

Winter 2023
Through the

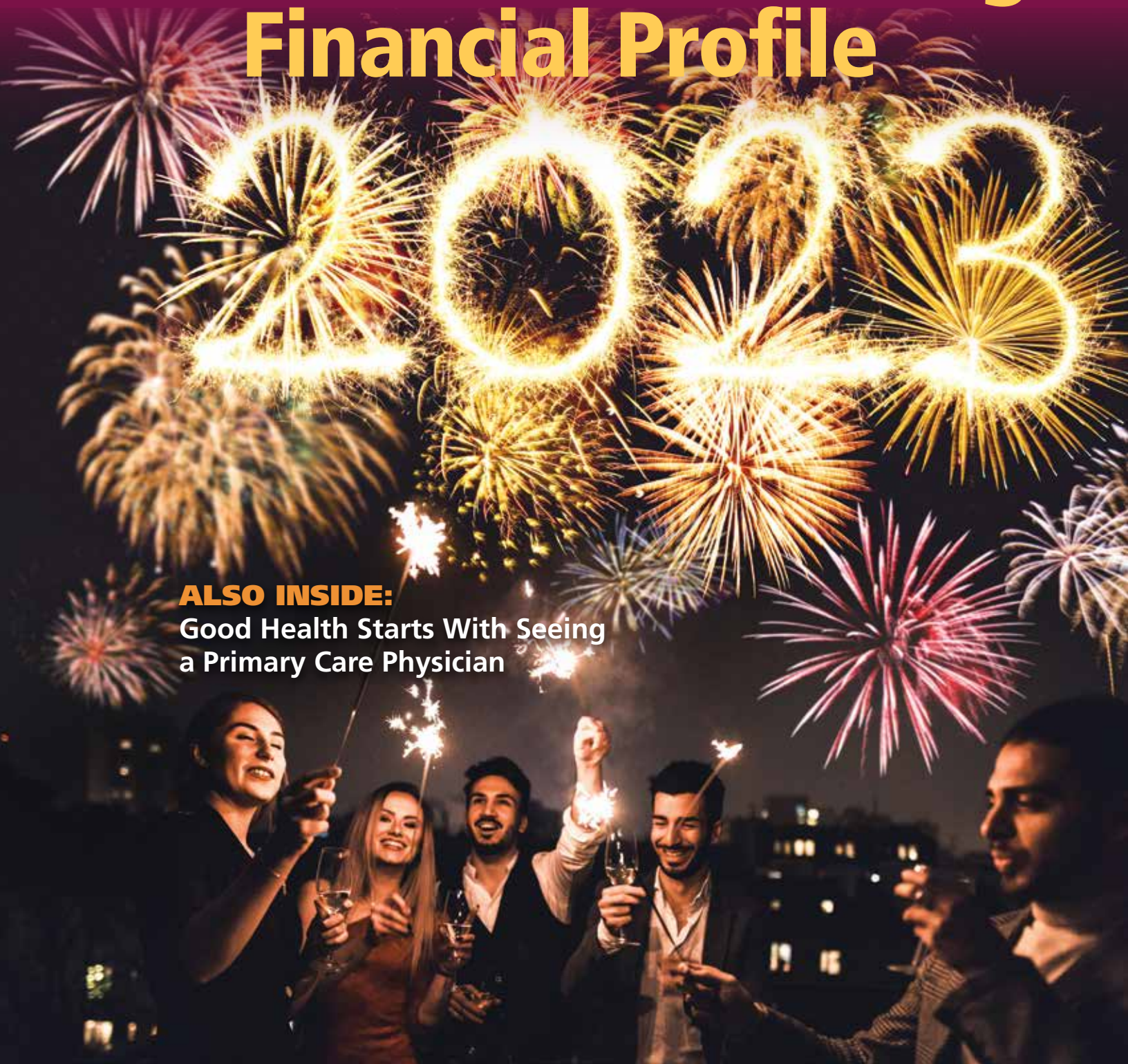
LOCAL 26 IBEW-NECA JOINT TRUST FUNDS

WIRED

Start Off a Strong New Year With a Strong Financial Profile

ALSO INSIDE:

Good Health Starts With Seeing
a Primary Care Physician



Dear Participant,

On behalf of the staff here at the trust fund office, I want to wish all of our members and their families a very happy new year.

The start of a new year is often marked by optimism, hope and renewed energy to continue to do all the things that we did well in the past year and to push forward into, perhaps, uncharted waters and new passions. As I hope you greet this new year with excitement, I also know that things may feel a little unsettled right now in so many arenas—financially, politically, socially, to name a few. These challenging times affect us all and while much may feel out of our control, how we respond to the environment around us is, in fact, in our control.

As we embark upon 2023, I hope you will let the blessings in your life help you navigate any challenges before you and at the same time may you give thanks to those very blessings for making your times of joy even sweeter. Regardless of the chaos of the world around us, we always have our family, our friends and our faith to be our beacons of light in rocky waters, and that makes each of us fortunate indeed.

I also feel fortunate to be able to work with and for our members and their families and count your trust and support among the blessings in my life. May the new year bring each of you good health, prosperity, and peace and many, many blessings!



Mike McCarron
Fund Administrator

CONTENTS



- 3 Building Credit for Financial Well Being
- 8 Primary Care Professionals ARE the Front Line
- 10 Urgent Care vs. Teladoc
- 12 In Their Own Words: Recording Secretary/ Business Representative Richard Murphy
- 15 FYI

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Building Credit Helps Build Your Financial Well Being

Building credit is a tricky thing to navigate and yet necessary for so many things in life. In order to build credit you need to show lenders that you are able to pay off debt in full and on time, and yet, lenders don't want to see a potential borrower carrying too much debt. How are you supposed to prove your credit worthiness by managing debt while at the same time not having so much debt in your name that you appear to be a credit risk to lenders?

It's important to understand what credit is and the importance of building credit for yourself. According to credit reporting agency

Experian having credit is “the ability to borrow money or access goods and services with the understanding that you'll pay later.” Every consumer who has either borrowed money, even through a car loan or mortgage, or who has a credit card in their name has a credit score which indicates their credit worthiness. A credit score, also known as a FICO score, is a three-digit number determined by one of the three independent credit bureaus in the U.S.—Experian, TransUnion and Equifax—that lets lenders know how risky it would be to loan money to you or your likelihood of paying your bills on time.

The better your credit score, the more likely a lender will be to loan you money and the better your terms on the loan, such as loan limit and interest rate, will be.

Credit scores range between 300 and 850, with a score of 850 representing perfect credit. The higher your credit score the more responsible you look in the eyes of a potential lender. However, your credit score is not stagnant; it can fluctuate up or down throughout your lifetime based on your financial activity. Even someone with perfect credit can eventually find themselves with poor credit if they take on too much debt and do not

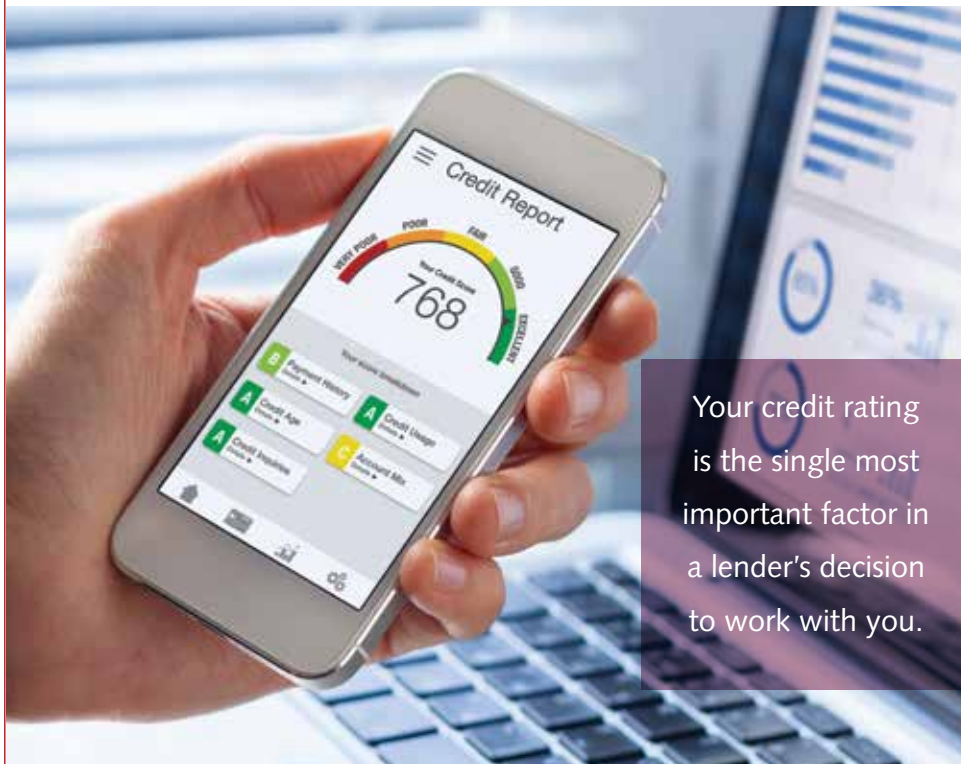
pay their bills on time. And the reverse can certainly happen too, as a person with poor credit can build their credit up into excellent credit by making good financial decisions. While there is no credit score

typically the most significant factor used to determine a credit score.

- Amount of credit used versus total available credit, which is

credit worthiness. Having a mix of revolving credit, such as credit cards, and installment accounts, such as a car payment, shows lenders that you are able to manage different types of credit.

- The length of your credit history also tells lenders a lot about you. If you have had credit established for a while, that reflects positively on your ability to manage debt.
- The number of recent requests you've made for credit could be a red flag to a lender. Every time you open a line of credit, such as with a credit card, or make a purchase through a loan, that is noted on your credit report and having many of these requests in a short period of time could indicate that you are taking on more debt than you can actually pay off.



Your credit rating is the single most important factor in a lender's decision to work with you.

that will guarantee your approval for a loan or generous terms on a loan, what is certain is that having poor credit weakens your chances of obtaining a loan and will likely make your interest rate on a loan very high and the amount you can borrow very low.

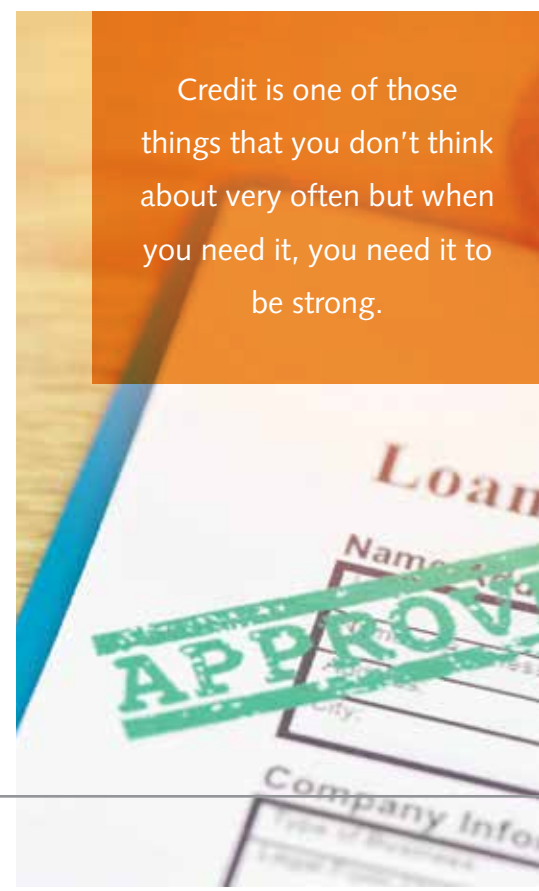
Credit scores are generated based on the information in your personal credit reports generated by the three U.S. credit bureaus. Information used to create a credit score includes:

- Payment history which includes information on missed or late payments, bankruptcy filings, and debt collection is

known as credit utilization rate, is another factor lenders take into consideration. This rate is usually determined by the credit cards or lines of credit open in a borrower's name. Lenders do not look favorably on a person whose credit cards are maxed out. A good rule of thumb is to maintain your credit utilization rate at 30% or lower, meaning that you should not use more than 30% of the available credit you have in your name, through credit cards or other lines of credit.

- The types of credit you have in your name could affect your

Credit is one of those things that you don't think about very often but when you need it, you need it to be strong.



So, why is building good credit important? Your credit rating is the single most important factor in a lender's decision to work with you on such financial products as a car loan, mortgage, home equity line of credit, or credit card. Most people do not have tens or hundreds of thousands of dollars on hand in cash laying around to purchase a home or car without a mortgage or car loan. It is highly likely that you will need such a loan at some point in your life and therefore creating good credit for yourself is important. What's more, there are so many benefits to establishing good credit even beyond just approval for a loan or credit card. Carrying good credit can help you gain approval on loans and credit cards faster, can offer you lower interest rates on the loans you qualify for potentially saving you thousands of dollars you could be spending annually on a higher interest rate, can open the door to better terms



It's All About the Numbers

Want to know where your credit score falls?

300-579

Poor credit

Borrowers here have difficulty being approved for new credit and will likely need to improve their credit scores to secure credit.

580-669

Fair credit

Individuals here are considered subprime borrowers.

670-739

Good credit

Individuals in this range are considered acceptable borrowers.

740-799

Very Good credit

Individuals in this range have a history of positive credit behavior.

800-850

Excellent credit

Borrowers here are considered to be low risk.

on which to repay so loan such as a longer period of time, can give you access to a larger loan amount, and with credit cards, can even open the door to cards with better benefits, such as dining and travel perks, for example.

It does seem a little ironic that one of the best ways to build good credit is to open a credit card but in order to be approved for a credit card, you need to have established

credit. What is a person with no prior credit to do? An easier way to be approved for a credit card is to apply for one through your current bank. Your bank will likely, at the very least, allow you to open a secured credit card, which is a credit card to which you offer a deposit to the bank to serve as a guarantee of your credit line. Store credit cards are another option and are generally approved a little easier but can

still help you build credit if you use them responsibly. If getting a credit card or store credit card on your own is still not possible, you can build credit by being designated as an authorized user on someone else's credit card and piggybacking on someone else's good credit history. There is certainly a risk involved with this though because you need to trust the person whose card you are on and they need to trust you as well because this option ties one person's credit worthiness to the other person's. If one person creates tremendous debt on the shared credit card, it will negatively impact the other person.

Building good credit without going into debt means striking a very fine balance. In fact, the notion that building good credit requires going into debt is nothing more than a myth. Although opening and using a credit card can help you create credit, you do not need to fall into the trap of getting into overwhelming credit card debt. You do not

Although opening and using a credit card can help you create credit, you do not need to fall into the trap of getting into overwhelming credit card debt.



need to carry a balance and accrue interest on a credit card in order to create credit. Quite the opposite in fact, and yet another myth. Paying off your credit card each month in full will not hurt your credit score. One easy way to use a credit card without creating lingering debt is to use your credit card to pay a

utility bill, for example, and then have your checking account linked to your credit card to make that monthly payment. You will have used the credit card in good faith and by paying off your credit in full you will be keeping your credit utilization rate low. You will also be saving money by not paying interest on a balance carried over!

Aside from opening a new credit card, there are other ways to raise your credit score with the credit card or cards you already have. Even if you no longer use the credit card you opened in your early twenties, do not get rid of it. This relates back to the idea that lenders like to see a long credit history. If you toss your oldest credit card, you are shortening your credit history. Believe it or not, asking your lender to raise your credit limit can also improve your credit score because what you do spend on your credit card will become a smaller and smaller percentage of your available credit limit. Be



FREEZE RIGHT THERE!

Should you find yourself the victim of identity theft or a security breach, be sure to place a credit freeze on your credit reports so thieves will not be able to apply for credit or a loan in your name. Lenders will not grant loans or credit without access to your credit reports. You can freeze your reports by contacting each of the three credit agencies:

www.equifax.com/personal/credit-report-services

www.experian.com/help

www.Transunion.com/credit-help

Student Credit Cards: Good Idea or Just Dangerous?



On every college campus across America on any given day students can make their way to their student union or any number of other public gathering places on campus and be greeted by an exhibitor trying to get them to sign up for a student credit card. Promises of an easy approval and maybe even a fun giveaway may all seem too tempting to walk away from. On the surface, giving an 18-year-old access to a credit card may seem irresponsible, like letting a kid loose in a candy store. However, if done right and carefully managed, a credit card can be your child's first step in building credit. It's also not a bad idea for your child to have a credit card in case of an emergency.

If you decide that a credit card is right for your student be sure to help them open the right kind of credit card. There are actual student credit cards that carry a much lower credit limit so the financial risk is lower. However, student credit cards tend to carry a higher interest rate, may incur an annual fee, and if your child charges a large amount on the card with a low credit limit, their credit utilization ratio could be high and impact their credit score.

Opening a student credit card should not be a decision left up to the student alone. Help your student make an educated decision and understand the responsibility they are about to take on with a credit card.

sure not to ask for a credit limit raise more than every six months because lenders may think you are just preparing for future financial trouble.

If you are consistent with your bill paying, linking bills such as utility bills, telecom bills, streaming subscription accounts, and even rent payments to your credit report—all bills that do not automatically ap-

pear on a credit report—can help boost your credit score. These payments can be linked to your credit report through a third party like Experian Boost or Rental Karma.

Establishing good credit is important for more reasons that opening a credit card or being approved for a loan or mortgage. It's not just lenders who base decisions on a person's credit score. Landlords can check your credit history when deciding if they will rent to you and your credit score may determine the size of the security deposit a landlord may require. Insurance companies can use your credit score to determine the rate they offer you. Utility companies can use your credit worthiness before letting you open an account or borrow equipment and even a prospective employer may use information in your credit score as part of their decision making in the hiring process.

Credit is one of those things that you don't think about very often but when you need it, you need it to be strong. It doesn't take much to destroy good credit and conversely, if you are financially responsible, building good credit is something that can take care of itself.

Be financially responsible and request a copy of your credit report annually so you can know exactly where your credit score stands. Don't be caught by surprise when you're sitting in the car dealership trying to buy a new car. You can obtain a free copy of your credit report from each of the three credit agencies by visiting www.annualcreditreport.com. ●



Don't Underestimate the Importance of a Primary Care Doctor

Our EWTF members have easy access to a wide variety of health care providers which lets you take control of your good health and your health care journey. This is certainly a great thing and providing so many options and opportunities for our members has long been the goal of the EWTF. But, with today's easy access to medical specialists, primary care practices are seeing a drop off in the frequency with which their patients are paying them a visit... and this is complicating things for doctors and patients.

Primary care doctors, who may also be known as family physicians or internists, used to be the first call a patient would make when they weren't feeling well or to help them manage a chronic condition. Stomach ache? Rash? High blood pres-

sure? Yes, those conditions used to be first treated by a primary care physician who would then refer patients to specialists if needed. Today, many patients are leapfrogging right over their primary care physician and heading straight to specialty doctors, bypassing an important first step in their health care and potentially finding themselves without a primary care physician when they need one.

Increasingly patients who haven't seen their primary care physician in many years are discovering that their primary care practice has dropped them as a patient, and in order to be seen they have to be considered a new patient. Add to this dilemma the shortage of primary care physicians and many practices having a wait list for new patients. That's right; if

you haven't seen your primary care doctor in many years, even if you've been a patient in the practice for 20 years, you could be at the bottom of the wait list as a new patient the next time you call for an appointment.

While this may seem unreasonable to the patient who has been dropped by their doctor, primary care doctors believe that their ability to provide quality care depends on their ability to maintain a continuum of care with their patients and that can't happen if they are only seeing a patient once every four or five years or more. When a doctor hasn't seen a patient in many years, they simply are not current on that patient's health status and have to go back and relearn the patient's health history as if they were a new patient.

Seeing a primary care doctor on a more regular basis can not only help you remain a current patient in your primary care practice; it can help your doctor provide better care to you and even save money by avoiding multiple, perhaps unnecessary, visits to a specialist. The frequency with which you should visit a primary care doctor depends on your age and health status. People under 50 years of age in good health should see their primary care doctor every three years or sooner for a check-up or as needed. People over 50 years of age or who take regular medication or have health conditions, should see their primary care doctor at least once a year for a check-up or as needed.

In addition to regular check-ups, primary care doctors provide vaccinations and screenings and treat both common ailments, such as headaches, back pain and respiratory infections for example, and chronic conditions, such as obesity, depression, and diabetes to name just a few. Primary care physicians are proficient at managing multiple treatments and medications and understanding interactions between them. And, primary care physicians are often the link between multiple specialists for their patients and can

help patients better understand complex diagnoses they receive from specialty physicians. What's more, a study by the Journal of the American Medical Association found that adults with a primary care doctor were "significantly more likely to fill prescriptions and to have a routine preventive visit in the last year" and "significantly more likely to receive more high-value care such as cancer screening, including colorectal cancer screening and mammography."

If you do not have a primary care physician or are looking for a new doctor, think of your search much like an interview. Getting recommendations from family and friends is a great way to start your search. Here are some other things to consider when selecting a doctor or practice:

- Is the doctor/practice in-network?
- Is the doctor/practice taking new patients?
- What other doctors in the practice might see me?
- Which hospital does the doctor/practice use?

- How long does it usually take to get an appointment?
- Does the doctor/practice have weekend or evening appointments available?
- Can lab work or x-rays be done in the office?
- Is there a doctor or nurse in the practice who speaks my preferred language?

Once you make an appointment with a primary care doctor, you can still view that first appointment as a test run to decide if this is the doctor for you. Consider the following:

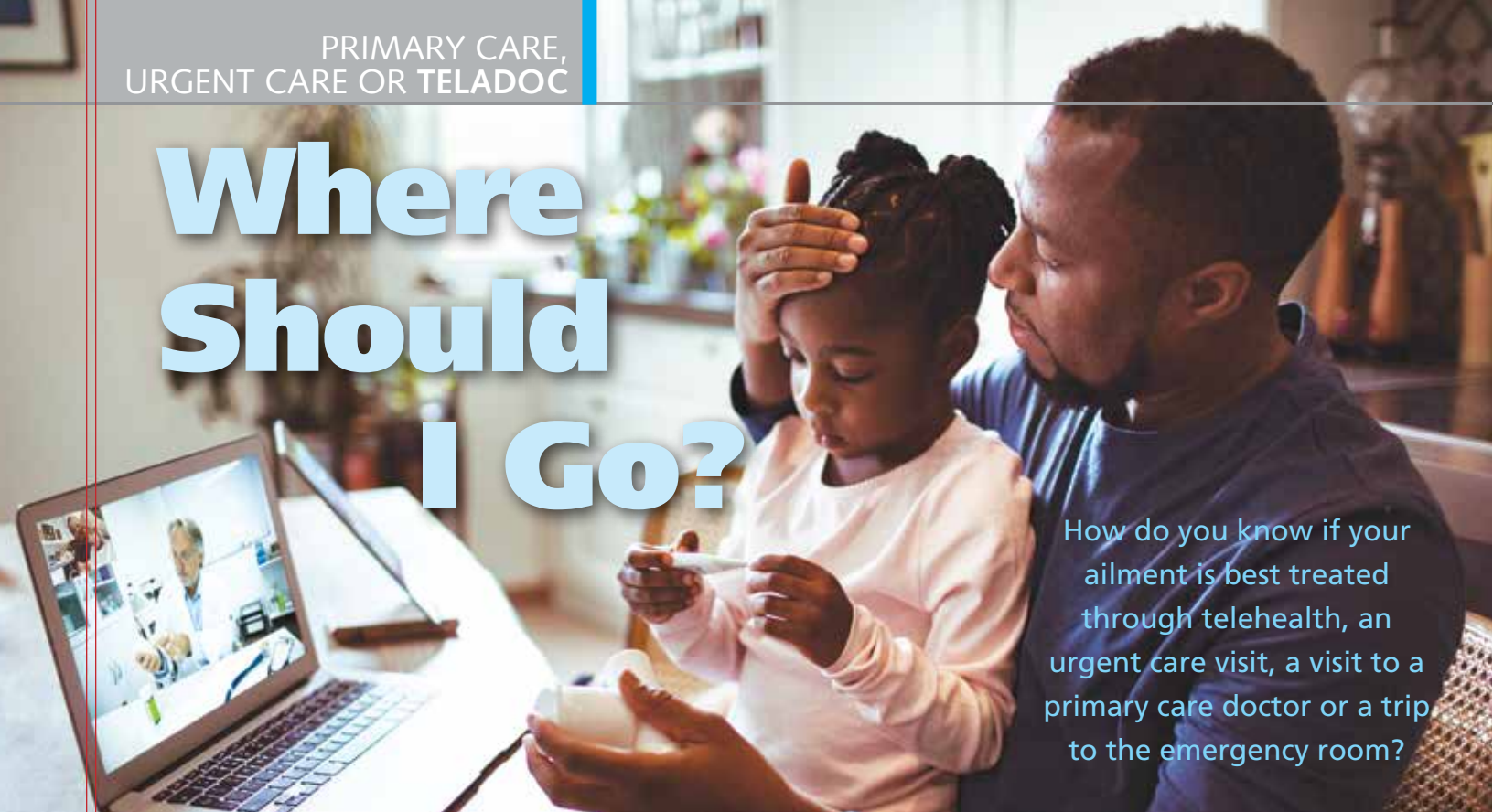
Did the doctor and staff...

- Make you feel comfortable during your appointment?
- Explain things in a way that was easy to understand?
- Listen carefully to you?
- Show respect for what you had to say?
- Know important information about your medical history?
- Spend enough time with you?
- Give you a chance to ask questions?

Visiting a primary care doctor with regularity is much the same as taking your car in for regular tune ups and oil changes. If you aren't visiting a primary care doctor regularly, you are taking better care of your car than you are your body, and while your mechanic may always be available if and when you should need them, your long lost primary care doctor may not! ●



Where Should I Go?



How do you know if your ailment is best treated through telehealth, an urgent care visit, a visit to a primary care doctor or a trip to the emergency room?

Having choices is great. Not knowing which choice to make can be stressful. And, the last thing you want is stress when you aren't feeling well. So, how do you know if your ailment is best treated through telehealth, an urgent care visit, a visit to a primary care doctor or a trip to the emergency room?

The health plan allows coverage for all four options, at varying allowable charges and out-of-pocket costs, but the most important thing is making sure you get the health care that is right to treat your ailment or concern. Although all four options are available to our members, that does not mean you should randomly choose one over the other. Each of these healthcare options have their pros and cons and are appropriate for different health concerns.

It's important to understand what each option is and when it is best used or avoided, as the case may be.

Telemedicine, also known as telehealth, is a covered EWTF benefit offered through Teladoc. Telemedicine is care delivered by a doctor via technology such as a video conference, phone call or mobile app. The doctors—primary care physicians, family medicine physicians and pediatricians—are all board certified, averaging about 20 years of experience. The user is able to speak with a doctor from anywhere at anytime (Teladoc is available 24 hours a day, seven days a week, 365 days a year), including from the comfort of one's own home. Telemedicine is perfect for treatment of common ailments such as allergies, cold or flu, skin problems, pink eye and other non-emergency medical situations. The EWTF telemedicine provider Teladoc even has therapists and psychiatrists to treat mental health conditions and dieticians to help patients manage things like diabetes or high blood pressure. Telemedicine doctors can write prescriptions and even refer patients to

a local specialist if their condition warrants an in-person examination. Telemedicine makes it especially easy to get medical care when you are away from home, perhaps on vacation, and are unable to visit your regular physician in person.

In addition to the convenience of receiving care from anywhere at any time, telemedicine brings medical care to you when you may not be feeling well enough for an in-person visit, as may be the case with cold or flu. It also allows you to avoid being exposed to any additional viruses in a common waiting room of a doctor's office, urgent care center or emergency room. Of course, the limitation of telemedicine is the absence of hands-on care such as administering vaccinations, tests, blood draws or x-rays.

Teladoc is covered at 100% for all EWTF plan participants.

Urgent care centers have become more and more available, popping up in drug stores and shopping centers everywhere. These facilities are staffed by licensed medical professionals, often doctors, nurse practitioners, or physician assistants, and operate on both an appointment and walk-in basis. Some urgent care centers are more comprehensive than others, even offering x-ray services. Urgent care centers are equipped to treat the same general health conditions as a telemedicine appointment but offer the hands-on component of being able to run lab tests, perform x-rays, draw blood, administer an IV, provide stitches, or offer vaccines.

The advantages of an urgent care center are that you do not need an appointment to be seen by a qualified medical professional and these centers are generally conveniently located, often in pharmacies making it especially easy to fill a prescription if needed. However, urgent care centers are not linked to a patient's medical records so it's important that patients share their complete medical history with the urgent care practitioner for safety and proper treatment. Additionally, a visit to an urgent care center is considered an out-of-network visit and will result in out-of-pocket costs. The EWTF will pay 80% of the allowable charges and the remaining balance will be the responsibility of the patient. It would be beneficial to inquire about the total cost of a visit in advance so you can be prepared for any out-of-pocket expenses.

If possible, a primary care physician should be your first call when dealing with a non-emergent situ-

ation. A primary care physician can treat any non-emergent health condition and can also perform nearly every hands-on treatment or test needed right in their office. Most important, however, is that a primary care physician has access to their patients' complete medical records are able to provide treatment knowing a patient's whole health picture, being able to avoid potential drug or treatment interactions. The challenge with a primary care physician is that it could take more time to get an appointment and you may not be able to be seen immediately. However, if your doctor is in a practice with other doctors, nurse practitioners or physician assistants, you may be able to be seen quickly if you are willing to see a different health care provider in the practice.

Visits to a primary care physician are covered at 80% of the allowance after the deductible is met.

A visit to an emergency room is typically the last resort and, as the name suggests, is truly for emergency medical situations. Among the many situations that would be

considered emergent are shortness of breath, chest pains, head injury, severe allergic reaction, symptoms of stroke, seizure, serious burns, loss of consciousness, electric shock or lightning strike, to name a few. In these instances, call 911 immediately so a medical team can provide a transport to the emergency room. Other conditions such as high fever, deep wound, possible broken bone, dizziness or weakness, vomiting that won't stop, and many others, do not necessarily need a medical transport to an emergency room but are worth of an emergency room visit.

Emergency room visits are covered at 80% of the allowance after the deductible is met. If a situation is truly an emergency, do not hesitate to get help!

Taking a few minutes to assess your medical situation and making an educated decision on who should treat you could save you money in the long run and ultimately provide you with better care. It's good to have options; it's even better to choose the *right* option for your health and your wallet. ●



A visit to an urgent care center is considered an out-of-network visit and will result in out-of-pocket costs.

THE VIRTA
HEALTH
PROGRAM:Recording Secretary/Business Representative
Richard G. Murphy
IN HIS OWN WORDS

More than 37 million Americans have diabetes. Over 40% of adult Americans are considered obese. Unfortunately, many of these diabetic and/or obese Americans are members or family members of Local 26. Recording Secretary/Business Representative Rich Murphy, a trustee to the Health Plan, knew he was among this population. He also knew he wanted to do something about it and had the perfect opportunity to get healthy with the Virta Health program offered through the EWTF Health Plan.

In March of 2022, just before his 52nd birthday, Brother Murphy was told he had type 2 diabetes. His A1C was 11.6, his blood sugars were over 240 and he was considered morbidly obese at 295 lbs. For reference, A1C measures blood sugar levels over a three-month period and a normal A1C level is below 5.7 and a normal blood sugar level is less than 140. This news was a gut punch. Because of Covid, Brother Murphy hadn't seen his doctor in a year and a half so by the time he had his checkup, his health picture had changed and there was no time to waste. His doctor strongly urged a major lifestyle change that included diet and exercise and several medications to control his diabetes.

Even though Brother Murphy's A1C and blood sugar numbers told the story, he could tell by the way he was feeling that he wasn't in good health. Those signs were with him every day. "I felt run down, lethargic, and low energy, like I was in a mental fog," has says. "I was overweight, stressed and not sleeping well."

He had noticed that some fellow Local 26 officers and agents were having success on a new weight loss and diabetes program offered by the Health Plan so he started to inquire. He had seen information about the Virta program sent out by the Health Plan but hadn't paid much attention to it until now, until his doctor

confirmed that it was time for a major change. Brother Murphy's wife, Kathy, jumped on board too and together they joined Virta.

Brother Murphy admits that he was skeptical that the plan would actually work because he had tried several other weight loss programs in the past and failed to keep the weight off. Despite his skepticism, Brother Murphy was willing to give Virta a try. He applied to the program on the Virta website and after meeting their qualifications, was accepted into the program. He was confident he would qualify given his type 2 diabetes diagnosis and his weight. After being accepted he received a body scale, a food scale, a blood glucose meter and testing strips, and he dove into the videos and literature that would help him better understand the lifestyle change he was about to make at no out-of-pocket cost.

He is very honest when he says that getting started on the program was hard. It is a strict diet that is high in protein and low in carbohydrates, even carbohydrates found in some fruits and vegetables, to eliminate sugar in your diet. (Without sugar, the body starts to burn fat and that's when weight loss occurs.) But, all of the food is real food purchased in the grocery store; not packaged foods or foods riddled chemicals purchased through a diet plan. He says that for him, Virta turned everything that he thought he knew about food theory upside down. The program also required much more water than Brother Murphy was used to drinking and does not allow alcohol. The typical day on Virta begins with weighing in first thing in the morning, testing your blood sugar, eating the carefully planned food allowed on the program, drinking plenty of water and getting good sleep.

The entire program is physician led and monitored so participants are assigned a coach and often receive

When his doctor strongly urged a major lifestyle change that included diet and exercise and several medications to control his diabetes, Brother Rich Murphy turned to Virta Health.

check-ins if the coach notices a spike in blood sugar levels or weight gain from the information logged by the participant. The support network behind Virta is a big component to the program's success. The website offers 24-hour support with message boards, information archives, and recipes to name a few of the site's features. Participants can also reach out to their coach at any time and typically receive a response back within a day.

While getting started was tough, seeing results was easy. Brother Murphy noticed results within a week, including weight loss, more energy and better sleep. These measurable and fast results were enough to keep Brother Murphy motivated to push forward. He has been on the program now for eight months and has lost 50 pounds so far. He started the program at 295 lbs., currently weighs 245 lbs., and would like to eventually be around 200 lbs. Brother Murphy is patient though and acknowledges that the weight wasn't put on overnight so he can't expect it to come off overnight. His other major goal was to kick diabetes to the curb. After six months on Virta, his A1C dropped to 5.4, which is non-diabetic and in the normal range, and his blood sugar average dropped to under 120, again in the normal range.

Over these eight months, there have been some challenges for Brother Murphy, such as traveling and holidays where the temptations have been many. And, he says that the amount of prep work that goes into meals can be a lot but he is also quick to say that it's absolutely worth it. He was surprised to learn that eating healthy foods can actually be easy and satisfying. He's learned to make healthy substitutions such as cauliflower rice instead of actual rice and spaghetti squash instead of pasta, and he's learned that he actually likes these foods!

Brother Murphy welcomes anyone with questions about Virta to reach out to him at the Local Union at 301-459-2900 or by email at rmurphy@ibewlocal26.org.



Before



After

"If I can do it, anyone can," he says. As a trustee to the Health Plan, Brother Murphy understands how diabetes and obesity are plaguing our membership and, better than anyone, he knows that there is a solution. He says that the Plan currently has about 1100 diabetic members but only 200 are signed up for Virta. The program is free of charge to Plan participants but the positive effect it can have on a person's quality of life is priceless!

"Change your life now before it changes you," says Brother Murphy. ●



Yes. You can reverse type 2 diabetes and prediabetes.



In only one year, Virta patients see an average of¹:

63% medication reduction

1.3% HbA1c reduction

12% weight loss

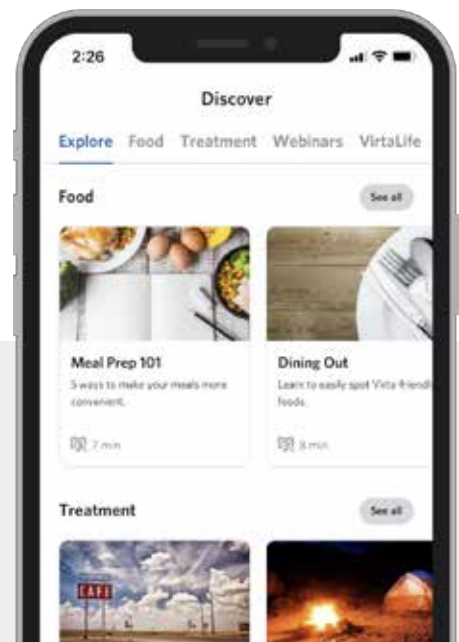
Discover what thousands of patients already know: with the right tools and ongoing support, you *can* reverse type 2 diabetes and prediabetes.

The Virta difference

Unlike other diabetes (or weight loss) treatments/management programs, Virta goes beyond just treating the symptoms of the disease. On Virta, you learn how to change how you eat so that your body burns fat for energy, instead of sugar/carbohydrates. This helps you naturally lower your blood sugar and reduce the need for diabetes medication. It also helps you lose weight and live your healthiest life.

EWTF is fully covering the cost of Virta, valued at over \$3,000, for all active benefits-enrolled members and retirees, spouses, and adult dependents with type 2 diabetes, prediabetes, or obesity (BMI = 30 and above).

Virta is available to EWTF active members and retirees, spouses, and adult dependents between the ages of 18 and 79 who are covered by the EWTF health plan. This benefit is currently being offered to those with type 2 diabetes, prediabetes, or obesity (BMI = 30 and above). Start the application process now to find out if you qualify.



info.virtahealth.com/ewtf

Text "EWTF" to 57005 to receive periodic alerts about type 2 diabetes reversal from Virta.

Msg&data may apply. Text HELP for help, STOP to quit. Privacy Policy: www.virtahealth.com/privacypolicy

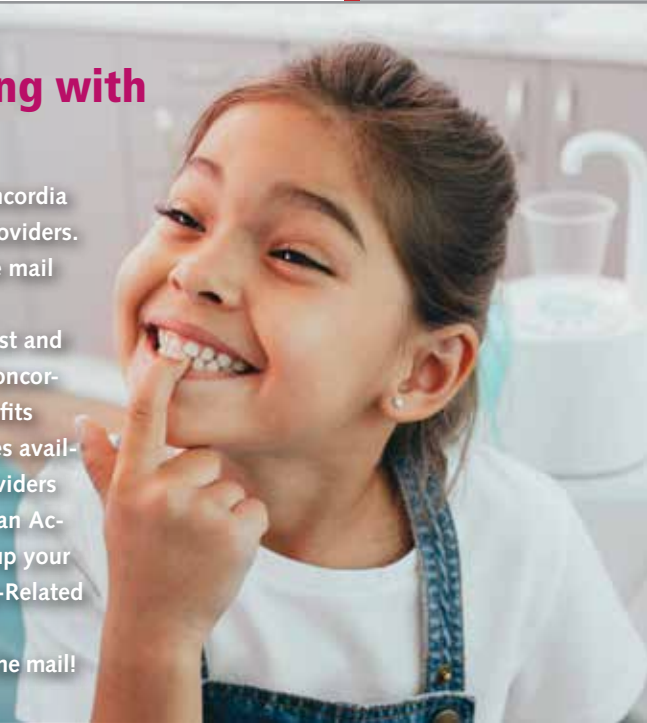
¹ Hallberg SJ, McKenzie AL, Williams P, et al. Effectiveness and Safety of a Novel Care Model for the Management of Type 2 Diabetes at One Year: An Open Label, Non-Randomized, Controlled Study. Diabetes Ther. 2018.

Smile! EWTF Now Participating with New Dental Provider

The EWTF is pleased to announce its new partnership with United Concordia Dental to offer an even more comprehensive network of dental care providers. Over the past few months, EWTF members received information in the mail about this transition.

The network of providers under the United Concordia umbrella is vast and more providers that our EWTF members use participate with United Concordia. To learn more about United Concordia, create your MyDentalBenefits member portal and start exploring the expansive network and resources available to our members, including claims, coverage and participating providers in the Elite Plus network. Visit unitedconcordia.com and click "Create an Account" to get started on setting up your member portal. After setting up your account, click the "More" tab, then "My Profile," then click "Member-Related Emails" to receive regular information about United Concordia.

Keep an eye out for more information on United Concordia coming in the mail!



Say Hello to a Healthy Heart in 2023

Start your new year health goals by looking out for your ticker. The EWTF's newest program, Hello Heart, can help! Hello Heart is a program to monitor your heart health and it's free-of-charge to all EWTF participants. All you have to do is sign up!

Heart disease is a leading cause of death, yet it can be controlled. Hello Heart makes controlling and reversing heart disease easy and engaging. By using a blood pressure monitor and an app on your phone, you can keep your heart ticking and better understand your overall health. Create a Hello Heart account by texting "EWTF" to 75706 or by visiting www.join.helloheart.com/EWTF. Download the Hello Heart app from the Google Play store or Apple App store and log in to have your Hello Heart blood pressure monitor sent to your home, at no charge.

Hello Heart is a digital coaching app that helps you track your blood pressure, activity, and weight and can even help manage medications. It shows trends and connects the dots between healthy habits and your body's reactions to positive health changes.

And, it's all delivered in a positive, motivating platform accessible anytime, anywhere on a smartphone from the palm of your hand.



Keep Your Eyes Focused on a Great Year Ahead

Did you know that our vision care provider, VSP, allows our members and their dependents to customize their vision care coverage? Not every set of eyes has the same needs so VSP's Easy Options gives covered participants different upgrade options, from a higher frame allowance and a higher contact lens allowance to covered-in-full progressive lenses or even covered-in-full photochromatic lenses.

Visiting a VSP provider, especially a VSP Premier Program location, offers you even more benefits, such as exclusive member savings. And, when you chose to purchase your contacts, glasses and sunglasses, check out Eyeconic, the preferred VSP online retailer, for access and competitive pricing on over 70 brands of eyewear.



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New Year, Big Plans?

If 2023 is the year you plan to retire, you can get the process started with a retirement application now available online through our member portal. New this year, the Local 26 retirement application can be completed and filed with the Trust Fund Office via our member portal. Contact the Trust Fund Office regarding your retirement plans and the application will be made available to you once it is determined that you are, in fact, retirement eligible.

