

# Seeking Calm in the New Year



**ALSO INSIDE:**  
**Overcoming Seasonal Affective  
Disorder for a Healthier You / 3**

## Dear Participant,

I am sure all of you feel as I do that this new year couldn't come soon enough! The past year was one no one saw coming, one we couldn't have planned for, but it was one that we managed to overcome, maybe even become a little wiser, stronger and more resilient for.

To all those who were touched by Covid-19 through the loss of a family member or friend I extend to you our prayers and sympathies. Nothing will take away that pain for you and your family but please know that your EWTF family is here for you. And, to all those who struggled financially this past year due to the pandemic, perhaps through loss of a job or reduced hours, we are keeping you in our thoughts as well and look forward to better days to come in the year ahead.

Throughout these past 11 months, with so much uncertainty in our nation—from the pandemic to our national politics—we here at the EWTF have aimed to be rock steady, the calm in the storm that our members could count on. Our mission has always been to provide security and peace of mind for our members in their retirement and health plans, and that is what we did last year under the most extraordinary of circumstances and what we will continue to do in 2021 under what we hope will be more “normal” operations. “Business as usual” has never sounded so good!

As I write this there is the promise of not just one Covid-19 vaccine but multiple vaccines and this will no doubt bring us a giant step forward toward resuming the life we all love, maybe even the life we took for granted before last year.

As you begin a fresh start, please do all that you can to take care of your good health and your financial future so you may enjoy those trips to the movies, long-planned vacations, and giant hugs from your families for decades and decades to come.

Wishing you a new year filled with prosperity, peace and, of course, good health!



Mike McCarron  
Fund Administrator

## CONTENTS



- 3 Seasonal Affective Disorder
- 6 Natural Mood Boosters
- 8 Meet the Fund Office Staff
- 10 Choosing Your Health Care Providers
- 12 Welcome Virta Health and Telligen
- 13 My Benefits Center Portal

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# Seasonal Affective Disorder in the Age of Covid

It is now rounding out almost a full year of the Covid-19 pandemic but these next few months will be our first experience of winter overlapping with Covid. This is significant because for the 10 million Americans who suffer from Seasonal Affective Disorder (SAD), in the darker winter months the added limitations of the pandemic will likely make their struggles with SAD even more challenging.

Seasonal Affective Disorder is a specific type of clinical depression, but it's a depression that is tied to

reduced exposure to daylight. This is why SAD typically sets in when we turn the clocks back in the fall at the end of Daylight Savings Time and lasts until the clocks move forward in the spring. While it is hard to believe that losing just

one hour of daylight could have such a huge impact on your men-

tal wellbeing, remember that the hours of daylight during the winter months usually fall during the average person's work day. Now pair fewer hours of daylight with more restrictions on social interactions with others, particularly outside of

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sion. Until the pandemic is fully treated with a vaccine, some of the usual winter pick-me-ups, such as meeting friends at a coffee shop or joining a big family dinner, are no longer safe options.

Interestingly, women are four times as likely to be diagnosed with SAD according to the National Institutes of Mental Health, and younger adults have a higher risk of experiencing SAD than older adults. Those with existing depression or bipolar disorder and those with a family history of other types of depression are also more likely to struggle with SAD. Since SAD is associated with a lack of sunlight, where you live has an impact on your risk of experiencing the disorder. Those living closer to the equator such as Florida residents have a lower likelihood of SAD versus those living farther north, such as in New England or Alaska.

It is important to understand the difference between Seasonal Affective Disorder and depression. First, if you only experience a depressed mood in the winter months, you likely have SAD. While some of the



Plan safe outside activities with friends.

signs of SAD can be the same as depression, there are a number of differences as well:

#### Seasonal Affective Disorder:

- Low energy
- Hypersomnia
- Overeating
- Weight gain
- Craving for carbohydrates
- Social withdrawal

#### Major Depression:

- Feeling depressed most of the day, nearly every day
- Feeling hopeless or worthless
- Having low energy
- Losing interest in activities you once enjoyed
- Having problems with sleep
- Experiencing changes in appetite or weight
- Feeling sluggish or agitated
- Having difficulty concentrating
- Having frequent thoughts of death or suicide

When the pandemic first arose, everyone took solace in the weather only getting warmer and at least being able to do outdoor activities and see family and friends safely at a distance in outdoor settings. Being outside in the fresh air and sunshine can be good medicine under almost any circumstance



Try a video call.

but during the spring, summer and fall of Covid-19 it was the very best medicine we had.

This same theory is what drives the treatment of SAD patients. Darkness increases melatonin which induces sleep so those prone to SAD are quick to feel tired and low energy. This is why treatment of SAD typically includes some form of light therapy. This therapy could include the use of a light-therapy box that replicates natural daylight without the ultraviolet rays to trick the brain into thinking that it's not really winter.

But, there are plenty of other Covid-safe ways to beat Seasonal Affective Disorder. You could try adjusting your schedule to get outside in the morning before heading out to work, to perhaps walk the dog for 20-30 minutes, rather than letting all the hours of daylight slip by during your work day. You could also try to get out for a walk at lunchtime. Bundle up with a warm coat and hat and fight through the colder temperatures to feel that sun on your face and give yourself a boost. And, planning socially distanced activities with friends and family outside—hikes in the woods,



If you are feeling the symptoms of SAD, seek professional help.

walks through the neighborhood—can still happen so long as you don't mind the cold.

It is also important that when you are inside in the darker hours that you find something productive to fill your time. Maybe consider taking a class online, such as an art class or music class, or take on a home improvement project that will keep you engaged. And, be sure to stay connected to those you care about. Try a video call or even just picking up the phone to

check in with friends and family. Sticking to a routine can also prove beneficial in warding off the winter doldrums that can lead to SAD.

Most importantly though, if you are really not feeling like yourself, or are experiencing any of the symptoms of SAD or major depression, seek professional help. A therapist will be able to help you sort through your symptoms. Treatment could be as simple as utilizing a light-therapy box each day or participating in therapy sessions with a licensed professional. Either path is manageable and so too is tackling SAD in the era of Covid-19.

Our EWTF health plan offers comprehensive mental health coverage as well as an Employee Assistance Plan (EAP) available at no additional cost to all of our members and their dependents 24 hours a day, seven days a week. Our EAP is administered by Business Health Services and can be reached at **800-765-3277** or [www.bhsonline.com](http://www.bhsonline.com). ●

Consider taking an online class.



# Keep that Holiday Mood Boost Going.... Naturally



**E**ven with a pandemic hovering above, it was still nice to have the holiday season to look forward to. Decorating the house, cooking holiday meals, and celebrating with family, even if from afar over video calls, was a welcome break from the stress everyone has been feeling from the coronavirus. Getting back to giving thanks for the blessings before us and the significance of the holiday season was a great boost to our spirits, a much-needed lift in a very challenging year.

With some cold, even quiet, months ahead of us, how can we keep the mood lifting momentum that the holiday season set in motion? Yes, spiked eggnog and other holiday libations may have been part of your festivities, but there are many natural, healthier ways to reduce stress and anxiety and boost spirits as we work our way through what will hopefully be the last few months of Covid-19.

Reduce your stress by avoiding procrastination. With resolutions all the rage this time of year, put avoiding procrastination at the top of your list. Make a list, complete with realistic deadlines, and work your way through that list, whether it's a daily list or a more long-term to-do list. With more time than ever at home these days, this really is the best time to complete projects, get organized or just establish a habit of staying on top of things. Just think, when the warm weather rolls around your to-do work will be done and you'll be ready to hit the links or cast a line. It's also a great time to stop procrastinating about exercise and create a healthy lifestyle for yourself.

Speaking of exercise, turn to exercise to purge your stress hormones, such as cortisol, and release those mood-lifting endorphins which also act as natural painkillers! Exercise can also improve the quality of your sleep and can give you more

confidence, which is the ultimate mood-lifter. Take this time to find an exercise you really enjoy, one that you can see yourself sticking to over the long term. Your exercise of choice need not be intense, like long distance running or kickboxing, in order to be effective. If you are just starting an exercise routine try something like walking as a starting point and build yourself up to an intensity that is safe and fulfilling for you.

Consider yoga as part of your exercise efforts as it can be done on a low-impact level and is believed to reduce stress through a mind/body connection. It can be tailored for all fitness levels and all ages. A quick online search for yoga classes will lead you to countless videos available on your laptop or tablet that you can do from the comfort of your own home.

Reducing your stress level can also be achieved by improving how you

spend your time and with whom you spend your time. Learning to say no to things that do not bring you happiness or things that just overwhelm you can be powerful. Learning to say no helps you take control over your life and makes room for more positive activities in your life. Freeing up your time can lead to an opportunity to learn a new skill, an opportunity for self-improvement or more time doing the things you already love.

And, don't underestimate the power of surrounding yourself with positive, supportive people. While this is not the time for large group gatherings, you can still stay connected with family and friends over phone calls or video calls. Although in-person interaction is certainly preferable, you can still keep your social and support networks going in other creative ways. Maybe have a family Zoom call every Sunday or start an online book club with friends. Being part of a network provides a feeling of normalcy, and gives you a sense of belonging and purpose. Family and friends don't just provide you with support when you need it; these networks also remind you

that you are needed by others and that sense of purpose can be extremely powerful in these isolating times. Even pets foster that feeling of being needed and reduce stress and improve mood. Pets can also help you be active and can even be incorporated into a new commitment to exercise. Maintaining your connections—with humans and pets—can also yield the most powerful medicine of all—laughter! Laughter reduces your stress response, reduces tension by relaxing muscles, and can improve your immune system.

If you prefer to focus on some alone time to reduce stress and boost your spirits, you can always turn to meditation or mindfulness to help you think more positively, be more “in-the-moment” and be more grateful. Deep breathing activities, that slow your heart rate, can also help you feel more at peace. The Internet has a wealth of free videos focused on deep breathing.

These next few months may be some of the most challenging we face as Americans in the war against the pandemic. Everyone is feeling fatigued from the virus



and many have been impacted in irreparable ways. Try focusing on some natural and healthy ways to get you through to the better days that lie ahead. ●

Even though electronics can amp up stress levels at times by offering access to 24/7 news coverage or a barrage of advertisements or overwhelming posts on social media, your tablet or smart phone could also be your best friend in fighting stress. There are a number of apps, some free, that can help you reduce stress through guided meditations (for adults and kids), sleep sounds, and deep

breathing exercises. Some of the apps allow you to track your progress and some of the meditations can focus on specific needs such as improved sleep, reduced anxiety and stress, and pain management. The best part about these apps is they enable you to benefit from meditation anywhere and at anytime. You can get a boost in just 10 minutes from a lunch-break meditation!

Check out the following apps. Most are available on both the Apple Store and Google Play.

Headspace  
Calm  
The Mindfulness App  
Insight Timer  
Aura  
10% Happier  
Sattva  
Simple Habit  
Enso  
My Life Meditation  
Breathe

Meditation Studio  
Inscape  
Buddhify  
Smiling Mind  
Oak  
Let's Meditate  
iBreathe  
Breath+  
Whil  
Happy Not Perfect

# In Their Own Words

**Lisa Jacques** has been an administrative assistant at the Fund Office for the past three years. (She can't believe how she greets our members and their dependents upon their arrival to office, letting them know that they are important to us participants, in her own words.

**Q: What is your job at the Trust Fund Office?**

**A.** My job is as an administrative assistant. Every day I greet the members of EWTF and their dependents with a huge smile and assist them with whatever their needs may be. Other parts of my day include answering phones, creating daily reports, and managing incoming and outgoing mail.

**Q: What did you do before coming to the fund office?**

**A.** Before coming to the Fund Office, I was an administrative assistant and dispatcher for Office Shredding Inc.

**Q: What are the most difficult aspects of your job?**

**A.** One of the most difficult parts of my job is witnessing the challenges our members may be facing. Some may have lost a loved one and some may be struggling with transitioning into retirement. I have been blessed to learn how resilient and admirable our members and their dependents are.

**Q: What makes your job so rewarding?**

**A.** Some of our members and staff call me "Sunshine." It brings me so much joy to be able to bring smiles and laughter to everyone that I greet and interact with. For some, my smile and care could be the brightest part of their day. Being able to follow that up with thorough and quality customer service is a bonus.

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

**A.** I would love to move into the pension department. My goals are to help our members fully prepare for retirement and assist them in every part of that process from A-Z.

**Q: What do you think the members would be most surprised about regarding the Fund Office?**

**A.** I believe our members would be pleasantly surprised to learn how much the EWTF and our staff go above and beyond to ensure that all of our members and their dependents are taken care of and that their needs are met.

**Q: What is the biggest misconception about the Fund Office?**

**A.** Sometimes when problems are not immediately resolved or our staff is not able to respond as quickly as a participant would like, the belief is that there is a lack of care or consideration on the part of the office staff. The truth is that the EWTF staff is always working as hard and swiftly as we can to satisfy all of our members' needs.

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

**A.** Most importantly, our members should know that they are in the best of hands with the EWTF and all of our staff who are fully committed and working to ensure that our members and their dependents are taken care of and all of their needs are satisfied.

v fast the time has flown by!) She is the smiling face that  
Here is her experience working in our office and with our plan

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

**A.** Wow. I feel like the most difficult part of my job in the midst of COVID-19 is having to spend my work days away from my EWTF family. I really miss being around my co-workers and being able to greet our members and their dependents with a smile. That has been pretty tough for me.

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

**A.** It has really taught me and given me a deeper sense of gratitude and appreciation. There are so many who are not working and so many who have lost loved ones to this pandemic. My heart and prayers go out to all of them and I truly thank God for all of my EWTF family.

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

**A.** I love and enjoy working in ministry with my church. It makes my heart full to be a light and speak life into those I am blessed to come in contact with. I find purpose in being a safe space, an ear, a conduit for balance and healing in the lives of those I am meant to touch.

**Q: What has the Covid-19 pandemic taught you about yourself?**

**A.** Covid-19 has truly delivered the message of gratitude and resilience. I have experienced these qualities within myself, from the EWTF team, and all of our members that we are committed to assisting during these very unique times.



**Q: What do you think is the secret to the Fund Office working so successfully for the members?**

**A.** Well to be honest, I know the secret and it won't be much of a secret once I disclose it. LOL However, the answer is love.

**Q: Can you offer some additional words about your role in the office or about the Fund Office in general?**

**A.** You find inspiration in every step you take. EWTF finds inspiration in every step we take with you, ensuring all of your needs are met. Come and be greeted with some lovely Sunshine and trust that we at EWTF have the rest.



## Be an Educated Consumer When Choosing a Health Care Provider

**T**he EWTF is a robust health care plan where members enjoy both a wide array of benefits and the right to choose their own providers, including physicians, hospitals, and surgical centers. Through our partner, UnitedHealthcare, members can access a vast number of in-network providers from which our members receive high quality care with minimal out-of-pocket costs. Members are also free to choose an out-of-network physician, hospital, or surgical center—if that is their preference—but need to understand that they will more than likely be responsible for higher out-of-pocket expenses. Too often our members choose their provider based on a recommendation or referral without understanding the potential personal financial impact until the medical bill arrives long after the procedure has been performed.

Your EWTF health plan contains thousands of in-network provid-

ers of all medical specialties and surgical offerings conveniently located all throughout the Local 26 jurisdiction and beyond. Wherever you live, work and play, there are highly qualified in-network providers able to take care of your health care needs. Our partner, UnitedHealthcare, contracts with physicians, surgical centers and hospitals who consent to providing in-network services at an agreed upon rate to our EWTF members and covered dependents. That is, they agree to forego their standard billing amount and to accept a discounted allowance, of which EWTF will pay 80% with the remaining 20% to be paid by the member. Using an in-network provider or facility ensures no additional charges above and beyond the contracted rate will be “balance billed” to our members. When our members visit a UnitedHealthcare in-network physician or surgical center, they will be able to receive high quality

medical care at an agreed upon rate with no “surprise” charges.

Conversely, providers and facilities that do not contract with UnitedHealthcare to provide medical services are not bound by the in-network agreement and may set their own pricing for medical procedures. Members choosing an out-of-network physician, hospital or surgical center will still have coverage through EWTF, but the allowance covered by the Plan is based on charges considered “usual, customary, and reasonable” of which EWTF pays 80% with the remaining 20% to be paid by the member. Providers and facilities may, at their discretion, reject the EWTF allowance and directly bill the member for any balance not paid by the Plan. With no agreement in place, nothing prevents out-of-network physicians and surgical centers from “balance billing” any remaining balance directly to their patients.

While an office visit with an out-of-network physician can be expensive, a surgical procedure at an out-of-network surgery center can drain your savings, costing you into the tens of thousands of dollars. Sadly, this has happened to some of our members.

Consider the following example: Brother Jones needs back surgery. He chooses an in-network physician who bills \$20,000 for the procedure and an in-network surgical center that charges \$50,000, for a total of \$70,000 for his surgery. However, by the terms of their contract with UnitedHealthcare, the in-network physician has agreed to an allowable rate of \$9,000 and the in-

**COST COMPARISON: IN-NETWORK VS. OUT-OF-NETWORK PROVIDERS**



**EXAMPLE:**  
Brother Jones needs back surgery

**CHARGES:**

Physician: \$20,000 + Surgical Center: \$50,000 = **\$70,000**

UnitedHealthcare negotiated allowable rate = **\$19,000**

UnitedHealthcare pays 80% of allowable charges = **\$15,200**

**IN-NETWORK PHYSICIAN AND IN-NETWORK SURGICAL CENTER**

20% of allowable charges =

**Patient pays = \$3,800**

**IN-NETWORK PHYSICIAN AND OUT-OF-NETWORK SURGICAL CENTER**

20% of allowable charges + surgical center remaining balance =

**Patient pays = \$43,800**

**OUT-OF-NETWORK PHYSICIAN AND OUT-OF-NETWORK SURGICAL CENTER**

20% of allowable charges + full remaining balance =

**Patient pays = \$54,800**

network surgery center has agreed to a rate of \$10,000 for a total of \$19,000. Since both are in-network, the health plan will pay 80% of the physician's charges (\$7,200) and 80% of the surgical center's charges (\$8,000). Brother Jones will only be left personally responsible for the remaining 20% of the allowable charges of the physician and surgical center, which come to \$1,800 and \$2,000 respectively. Brother Jones' in-network back surgery will only cost him \$3,800.

On the other hand, if Brother Jones were to choose an in-network provider but an out-of-network surgical center, using the same charges as mentioned above, he would still only be responsible for the same \$1,800 fee of the in-network physician but for the out-of-network surgical center, he could be billed the balance not covered by the 80% paid by the health plan (\$8,000) and the 20% for which the patient is responsible (\$2,000). That balance, in this example, would be \$40,000 and it would be within the surgical center's right to expect that balance to be paid by the patient. Brother Jones' total in this scenario would be the \$1,800 to the physi-

cian plus the \$2,000 to the surgical center as the 20% of the allowable charges, plus the \$40,000 remaining balance from the out-of-network surgical center not covered by the plan—a grand total of \$43,800.

In an even worse case scenario, if Brother Jones were to choose both an out-of-network physician and an out-of-network surgical center, using the same charges mentioned above, he could find himself balance billed for \$11,000 for the physician, after the plan pays 80% of the allowable charges (\$7,200) and Brother Jones pays the 20% he would be responsible for under the health plan (\$1,800), and balance billed \$40,000 for the surgical center after the plan pays 80% of the allowable charges (\$8,000) and Brother Jones pays the 20% he would be responsible for under the health plan (\$2,000). That means, in total, this scenario would cost Brother Jones \$54,800.

Sometimes a physician may suggest a certain surgical center because they have a financial stake in that center, perhaps as a part owner. But the choice is yours! If that surgical center is out-of-net-

work, you do not need to use that facility! There is an abundance of highly regarded surgical centers that are in our health plan's network.

Finding a provider or surgical center that is in our health plan's network takes just minutes and can be done from any smartphone, tablet or computer. Visit [www.ewtf.org](http://www.ewtf.org) and click on the "Health Care Plan" tab at the top. On the next page, click on "Medical" in the sidebar and scroll down the page to click on the UnitedHealthcare logo. At the top of the very next page you will see an option to search for an in-network provider. You can search by the EWTF's health plan option or by a specific provider's name. If, after using the UnitedHealthcare directory online you are still unable to determine if a provider or surgery center you would like to use is in-network, you can always call our EWTF office for assistance.

When choosing your health care providers or centers, be the educated consumer you are in every other facet of your life. Choosing carefully can save you a lot of headache, and that is certainly good for your health! ●

# We Welcome New Partners

*Virta Health will offer disease management while Telligen will serve as a case management provider.*

**T**he EWTF has many roles in serving the membership, the union and the employers. A few of our primary roles are processing claims on behalf of our member participants and making sure that our members have access to the best health care providers anywhere through a health care plan that is second to none. In essence, our role is to help protect and ensure the good health of our members and their families.

a good defense against further health complications. The EWTF recently contracted with new health partners to oversee our disease management and case management programs to better serve our members. These new partners—Virta Health which will coordinate our disease management program that will focus solely on diabetes and Telligen which will be responsible for our case management program—each specialize in their

kidney failure, lower limb amputation, Alzheimer's disease, vascular dysfunction, hyperpigmentation of the skin, sexual dysfunction, and frequent infections.

Typical treatment of type 2 diabetes includes medications, such as insulin to treat the diabetes itself, and a host of other medications to treat or ward off the health complications associated with type 2 diabetes. Virta Health is determined to change this treatment approach to type 2 diabetes to one focused on lifestyle changes to reverse diabetes and reduce or eliminate the need for medicines altogether. With the Virta plan there is no surgery, no calorie counting, no additional medications and no required exercise, just a personalized nutrition-based treatment plan. Our membership will now have access to Virta's proven methodology through our EWTF disease management program.

Just like our former disease management program that was administered through Conifer Health Solutions, Virta Health will reach out to our plan participants who suffer from diabetes and encourage participation with their program. Participation in this program is certainly not mandatory but with active participation, it will likely be life changing. Virta's Diabetes Reversal Program is a remote health care benefit in which participants connect with a personal health coach online and are under the

However, the EWTF is also driven by the goal of helping our plan participants live their best life, in good health. To that end, we continuously examine the health needs and trends of our members to determine where we can offer innovative solutions to the members, even out-of-the-box ideas to improve health outcomes and quality of life.

When it comes to ensuring good health the best offense can actually be a good defense and that's exactly what our disease management and case management programs offer—

one specific health benefit program, making them experts in their field.

Virta Health was started in 2014 with the goal of reversing type 2 diabetes in 100 million people by 2025. Diabetes has long been the number-one chronic health challenge of our own EWTF participants. Type 2 diabetes is known as adult-onset diabetes and generally occurs due to obesity and lifestyle and diet choices. It accounts for 90% of all diabetes diagnoses. Although common, type 2 diabetes is very serious and can lead to heart disease, stroke, blindness,



# Virta Health and Telligen



supervision of a physician-led care team with around-the-clock monitoring and care. Because the program is 100% online, it is literally on demand whenever, wherever you may need it or have questions, including through a mobile and desktop app.

Virta's success rate has been quite impressive with its clinical trial patients eliminating 63% of their diabetes specific medications after just one year in the program and 94% of patients eliminating or reducing their insulin usage.

Virta's success rate has been quite impressive with its clinical trial patients eliminating 63% of their diabetes-specific medications after just one year in the program and 94% of patients eliminating or reducing their insulin usage. After the one year, 83% of the participants stuck with the program and 60% reversed their diabetes. We look forward to our EWTF members seeing the same life-changing results.

The program seeks to find the root cause of high blood sugar in each individual. Patients' information is uploaded to Virta's clinicians and a personalized program that includes nutritional and behavioral advice and medical care is created. That personalized program can be accessed by program participants through the Virta app 24 hours a day, seven days a week. The

program also offers educational resources and a patient community for support.

Participants have not only reversed their diabetes and reduced their medication usage; many have also lost weight, which Virta calls a side benefit. There have been quite a few

other side benefits—versus the *side effects* patients may experience with treatment reliant on medication—such as a reduction in their cardiovascular disease score, improvements to blood pressure, a reduction in C-reactive protein that causes inflammation, and significant reductions in fatty liver disease.

If you are contacted by Virta as someone who could benefit from their diabetes program, take the call! You really have nothing to lose, except your reliance on diabetes medications, maybe some unwanted pounds and the fear of being controlled by your diabetes for the rest of your life. This disease management program is another benefit of your EWTF and comes at no additional charge. If you would like more information on Virta Health and their Diabetes Reversal Program visit [www.virtahealth.com](http://www.virtahealth.com).

In the same vein, the EWTF's case management program also previously administered through Conifer Health Solutions now being administered through Telligen, seeks to improve quality of life and health outcomes in the event of an acute medical situation. Telligen offers nurse care managers who will work in partnership with our plan members and their physicians to help navigate the healthcare system during and after an acute medical situation. Such situations include catastrophic events, oncological treatment, transplants, chemical dependency, and transitional care post hospitalization.

When you or a loved one requires acute medical care, perhaps after a stroke or orthopedic surgery, the choices that need to be made can seem overwhelming especially if you do not have a medical background to draw upon. Add to that the stress that comes with unplanned medical events and you could be literally ▶



If you have experienced an acute health situation and you receive a call from a nurse case manager from Telligen, take the call!

left frozen with indecision at a time when decisions need to be made quickly and thoughtfully. What's more, a medical condition could last well beyond the initial hospitalization or surgery and could require more long-term decisions regarding nursing home or rehabilitation care, for example.

Telligen's nurse case managers will be available to help our members understand medical diagnoses; assist in making medical decisions, especially in regards to choosing a facility or seeking a provider; help choose a treatment plan; help answer the questions of family members in regards to their loved one's care; and help members maximize their health benefit plan. An especially important role of the nurse case managers is to help prevent hospital readmissions through education and support. This is especially important with chemical dependency admissions which are especially prone to readmission.

By working in partnership with the EWTF, Telligen will identify, through claims review, physician referrals and self-referrals, those who would benefit from the case management program, which is, of course, offered at no additional charge to our EWTF participants. Upon joining the program, a dedicated nurse case manager is assigned to each participant and the highest levels of confidentiality are maintained according to all HIPAA requirements and state and federal laws.

Telligen's Case Management approach is a multi-step process that includes:

- ◆ Identification of members to engage with acute care needs
- ◆ Completion of an assessment of the member's health care needs and barriers for health improvement
- ◆ Collaboration with the member's provider

- ◆ Development of a care plan containing goals and interventions following evidence-based guidelines
- ◆ Implementation of member services
- ◆ Care coordination with the treatment team
- ◆ Evaluation of the effectiveness of the care plan

Once again, if you have experienced an acute health situation and you receive a call from a nurse case manager from Telligen, take the call! Participating in the case management program can not only help you navigate what can be a stressful event; it can help you achieve a better long-term health outcome by giving you access to a medical professional who will be able to advocate and research on your behalf. This program is another benefit of your Health Plan that is simply there for the taking.

To learn more about Telligen, visit [www.telligen.com](http://www.telligen.com). ●

## Get the Facts on the COVID-19 VACCINE

For nearly a year we have all been waiting for a vaccine to end the Covid-19 pandemic. Thankfully there are, as of now, at least two Covid-19 vaccines being administered around the world, with more pharmaceutical companies developing additional vaccines.

As is the case with anything new, especially when it comes to medical advancements, there is always some confusion, spread of misinformation and even distrust on the part of the public. While the decision to get vaccinated will, of course, ultimately be yours when the vaccine becomes available to you, you should make that decision armed with the most accurate, up-to-date information available.

The Centers for Disease Control (CDC) offers valuable information on the vaccines currently available and their safety. Visit [www.cdc.gov](http://www.cdc.gov), click on the pull-down menu titled "Diseases & Conditions" and click on "Coronavirus Disease 2019" where you will be able to learn more about the vaccines. You should also reach out to your medical providers with any questions you may have, particularly questions about when it might be available to you.

As information becomes available to us, the EWTF is committed to keeping our members updated on the vaccine and its rollout and how it might have an impact on our Health Plan.

# THE PORTAL IS OPEN FOR BUSINESS

## COME CHECK OUT THE MY BENEFITS CENTER EWTF PORTAL.

**H**ave you checked out My Benefits Center, our Local 26 IBEW-NECA Joint Trust Funds member portal yet? That's right, from the comfort of your own home, from your own computer, tablet or smartphone, you can go to our website, [www.ewtf.org](http://www.ewtf.org), and log into the My Benefits Center member portal to view all of your benefits information. Want to confirm your pension credits? Need to make a change to your beneficiary information? These things and more can be answered just by logging into My Benefits Center from the [ewtf.org](http://ewtf.org) website.

As noted in the previous issue of *Through the Wire*, a portal is a secure, password protected area of a web server that allows members to log in and view their personal information as it relates to their health coverage, pension and annuity. Via the portal, our members can access every piece of information that the Fund Office can access. You will be able to see everything we in the office can see. This allows you to be more engaged in your benefit plans and typically provides you with the answers you need immediately.

All of our newer EWTF members have already been actively using the portal to enroll in their benefit plans and it has been working well. They are doing all of their

Via the portal, our members can access every piece of information that the Benefit Plans office can access.

registration through the portal and are able to do it on their own time when it is convenient for them. Since everything is uploaded directly from the member into our portal and there is no middleman working from a piece of paper trying to read handwriting, the accuracy of the information in our system has been greatly improved.

With the success of the portal usage by our newer members, *all* members are strongly encouraged to also use the portal and get comfortable with navigating the system. Make the start of this new year a reminder to confirm your beneficiary information which can be done online through the My Benefits Center portal. While you are updating your information based on any recent life changes you may have had (marriage, divorces, births, deaths) take a few minutes

to navigate the other features of the portal, which are ever evolving.

We are working hard to make our member portal a literal one-stop-shop for all your answers to your benefits-related questions. Just this month, we made it possible to view all of your explanation of benefits (EOB) statements through the portal and we made it easier for you to download and/or print your work history statement. These are important enhancements to the portal and we anticipate even more to come throughout the year.

When you receive a notice from the Trust Fund Office asking you to log into My Benefits Center and do an annual verification of your beneficiary information, please respond promptly. Consider it part of maintaining the good health of your benefit funds. ●



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## NEW YEAR...NEW CHANGES IN YOUR LIFE?

If you have recently experienced a life change—such as a change in marital status, the addition of a child, or the passing of a beneficiary—it is time to update your personal information with the EWTF. In fact, you should review and confirm the accuracy of your beneficiary information at least annually or as needed. Should something happen to you, the EWTF will be bound to disperse benefits to the individual(s) noted in your files as your beneficiary(ies) at the time of your passing. Changes cannot be made retroactively, so confirming your beneficiary information will ensure that your wishes will be carried out.

Review and confirm  
the accuracy of your  
beneficiary information  
with EWTF.

