designed EWTF Website
- 8 Meet the Fund Office Staff
- 10 Children and Covid-19
- 12 Vaccinations More Important than Ever
- 14 Vaping and Covid Make a Dangerous Combination
- 15 Returning to Work After Retirement

Through the Wire is a publication of the
Local 26 IBEW-NECA Joint Trust Funds
Fund Administrator: Michael McCarron
Writer/Editor: Jennifer Shure
Graphic Design: GO! Creative, LLC,
www.go-creative.net
Printing: Kelly Press, Inc.

For more information,
go to www.ewtf.org



Subscribe on
YouTube by searching
Local 26 IBEW NECA Joint Trust Funds



Newly Revised Website To Better Serve Our Members

Despite all the uncertainty we are enduring right now with a pandemic in our midst, the Fund Office is committed to making sure you feel confident in your benefits funds and that you have access to all of the information and answers you may need to feel secure that your benefits will, indeed, be there when you need them. To that end, we have recently revamped our ewtf.org website to make it more user-friendly and more comprehensive. If you haven't paid us a visit recently, surf on over to **ewtf.org**.

Just like our previous version, our new site has tabs at the top of the page for each of our three trust funds—the Health Plan, the Pen-

sion Plan and the Annuity. However, the new website has made it easier for visitors to navigate and provides more information and resources on each of our plans. For example, under each tab, you will find an easy-to-navigate chart that provides quick answers to many common questions.

The new website has made it easier for visitors to navigate and provides more information and resources on each of our plans.

Under the Health Plan tab, you can easily learn about your deductible, lifetime benefit maximum and in-network/out of network coverage, to name a few, all from the chart

on the Health Plan's homepage. Within the Health Plan page, there are also tabs to learn more about the dental plan, the vision/hearing plans, the behavioral/mental health plan and the prescription drug plan. If you would like to read more detail about your health plan coverage, there is a comprehensive online summary plan description

with separate tabs for quick access to each of the specialty care coverage plans (dental, vision/hearing, behavioral/mental health, prescription) within our general Health Plan. These separate summary ►

Have You Updated Your Information?

As a reminder, all beneficiary information should be updated at least yearly, but more often as life changes occur, such as marriage, divorce, or addition of children to your family. That beneficiary information can be reviewed and updated through the My Benefits Center member portal 24 hours a day, seven days a week. A link for the portal can be found on the ewtf.org webpage.

In the event of your passing, the Trust Fund Office must, by law, distribute your benefits to the person or persons listed as your beneficiary/beneficiaries at the time of your death. Changes to your beneficiary designation cannot be made after your passing, even if you no longer have a relationship with those designated. On a number of occasions, a member failed to update his/her beneficiary information before their passing and the person who received the deceased member's benefits was actually an ex-spouse and not the current spouse or even the member's child.

Take five minutes and ensure that all of your information is current. Visit ewtf.org and click on the link to the My Benefits Center member portal in the top right corner of the homepage.

retirement, deferred retirement and disability benefits. For more detailed information, a link to the Pension Plan's summary plan description can be found on right side of the Pension Plan's homepage. Once again, from this homepage you can also learn about eligibility and enrollment in the Pension Plan and how to receive benefits.

To some, the Local 26 Annuity may be a little more difficult to understand, generating more questions perhaps than the Health Plan or the Pension Plan. The Annuity Plan's homepage breaks down the Annuity Plan into another easy-to-understand chart that covers information for active workers, separated workers or workers on disability. Furthermore, from a link on the homepage, you can learn more about the type of funds our annuity invests in—collective investment trusts or CITs versus mutual funds. For those seeking even more information, the Annuity Plan's summary plan descrip-

plan descriptions can be accessed from the sidebar on the Health Plan's page. Under the Prescription Plan tab you can even learn about which prescription drugs are covered under our plan. You can also learn more about eligibility and enrollment and how to receive health benefits all from the Health Plan's homepage on the EWTF website.

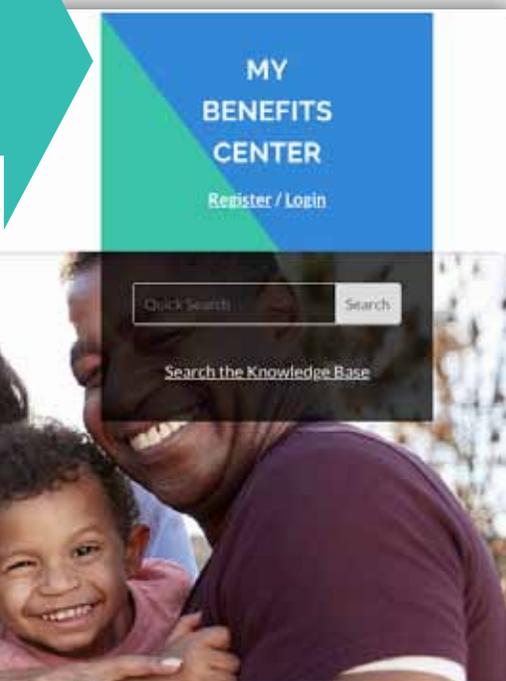
Like the Health Plan's chart, a chart about the Pension Plan can be found on the Pension Plan's homepage as well. This chart covers general information about normal retirement benefits, early



Register in My Benefits Center to find your personal benefits information.

tion can be found via a link on the right side of the homepage, as well as information about eligibility and enrollment and how to receive benefits.

A new feature to our website is a link to the “My Benefits Center” member portal. Here members can log in securely and view all of their personal benefits. Much like a patient portal that many health care providers are now using with their patients, our portal allows our members to view their personal information regarding the benefits they have accrued (with the Pension and Annuity Plans) and the claims that have been submitted on their behalf to the Health Plan, to name just a few of the portal’s offerings. Members can, and should, log in regularly to view and ensure the accuracy of such information as their mailing address, their email address and their personal beneficiary information. The portal can be accessed at any hour of the day from the comfort of your



WHAT IS A PORTAL?



When you hear the word portal, you might think it’s something from a science fiction movie where the characters are transported to another dimension. Rest assured that our EWTF member portal isn’t the stuff of science fiction movies but it does allow our office to serve you, our members, faster and more efficiently than ever before.

The portal allows members to enroll in our benefits plans online and dramatically reduces the potential for errors as it eliminates a “middleman” entering in information. It also allows members to upload paperwork from anywhere at anytime and gives members the freedom to complete paperwork on their schedule after their working hours. The Trust Fund Office can even communicate with members through the secure portal, whether it’s to seek missing paperwork or provide an answer to a question.

The portal serves as a secure host for all of your benefits documentation and reduces the piles of paperwork of years gone by. What’s more, it provides more opportunity for members to engage with their benefits funds by having access to all of their personal information in one easy-to-find location. Everything is stored securely in the portal for your review at any time.

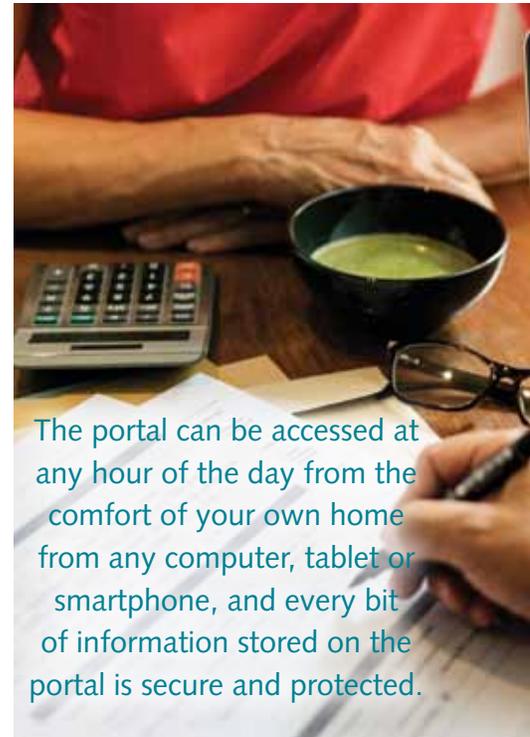
own home from any computer, tablet or smartphone, and every bit of information stored on the portal is secure and protected. So, even if you wake up in the middle of the night with a question about your pension accrual, you can likely get your answer right away by logging into My Benefits Center on the ewtf.org website.

From the ewtf.org homepage, our revamped website also offers quick links to our partner providers that will help you find in-network physicians, dentists and facilities; create accounts within these providers’ websites; contact these partner providers; and more. Quick links to our partner providers can be accessed by clicking the “Find a Provider or Facility” box in the middle of the ewtf.org homepage.▶

Through the UnitedHealthcare, Cigna Dental, and VSP direct links you can easily find in-network providers and facilities close to you. The UnitedHealthcare link also connects you with health resources and online tools. The TruHearing link will take you to the TruHearing website which can walk you through the process, step by step, of getting hearing aids, from speaking with a consultant to purchasing the actual hearing aids. The BHS (our employee assistance provider) link also directs you to the BHS main website where you can learn about the services provided by BHS and be put in touch with a health care professional. Through the

CVS Caremark direct link, you can manage your prescriptions, check prescription status, find out about the costs of your prescriptions and discover savings opportunities. Even our newest member benefit, Teladoc, a remote health care service, can be accessed through a quick link under “Find a Provider or Facility.” The link will take you to the Teladoc website where you can log in and be connected to online care providers.

And, in the event that you’ve misplaced your recent copy of *Through the Wire* magazine, an online copy can also be found on our new webpage!



The portal can be accessed at any hour of the day from the comfort of your own home from any computer, tablet or smartphone, and every bit of information stored on the portal is secure and protected.

NEW Hours Bank Donation Program Provides a Safety Net to Our Members



The trustees of our benefits funds have worked hard to provide security to Local 26 members through our Health, Pension and Annuity Plans. The Health Plan, in particular, provides a safety net so that not only can our members have access to covered medical care to protect their good health; they will have medical coverage to carry them through even unexpected health challenges. Our Plans are robust and strong but in order for our members to remain covered under our Health Plan, members must work a minimum number of hours each month.

But, what happens when a member can’t work the minimum number of monthly hours to keep their health care coverage because they are out of work for a prolonged period of time due to Covid-19 exposure or diagnosis and are forced to quarantine? As Covid-19 gained strength over the spring and early summer, our Trustees recognized that many Local 26 members and

their dependents could be left with no health care coverage because of a gap in employment due to Covid-19 so they created the Hours Bank Donation Program. As we navigate the pandemic, the program helps out-of-work members receive donated hours in order to retain health care coverage. This program is yet another example of union members taking care of one another.

In order to receive donated hours, a member must be out of work due to one of the following reasons:

- ◆ If a member has been advised by a physician to self-quarantine either due to exposure to the virus or due to a pre-existing condition that, based on the counsel of a physician, could put that member at an undue risk.
- ◆ If a member must care for a person who has been advised to self-quarantine due to exposure to the virus or must care for a person who has



The ease with which members can peruse our new website is evidence by the fact that there are many ways in which the same information can be found on the site. So, you can explore the site in a number of different ways and still come up with the information you need.

Throughout the newly designed webpage, there are videos—some instructional, some informational—designed to enhance the user's experience and make it a more comprehensive resource for all Local 26 members and their dependents. However, rest assured that the staff at the EWTF will always be available should you have a question that cannot be answered

through the website or if you simply prefer to speak to someone over the phone or in person, when it is safe to do so, of course. The newly designed website is not intended to completely replace the customer service experience our members have come to appreciate with our EWTF staff; rather, it is intended to provide answers to common questions and provide on-the-spot information to our members when they need it, where they need it, even after normal business hours. We hope the newly designed website will also serve as a health and financial fitness resource for our members to live their best life now and in the future. ●

been advised to quarantine due to a pre-existing condition that could present undue risk if exposed to the virus.

Members who wish to donate hours to the Hours Bank Donation Pool Account may donate to the "pool" through December 31, 2020 and must adhere to the following guidelines:

- ▶ Must have a full personal hours bank of 810 hours
- ▶ May donate a maximum of 270 hours (two months of coverage)
- ▶ May donate in one-month or two-month increments
- ▶ May not make a repeat donation until their own personal hours bank is full again

To receive extended eligibility through donated hours, members must email info@ewtf.org to receive an application. **Applications must be emailed back to eligibility@ewtf.org.** *Requests will be accepted through December 31, 2020*

and will be reviewed on a first come, first served basis. Those seeking extended eligibility through the Hours Bank Donation Program must meet the following criteria:

- ▶ Have been eligible for coverage in the month preceding the month in which they are seeking coverage. For example, if a member is seeking extended eligibility beginning October 1, 2020, he/she must have been eligible under the Plan as of September 30, 2020.
- ▶ Have documentation from a physician noting that the member or someone under the member's care must self-quarantine due to exposure or due to a pre-existing condition that presents undue risk.

Extended eligibility may only be received one time. Once a member receives two months of extended eligibility through the pool, he/she may not receive any further extension. The program is only a temporary measure to

help those who may be out of work for a short period of time or those who may need some time to seek an alternative permanent source of health care coverage due to a more prolonged period of unemployment.

Please note that submission of an application to the program does not guarantee extended coverage as extension is dependent on sufficient hours in the bank and is granted on a first come, first served basis. Also note that if the Fund discovers that eligibility requirements were not, in fact, met, the member will be obligated to refund the amount of any claims paid by the Fund on their behalf or on behalf of their dependents during the extended coverage period.

For questions regarding the Hours Bank Donation Program contact info@ewtf.org.

The Trust Fund Office is staffed by a talented team of men and women who are dedicated to making certain Local 26 members and their beneficiaries receive the benefits they have earned and deserve. Ever wonder who these behind-the-scenes heroes are? In this issue of *Through the Wire* and future issue to come, we are excited to introduce you to the people who keep you covered with our health plan and give you retirement peace of mind through our pension and annuity plans.

Ronnie Barnes is a staff accountant with the Joint Trust Funds who is coming up on his 15-year anniversary as an employee.

Q: What is your job at the Trust Funds office?

A: As a staff accountant, my main job is receiving and reviewing the reports sent to the Trust Fund office by Local 26 contractors. These reports show the hours worked by Local 26 electrical workers along with the funds contributed toward every member's health/welfare and retirement benefits. My job is to make sure each contractor is reporting each member's productive hours correctly along with the funds that correspond to those hours and that each member is paid at the correct rate according to their current class.

Q: How did you find your way to working in the Fund Office?

A: I came to working in the office through a professional placement agency. I knew it would be a great place to work, because even though I had only been here one month, my former accounting manager, Julie Linkins, who unfortunately passed away earlier this month, still took the time to celebrate my birthday. That gave me an idea of the type of people who worked in this office and I knew I would like it here.

Q: Where did you work before coming to the Fund Office?

A: I worked at the corporate office of Riggs Bank, in Riverdale, Maryland, before they were bought out by PNC. I was only employed there a year, before I, along

with all my co-workers, was let go in May of 2005. I enjoyed the people that I worked with there but I was lucky enough to find the same thing with the Trust Fund office only a few months later.

Q: What are the biggest challenges to your job?

A: The biggest challenges I face are helping members fully understand how their benefits work and helping members fully recognize the advantages they have in being a part of Local 26. Our health benefits and coverage are second to none, and we have multiple streams of retirement benefits where some locals only have one.

Q: What makes your job so rewarding?

A: First, I love working with co-workers who all get along and work as a team. We all easily come together and help one another, especially when working against a deadline. Second, I love building a good relationship with our members and gaining their confidence after helping them with a problem. It feels good knowing I made a member's day after helping them with an issue that originally had them losing sleep. I also love seeing the smile on a member's face after explaining and helping him or her understand their benefits and how the benefits work for them as a member of Local 26.

Q: What are some of the goals you have for your role at the Fund Office?

A: One of my personal goals is continuing to learn details of what my co-workers do in other depart-

FUND OFFICE Staff

ments. I want to learn how their daily tasks affect what I do, how my daily tasks affect them, and how both benefit our members. This will help me better understand overall how the office works and how I fit in. This will not only help me become a more valuable part of the team, but also more valuable for our members. When members call our office, I will be able to answer questions that not only involve me and my department, but other departments as well. Hopefully this will help cut down on members being transferred multiple times throughout the office when they call in.

Q: What is the single most important thing the members should know about the Fund Office?

A: Members should know that we are making every effort to empower them with knowledge about how their funds work. They should definitely take advantage of all the information available to them through mailings, e-mails, magazines/newsletters, postcards, the ewtf.org website, text messages, and most importantly, our member portal.

Q: What has been the most difficult part of your job in the midst of the Covid-19 pandemic?

A: Like most working parents who moved to working from home back in March, the hardest part has been doing my work while making sure the kids were completing their school assignments while in school, or keeping them busy and away from video games and television during the summer.

Q: What has working in your role during a pandemic taught you about your job, your co-workers and the office?

A: I already knew that I worked with a great group of people, but that has really proven true during this pandemic. Fund Administrator Mike McCarron and our one-man IT department, Jim Chambers, made sure we didn't skip a beat during the transi-



tion from the office to home. Some still come into the office if need be, and we still keep in contact via our cellphones and email to keep this office running as efficiently as possible.

Q: What are your passions/hobbies/interests outside of work?

A: Coaching my son's basketball team, reading biographies, and fishing make up some of my interests, but just recently I tried camping. My kids wanted to try it and I wasn't too excited about the idea. But, I have always believed that you don't know if you don't like something until you've tried it at least once. Turns out, camping is pretty cool. I can incorporate fishing, which I already love to do, but it also provides an opportunity to get away from all the electronics that normally distract us from the beauty of nature. The fresh air, vitamin D, and exercise from walking trails are also added bonuses.

Q: What makes the Fund Office so remarkable?

A: Our office helps members get their health and financial lives in order so that after years of hard work and dedication out in the electrical field, they can retire knowing that the Trust Fund office helped them prepare to enjoy their golden years. ●



CHILDREN: Covid's Silent Victims

There is no denying the mental toll that the coronavirus pandemic has had on Americans. At first, it was the obvious health risks surrounding the virus that were the driving forces behind rising levels of anxiety, depression, and other mental health conditions. As the virus has lingered, mental health issues are also being driven by economic worries about prolonged furloughs, job loss, and a weakening economy. Now as schools all around the country including most of the school systems in Maryland, Virginia and Washington, DC, have opted to remain closed for in-person instruction, it's time to take notice of the impact the pandemic is having on our children.

For a while children were sort of the forgotten victims of the pandemic as it was first believed that the virus didn't attack the younger age groups. Even as children were forced to leave their schools, activi-

ties and friends back in the spring, most believed it would be for a short while, things would return back to normal, and that kids are resilient. Now as kids have endured a summer with no camps or activities, limited (if any) contact with friends and family, fear that the virus could harm them or their loved ones and the prospect of five more months of distance learning away from their teachers and peers, experts believe children are actually among the hardest hit by the Covid-19 crisis.

Children who have pre-existing health conditions already live every day in fear of health complications from commonplace viruses. The unknown of Covid-19 just amplifies the health fears of these children. The same holds true for children who have loved ones with pre-existing conditions. Already worried about the health of their loved ones under "normal" conditions, Covid-19 has amped up

the worries for children who have family members with pre-existing conditions.

Children who have pre-existing behavioral conditions, such as autism, depend on routines and schedules, not to mention social services, that have been virtually eliminated due to the pandemic. The closing of schools, camp programs, counseling sessions, peer group meetings, and religious youth groups that may have been important to these children for balance and structure in their day, have left them alone and lonely. It's also left parents and caregivers without the valuable resources they depend on for the wellbeing and success of their children.

The coronavirus has also left children with more time on their hands and that idle time will now continue into the fall with schools online and activities once again cancelled. Kids are spending more time alone

or relying heavily on electronics (video games, tablets, phones, computers) for entertainment and connection. This can be extremely harmful for kids considered “at-risk” and detrimental for all kids in general. Add in the dangers that lurk behind many websites and video games and kids can be putting themselves in increasingly dangerous situations that they may be mistaking for entertainment or personal connection.

In a situation that feels out of our individual control, what can parents do to protect the mental health of their children? First, talk with your children about Covid and have an age-appropriate, honest conversation. All kids should know that receiving a Covid diagnosis is not a certain death sentence, that the majority of people recover from the virus. All kids should know what they can do to help stop the spread and keep themselves and those they love safe, such as hand washing, social distancing and wearing a mask. And, all kids should feel that they have someone, not just the Internet, who they can turn to with questions as what can be found online is not always accurate or unbiased. It may be valuable to share with older kids some of the signs and symptoms of the virus so they can be aware, while much younger kids may not need this information.

Find out what your children know, or what they think they know, about the virus. It is better to correct misinformation right away before anxiety builds over something that is not true or misinformation



Talk with your children about Covid and have an age-appropriate, honest conversation.

is spread to others. Be aware of what your children may be hearing from television news that may be on in the home, from unsupervised surfing of the Internet or even from phone conversations they may overhear. Information overload could lead to anxiety.

Create and stick to routines just as you would if the virus never existed. Get your family ready for each day at a normal waking hour and adhere to a normal bedtime routine. This is especially important during the school year to make distance learning as normal of a school experience as possible. Stay busy during the day and incorporate outside time in your children’s schedule, as well as time for exercise and entertainment. If your child truly enjoys being online, identify some educational websites and educational online games that would be safe, productive online activities.

Don’t rule out seeking professional help from a therapist for you or your child or if you or your child are currently under the care of a therapist, do not stop getting the care you need. If you are uncomfortable with in an in-person visit with a therapist in light of the vi-

rus, most therapists are performing telehealth visits through video calls or phone calls. That connection to a professional and maintaining that routine could be critical for your child in navigating this challenging time. And, don’t underestimate the importance of your own mental health. Parents should pay extra attention to their own good health if they are going to be the pillar of strength and support their children need them to be. ●

Remember, as an EWTF member, you, your family and everyone living in your home have access to our employee assistance program (EAP) administered by Business Health Services (BHS), 24 hours a day, seven days a week at no additional cost. BHS offers services ranging from mental health support staffed by licensed health professionals to financial services to legal counseling to help our members navigate challenging times and life changes. All calls to BHS are completely confidential. To learn more about BHS’s services, visit bhsonline.com or call 800-765-3277.

Don't Let Covid Stop You from Routine Vaccinations



With Covid-19 still raging in many parts of the country, health experts and elected leaders are still strongly encouraging Americans to stay at home whenever possible, maintain at least a six-foot social distance when around others and abide by mandatory mask orders. With the risk for this serious, potentially life threatening, virus so great, it doesn't seem worth it to venture out and do regular daily activities unless you absolutely have to.

That would certainly be true about things such as casual shopping, eating inside at a restaurant, or attending a large gathering for example but this approach should definitely *not* be applied to things such as regular doctors' appointments for you and your family or receiving regular vaccinations—adults and children alike. In fact, if you want to do even more to help the fight against Covid-19, you and your family members *should* get your regularly scheduled vaccinations, including the flu vaccine and the regular course of childhood vaccinations, and you *should* continue to see your doctors for well visits and as needed.

It would be easy to put regular health care on the back burner given the current magnitude of the coronavirus, especially if you are feeling otherwise healthy. Does it really seem worth the risk of exposure to visit your doctor for a basic check-up if you have been feeling fine and have no concerns to discuss? Does it really seem necessary to get the flu vaccine if you have no plans to be out and about anyway this flu season? The answer to these questions is a firm yes!

The Centers for Disease Control (CDC) states, in no uncertain terms, "Routine vaccination is an essential preventive care service for children, adolescents and adults (including pregnant women) that should not be delayed because of the Covid-19 pandemic." The CDC reports that due to Covid-19 there has been a decline in vaccination rates for children. Between March and May, some states fell below the 50 percent immunization rate for children five months or younger. Major cities, cities that have been or had been hard hit by Covid-19, have seen shocking drops in vaccination rates. In Philadelphia, vaccination rates for children

two and older have dropped by 70% and in Miami there has been about a 60% decline in vaccinations compared to data from 2019. A study by *Scientific American* magazine based on data from the health departments of 34 states (data was requested of all 50 states) found that in this past March vaccinations were lowest in Washington, D.C. and in April 2020 vaccinations were lowest in Maryland.

Since the pandemic hit, a primary concern of doctors, scientists and public health experts has been the possibility of overwhelming our health care system and hospitals. Remember, it's not just Covid cases that hospitals treat. Every day patients come into hospitals for non-Covid health issues, from heart attacks and strokes to accidents and flu, and, yes, even preventable, vaccine-treatable viruses. If the non-Covid hospital visits could be limited through regular check-ups and vaccinations, hospitals will have more room to treat Covid cases, which by-and-large is something our nation is trying to get under control.

Dr. Yvonne Maldonado, chief of pediatric infectious diseases at Lucille Packard Children's Hospital Stanford, made the importance of vaccinations abundantly clear when she said in a recent interview, "We already have one pandemic, and we would not want to see more infectious disease outbreaks on top of this one."

Over the past few years, there has been a global increase in measles cases and in 2018 alone, measles claimed 140,000 lives around the world, mostly babies and children, and this was before the Covid pandemic. All of these deaths would have been preventable if these children and babies had received the measles vaccine. What's even more alarming is that about 30

countries around the world have now suspended their vaccination programs in order to address Covid. Fortunately that is not the case in the United States and our citizens still have access to life-saving vaccinations.

The Centers for Disease Control (CDC) states, in no uncertain terms, "Routine vaccination is an essential preventive care service for children, adolescents and adults (including pregnant women) that should not be delayed because of the Covid-19 pandemic."

In addition to staying on your pediatrician's regular vaccination schedule for your children, you and your family should also participate in the flu vaccine as flu season is fast approaching. Seasonal flu can cause many of the same symptoms and complications as Covid, including respiratory problems; the very last thing our hospitals need is additional patients requiring a ventilator.

What's more, it is critical that we protect all of our front-line workers from health issues and viruses as they are working tirelessly to fight the pandemic on the medical front, keep our store shelves stocked, serve and protect our communities, and build and maintain our cities. Regular vaccinations provide a wall around the community to provide protection for everyone. This kind of protection is also critical to those who might have underlying health conditions that prevent them from being able to be vaccinated themselves. Getting vaccinated is not just something to protect you and your family; it's what you should do to help protect your community at large.

Now many months into the Covid-19 pandemic, medical practices have implemented procedures and even adjusted their physical offices so they can be well equipped to safely administer vaccines and provide safe in-patient visits with virtually no risk of Covid exposure. With mandatory mask requirements, temperature checks, the elimination of waiting rooms, improved and more frequent cleaning efforts, and even high-power ventilation systems that some doctors have installed, it may be safer than ever before to visit the doctor. Don't trade one health crisis for another by skipping important vaccinations for your or your family! ●



Vaping and Covid-19

A Dangerous Combination

In past issues of *Through the Wire* we have provided you with information on the dangers of vaping and vaping's prevalence particularly among teens and young adults. Now, especially now, there is yet another reason to avoid vaping. Vaping increases the risk of contracting Covid-19.

A study by Stanford University published August 11, 2020 in the *Journal of Adolescent Health* found that young people who vaped were five to seven times more likely to become infected with the coronavirus than those who did not vape. The reason for this increased risk is simple—vaping damages and weakens the lungs and Covid-19 attacks the lungs.

The study's findings were based on virtually real-time data collected during the pandemic. Surveys were

completed by over 4300 participants ranging in age from 13-24 from all over the U.S. and three U.S. territories and included those who vape and those who have never used nicotine products before. A number of other factors were considered in the study, including but not limited to age, sex, race/ethnicity, body mass index, rates of Covid-19 in the states in which they reside, and compliance with shelter-in-place orders.

The prevalence of symptoms such as coughing, fever, tiredness and difficulty breathing among those who vape has made e-cigarette users up to nine times more likely to seek a Covid-19 test. The study found that young people who were dual users of both e-cigarettes and traditional cigarettes in the 30 days prior to testing were 6.8 times more likely to be diagnosed with

Covid-19 than non-users and those who used solely e-cigarettes were five times more likely to contract the virus than non-users.

Many young people falsely believe that they are somewhat insulated from the virus because of their young age. Not only do doctors and researchers now know that young people can, and are, contracting Covid-19, even without high-risk behaviors such as vaping, this recent study proves that young people who are vaping are instantly putting themselves in a high-risk category.

The relationship between vaping and Covid-19 is one of co-morbidity. Vaping creates damaged lungs that are more vulnerable to the virus and the virus itself has been found to leave irreparable damage that will only be further exasperated with continued e-cigarette use. ●

Returning Back to Work After Retirement?

Know the guidelines set forth by the Pension Plan

For many of our members, retirement is the golden ticket, the chapter they have been working towards their entire adult life. But some of our members who retire discover, for a variety of reasons, that they aren't quite ready to hang up the tool belt. Perhaps it's financial reasons that bring them back to the jobsite or perhaps they miss the work too much and just aren't ready to "take it easy." If you find yourself considering a return to the jobsite after retiring, there are some things you should know.

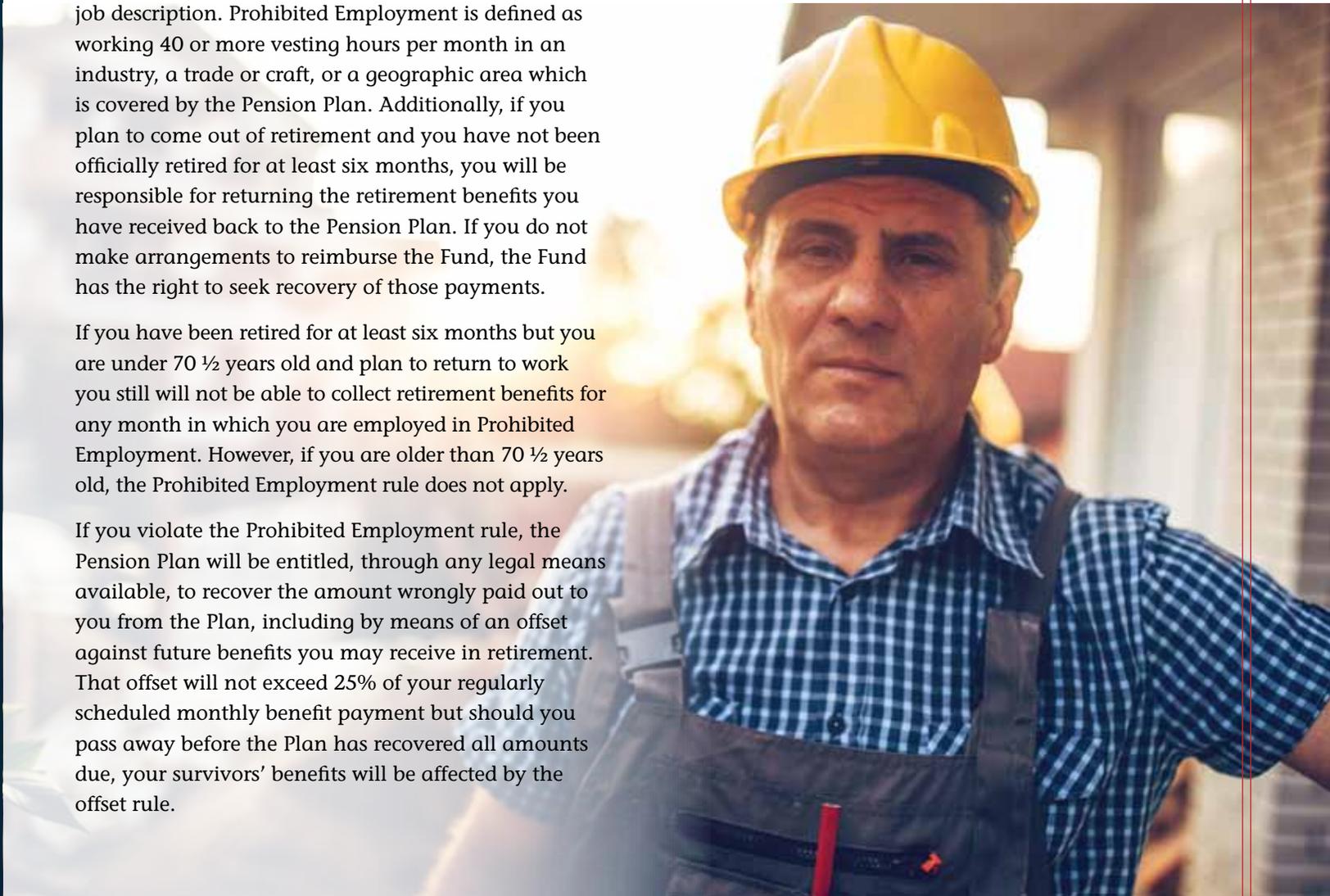
First, if you plan to return back to work in Prohibited Employment you must notify the Fund Office within 15 days of your return to work and provide a job description. Prohibited Employment is defined as working 40 or more vesting hours per month in an industry, a trade or craft, or a geographic area which is covered by the Pension Plan. Additionally, if you plan to come out of retirement and you have not been officially retired for at least six months, you will be responsible for returning the retirement benefits you have received back to the Pension Plan. If you do not make arrangements to reimburse the Fund, the Fund has the right to seek recovery of those payments.

If you have been retired for at least six months but you are under 70 ½ years old and plan to return to work you still will not be able to collect retirement benefits for any month in which you are employed in Prohibited Employment. However, if you are older than 70 ½ years old, the Prohibited Employment rule does not apply.

If you violate the Prohibited Employment rule, the Pension Plan will be entitled, through any legal means available, to recover the amount wrongly paid out to you from the Plan, including by means of an offset against future benefits you may receive in retirement. That offset will not exceed 25% of your regularly scheduled monthly benefit payment but should you pass away before the Plan has recovered all amounts due, your survivors' benefits will be affected by the offset rule.

For more information on returning to work after retirement, please review the Summary Plan Description for the Pension Plan at www.ewtf.org. And, as a reminder, to view your eligibility, beneficiary information, health claims, work history and/or pension information, visit the My Benefits Center member portal link which can be found at the top left of the www.ewtf.org homepage.

If returning back to work is your next chapter, be certain to follow all of the guidelines detailed by the Pension Plan so that you, or possibly your dependents, will not be caught by surprise and be in violation of the Plan. ●





10003 Derekwood Lane, Suite 130
Lanham, MD 20706

Presort Standard
US Postage
PAID
Southern MD
Permit #139



Do you like having health care? A pension? An annuity? Do you like earning solid wages? Do you like having the workplace protections that your union affords you?

Do your part to protect your way of life...VOTE on November 3rd!

Make sure you are registered to vote and make sure you know your polling location! If you are not registered, visit www.usa.gov/register-to-vote. To find your polling location, visit www.vote.org/polling-place-locator and scroll down to find your state.

Don't sit silent by sitting out the election!