

Summer 2023
Through the WIRE
LOCAL 26 IBEW-NECA JOINT TRUST FUNDS

Working With Ergonomics in Mind



ALSO INSIDE:
Summer Break and Kids' Mental Health

Dear Participant,

Most of us probably don't really think about the way in which we move. We just move. We bend, we lift, and we carry. But the way in which we move can hinder our long-term mobility or, if done properly, can help prolong our ability to work and play pain free. Small adjustments, like lifting with your legs rather than your back for example, can make all of the difference.

These changes in habits shouldn't just apply to your actions at work. Protect your back, your knees, and your shoulders when doing leisure activities or things around the house. The warmer weather ahead is sure to encourage you to pursue your hobbies or take on projects but do these things with ergonomics in mind. Retrain your mind to make small adjustments into habits and you'll be able to pursue your passions pain free for many years to come.

I wish all of you a wonderful summer ahead. Take advantage of the opportunity to enjoy some downtime with your family and friends and recharge your mental and physical batteries. Don't underestimate how important leisure time can be to you and your family...and be sure to be safe!



Mike McCarron
Fund Administrator

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A man in a yellow long-sleeved shirt is seen from behind, stretching his arms upwards with his hands clasped together. He is wearing a smartwatch on his left wrist. The background shows an office environment with computer monitors displaying data charts and graphs. A yellow banner is overlaid on the left side of the image, containing the main title and subtitle.

One Wrong Move...

Keeping Ergonomics in Mind Can Prevent Chronic Pain From Repetitive Motion

So many jobs, especially construction, are prone to chronic pain and injury simply due to the physical nature of the work. Heavy lifting, working in tight spaces, and climbing ladders can all take a toll on the body. Each individual act may not trigger pain each time, but over time the things you may have done or may be doing over and over could build on each other and cause you pain that compromises your quality of life.

Chronic pain and injury can result from repetitive motion. Things you have done safely and pain free a hundred times could actually be degenerating your muscles and joints and leading you to long-term pain from your years of repetitive

work. However, living with long-term pain from work doesn't have to be the rule, a foregone conclusion; it can be mitigated by modifying the way in which you work and making modifications to your workplace. Think small changes to improve your chances of staying pain free down the road.

Believe it or not there is an entire discipline of science dedicated to studying how people use their body at work. It's called ergonomics. The goal of ergonomics is to better understand how people work so modifications can be made to prevent soft tissue injuries and musculoskeletal disorders (MSDs) caused by sudden or sustained exposure to

force, vibration, repetitive motion and awkward posture.

In the construction world, in particular, most workers view MSDs as just part of the job, like a battle scar. MSDs are gradual conditions that result after repeated injury, often a micro-injury, to a specific body part, typically the wrists, shoulders, neck, eyes, or back, and sometimes fingers, elbows and knees. These injuries are usually slow to progress, taking weeks, months or years, so they aren't always recognized as injuries right away. The subtle nature of these traumas is why so many people continue working through what they perceive as minor pain. MSDs usually affect nerves, tendons, mus- ▶

cles, ligaments, joints, cartilage and spinal discs. Some commonly known MSDs include rotator cuff syndrome, trigger finger, tarsal tunnel syndrome, sciatica and tendonitis, to name a few. Signs of MSDs can include:

- Numbness
- Tightness
- Tingling
- Swelling
- Pain
- Stiffness
- Redness

Not surprising, one of the leading causes of injury in the workplace is often something that can lead to a repetitive motion condition as well—lifting, carrying and setting down heavy items. Bending, twisting, turning can all lead to back and shoulder issues which, according to the Bureau of Labor Statistics, account for 36 percent of all injuries that result in missed time at work. While the process of lifting, carrying or setting something down seems pretty straight forward, there are ways to do these things that will protect your muscles, joints and ligaments and keep you safer, reducing the risk for back sprains, muscle pulls, spinal injuries and even elbow and wrist injuries.

First, always try to use mechanical assistance devices, such as hand trucks and push carts, when possible. Ensure that you are



using PPE such as gloves with good grip and steel toed boots to protect your feet should you drop the item you are carrying. Get help if the load you are attempting to carry feels awkward or too heavy and/or break the load into smaller loads to reduce the risk for injury. And, create a plan for lifting, carrying, and setting down the load so you can be as efficient and safe as possible.

When lifting:

- ✎ Get as close to the load as possible, keeping your elbow and arms close to your body.
- ✎ Keep your back straight during the lift by tightening your stomach muscles, bending at the knees, keeping the load close and centered and looking up and ahead.
- ✎ Lift with your legs, not your back.
- ✎ Get a good grip and do not twist while lifting.
- ✎ Use a smooth motion while lifting.

When carrying:

- ✎ Move your feet to turn rather than twisting or turning your body.
- ✎ Keep hips, shoulders, toes and knees facing the same direction.

- ✎ Keep the load close to your body with elbows close to your side.

- ✎ If you feel tired, set the load down and rest for a few minutes.

When setting down:

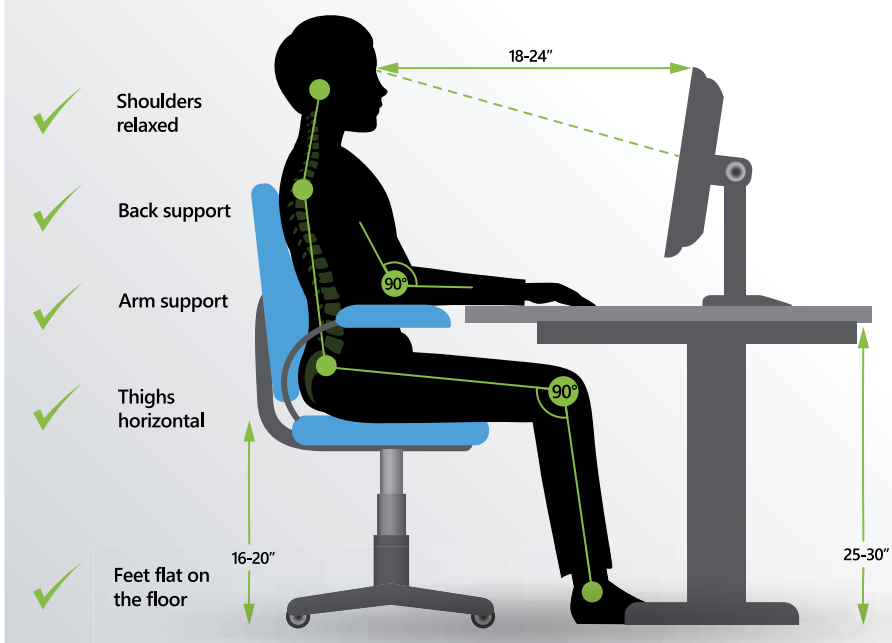
- ✎ Set the load down in the same way you picked it up but in reverse order.
- ✎ Bend at the knees, not the hips.
- ✎ Keep your head up and stomach muscles tight and do not twist your body.
- ✎ Keep the load as close to your body as possible.
- ✎ Wait until the load is secure before releasing your grip.

Other workplace actions to take in construction that can help prevent repetitive motion injuries are always making sure you have the right tool for the job (avoiding using the wrong tool just because it's nearby), using tools with specially designed hand grips if possible, regularly switching the hands you use, ensuring that you are using the right height ladder or scaffold for the work, staying hydrated and stretching.

Office jobs can also be prone to repetitive work injuries as well and small yet effective adjustments can help you stay pain free. Adjust the following office equipment to match the way in which you work:

Chair:

- ✎ Ensure that your chair supports your spinal curves.
- ✎ Adjust the height so that your feet are flat on the floor or on a footrest.
- ✎ Adjust armrests so your arms rest on them with your shoulders relaxed.



Keyboard and mouse:

- ☞ Place the mouse within easy reach on the same surface as your keyboard.
- ☞ Keep wrists straight, upper arms close to your body and hands at elbow level when typing.
- ☞ Alternate the hand you use to operate your mouse.

Telephone:

- ☞ Consider using a headset or putting your phone on speaker to avoid frequently cradling the phone between your head and neck.

Footrest:

- ☞ If your chair is too high for you to rest your feet flat on the floor or the height of your desk requires you to raise the height of your chair, use a footrest or even a small stool or stack of books.

Desk:

- ☞ Make sure your desk allows for clearance for your knees, thighs and feet. Lift the desk using

sturdy boards or blocks if the desk is too low.

Monitor:

- ☞ Place your monitor directly in front of you about an arm's length away and directly behind your keyboard to avoid twisting your neck.

Repetitive motion injuries don't just happen at work, however. Even activities at home and hobbies can cause pain and injury from repeating the same action over and over. You should think about ergonomics when doing activities like gardening, playing music, and home computing/gaming, for example.

When gardening, you might find yourself in an awkward position for prolonged periods of time. Think about keeping your work and tools close by and taking frequent rest breaks. Even some gardening tools, like cushioned kneeling mats, can help stave off repetitive motion injuries.

If playing music is your hobby of choice, think about adjusting the way in which you sit to play

your instrument or adjusting the instrument itself to make it more ergonomically friendly. Adjusting the bench you use for a keyboard instrument or adjusting the height of the keyboard if you like to stand to play, can help you play with your hands at elbow level to reduce strain. Many new string instruments are being ergonomically designed now—with beveled edges to reduce the pressure where the arm rests on the instrument and being made lighter for playing in a higher position. Neck straps and supports are available for use with woodwind instruments as are extensions to make it easier for people with shorter fingers to play.

Chronic pain and injury can result from repetitive motion.

Home computing and gaming require a lot of sitting which can lead to awkward posture for your back and neck. Try to sit in a position that will allow your neck to remain in a neutral position and take frequent breaks. Be sure that the lighting around you is good to eliminate glare on the screen and, ultimately, strain on your eyes.

Working and playing with ergonomics in mind can help keep you pain free and in the best shape to be productive at work and able to enjoy your free time. Even just small adjustments can make all the difference—sitting in a certain way, carrying a load using different muscle groups, using assistance devices. You may even find that these adjustments help your perform better on the job and enjoy your hobbies even more! ●



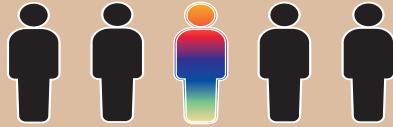
Summertime Isn't Easy Breezy for Everyone

KIDS WITH MENTAL HEALTH ISSUES MAY STRUGGLE WITHOUT THE STRUCTURE AND PURPOSE SCHOOL PROVIDES.


There is no denying that there is a mental health crisis in the United States. It is abundantly obvious with the extreme spike in gun violence that is literally everywhere, from coast to coast and border to border, but our nation's mental health crisis is also growing quietly, yet rapidly, in the rising numbers of those who are suffering but may not be acting out.


Consider these sobering statistics from the National Alliance on Mental Illness:

- **1 in 5** U.S. adults experience **mental illness** each year.


- **1 in 20** U.S. adults experience **serious mental illness** each year.
- **1 in 6** U.S. youth aged 6-17 experience a **mental health disorder** each year.
- **Lifetime mental illness**

 - 50%** begins by age 14.


 - 75%** begins by age 24.


- **Suicide** is the **2nd** leading cause of death among young people aged 10-14.

This time of year can be especially difficult for some children, with end-of-the-school year stress and the pending arrival of 11 weeks of summer without the structure and social connections that school provides. While some kids are looking ahead at an exciting summer with travel, summer camps and adventures; other kids are looking ahead at months of excessive screen time, boredom, possible isolation...and mental illness going unchecked.

Although most kids dread the homework and studying that school requires, what most don't recognize are the mental health benefits school offers, even for those who do not have a diagnosed mental illness. School provides structure, purpose and a sense of

belonging and those are things that everyone, not just kids and not just those with a mental illness, can benefit from. Adults, too, thrive with these things in their lives as do those without mental illness. However, when you take these things away from a child who suffers from mental illness, they are left lost. Unlike adults, children are unable to seek out other support systems and resources on their own and for most kids, school is that major source of support in their life.

On the surface it would seem like summer would be just what the doctor ordered for today's stressed out kids—a healthy dose of the sun's Vitamin D which is proven to boost your mood, the freedom to sleep in, a break from a busy schedule and no schoolwork. However, as every parent knows, shortly after the excitement of being on summer break wears off, complaining and boredom set in.

What are we doing today? I'm bored. When will you be home from work to drive me to the mall? What do you mean I have to watch my little brother today? All familiar battle cries of kids on summer break. And, of course, social media doesn't help as posts make it seem like everyone else has hit the ground running having the "most amazing summer ever." All the while kids with mental illness are struggling to navigate their challenges without the teachers and administrators they have relied on for the past nine months to serve as watchdogs, confidants and advisors. During the school year, even something as simple as meals are dictated by school due bell times reminding kids to eat. And, for some

PUT THE SCREEN DOWN

More free time might mean more screen time for many kids. TVs, smart phones, tablets and computers are not healthy substitutes for the engagement kids experience at school. The National Institutes of Health found that children and adolescents who spend a lot of time using screens had poor emotion regulation, such as inability to stay calm, arguing too much and being difficult to get along with. Adolescents, in particular, who were high users of screens were twice as likely to be diagnosed with depression or anxiety or need treatment for mental health conditions. The study points out that a reason for the mental health developments in adolescents is their likely participation in social media.

kids, their most nutritious, and perhaps only, meal of day may have been provided by their school.

Summer's break from routine can also mean a break from medicine and valuable in-school counseling. Some medical protocols suggest a break from medication for conditions like Attention Deficit Hyperactivity Disorder since the focus needed for school is not as paramount in the summer. However, eliminating medication can cause a disruption in a child's behavior and can lead to other mental health issues, including anxiety, depression and isolation. Furthermore, when school recesses for the summer, so too do valuable counseling sessions kids receive in school from counselors or school psychologists. Typically, school counselors keep the same work schedule as teachers and are not regularly available during the summer which means that kids who benefitted from regular check-ins or sessions with a trusted counselor during the school year will be without that support during the summer months. Not to be overlooked,

of course, is the fact that teachers, who are with their students for seven hours a day, are often the first to recognize mental illness in a child, the first to bring it to the attention of a parent.

Researchers have recently found that girls and boys respond to mental illness in different ways. Girls commonly retreat inward while boys tend to act out. While teachers and counselors are well trained to spot mental illness, many parents are not. What's more is that most households today have two working parents and more than one child, making for a busy lifestyle where the common signs of mental illness may go unnoticed.

According to the Mayo Clinic, here are some of the common warning signs of mental illness in kids:

- Persistent sadness that lasts two weeks or more
- Withdrawing from or avoiding social interactions
- Hurting oneself or talking about hurting oneself ▶

- Talking about death or suicide
- Outbursts or extreme irritability
- Out-of-control behavior that can be harmful
- Drastic changes in mood, behavior or personality
- Changes in eating habits
- Loss of weight
- Difficulty sleeping
- Frequent headaches or stomachaches
- Difficulty concentrating
- Changes in academic performance
- Avoiding or missing school (when in session)

Medical professionals have even determined that summertime itself can be a trigger for depression as a form of Seasonal Affective Disorder (SAD), a condition that is usually attributed to the winter months. Summertime SAD is typically marked by trouble sleeping, decreased appetite and weight loss—the exact opposite of winter SAD. SAD in general is believed to be caused by disruption in the sleep cycle typically associated with less sunlight and shorter days but researchers believe that summer’s longer, bright days with increased heat can also disrupt a person’s sleep cycle.

Although school may be out for the summer, there are still things parents can do to provide the structure, belonging and purpose that school offers. Summer camps are a good option to provide critical support kids need but if summer camp



isn’t right for your family consider these other options:

To establish structure:

- For younger children, create a calendar that has activities and plans listed.
- Stick with daily routines and rituals such as a consistent bed time and wake time.
- Create some weekly consistency such as a weekly meal out or visiting with family.

To help find a sense of belonging:

- Create a summer community of neighbors or friends for your kids that they can feel a part of.
- Find a summer sports league or community group your child can join, such as a reading group at the library.
- Create regular family activities.

To feel a purpose:

- Maintain chore obligations.
- For older children, help them find a summer job.
- For children of all ages, seek out volunteer opportunities they can be a part of.

At the beginning of the summer ask your child what their summer goals are or what activities they would like to participate in over the break. Help your child come up with a plan to make their summer break meaningful. Take time out each day to check on your child and talk with them. Talk with them in detail about their day like you do when school is in session. Ask what they did with their friends, how their sports practice went, or what their work shift was like.

Most importantly, remember that mental health support is available 24 hours a day, 7 days a week through a variety of resources. All plan participants and their dependents, including minor children, have access to mental health support through our own employee assistance program with BHS. There is no additional cost and services are provided by medical professionals on-line, virtually and in-person. All information and consultations are completely confidential. Call **800-327-2251**.

The Suicide and Crisis Lifeline is also available 24 hours a day, 7 days a week by calling or texting **988** to get connected to a crisis counselor. ●

Digital Detox: Taking a Break From Technology



Leisure

Tablets, computers, smart phones, iPods and e-readers.

The list of technological devices we use as a society is endless. But if you find yourself having a better relationship with your favorite gadget than with those around you, it may be time to detach from your device and join the real world.

Are You Addicted?

Here are some signs that you or your family may be in need of a digital detox:

- Your children spend hours each day watching television or movies, playing video games, or surfing the web.
- You notice that the members of your family usually ignore each other when tuned in to a digital device.
- You, your spouse, or your children would feel lost without your cell phones.
- When you are away from technology you find yourself thinking or talking about it.

Why Unplug?

Missed opportunity. Individuals who are constantly distracted by technology lack face-to-face interactions with others. When you're always tuned in, you're missing lessons and experiences from the world around you.

Lift your spirits. If you're always checking social media and focusing on other people's happiness, it could begin to have a negative effect on your own. By checking out of the digital world, you can focus on your own happiness without pressure from your peers.

Refocus. Your performance at work is usually determined by your ability to identify issues and generate innovative solutions. In order to effectively reach this level of critical thinking, you need to be completely focused on the task at hand. If you're always distracted, you will inevitably miss opportunities to succeed. Small, sporadic unplugging can increase focus.

Fresh perspective. Constantly reading and responding to work emails can be overwhelming. Taking a break and removing yourself from technology can reduce this stress by giving you a fresh perspective to face your emails with renewed energy.

How to Unplug

Plan ahead. Designate specific times for technology use in order to be mindful of how much media you are consuming.

Document your digital time. Keeping a diary of how much time you spend on the internet, in front of the TV and on your cell phone. By recording your usage, you will have a basis for setting realistic goals in order to reduce your technology time and start your "media diet."

Find an alternative. Instead of browsing your social media feeds when you're bored, make a list of activities you could swap for your tech time. Baking, reading, crafting, or physical activities are great options.

Tech vacation. Take a day off from technology with your family. Depending on your gadget of choice, try a cell-phone free weekend, 24-hour TV fast, or a week without your tablet. Work up to longer periods of time without these distractions.

Bedtime break. If you are one of the 95% of Americans who uses technology within the hour before bedtime¹, try tuning out earlier. This bad habit can lead to insomnia and daytime fatigue. Instead of watching TV or surfing the web, read a book or listen to a meditation or soothing music.

Sources:

¹National Sleep Foundation, Sleep in America Poll (2011)

Everyday Health:

<http://www.everydayhealth.com/healthy-living-pictures/8-easy-waysto-unplug-from-technology.aspx#/slide-7>

U.S. News:

<http://money.usnews.com/money/blogs/outside-voices-careers/2013/05/07/why-you-should-unplug>

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It's Time for Men to Make Their Health a Priority



According to a survey by the Cleveland Clinic, some stereotypes about men are, in fact, true. That's right, men are not inclined to seek regular medical checkups. But, maybe the men reading this article already know that!

The Cleveland Clinic's survey of 1000 men found that 55% said they don't receive regular medical screenings. A full 63% said they do not get regular screenings. The survey even found that men would rather do household chores like cleaning the bathroom or mowing the lawn than go to a doctor. These statistics are more than proof of a long-held stereotype; they are frightening as regular checkups are an important part of ensuring overall good health. Participating in screenings lets you approach your health from an offensive position, armed with information and, importantly, time, rather than a defensive position, fighting a medical situation when it might be dangerously late.

This phenomenon has been the subject of many studies and surveys. In addition to the Cleveland Clinic survey, researchers at Rutgers University conducted their own review into the psychology of why men avoid going to the doctor. Their primary finding was that men are still driven to follow what they perceive to be "masculinity rules," rules they learned at a very early age. Such "masculinity rules" drive men to avoid doctors in an effort to seem brave and self-sufficient. Some men thought they did not need checkups because they simply believed themselves to be healthier than others.

Other findings on the psychology of why men tend to avoid doctors' visits were that they just didn't want to hear bad news and they aren't comfortable discussing certain medical concerns.

However, when it comes to men's health there are some facts that can't be debated:

- ◆ Men don't live as long as women.
- ◆ Men tend to suffer more illness.
- ◆ Men get sicker at a younger age.
- ◆ Men have more heart disease, chronic liver disease, alcoholism and suicide.
- ◆ Men are more likely than women to develop inguinal hernias, aortic aneurysms, gout, kidney stones, bladder cancer, emphysema and duodenal ulcers.

And the most important fact of them all: Many of these conditions are treatable and/or would have a more favorable outcome if caught early!

Women are more likely to participate in regular check-ups at an earlier age and therefore make their health care a habit, largely due to annual gynecological visits that start in the teen years, there is no equivalent for this with healthy young men. This is why many men don't have a regular doctor's check-

up until their 30s or 40s, and it may be only initiated because they are experiencing a health problem.

In addition to regular physical exams (annually for those over 50 and every three years for those under 50 with no health concerns), men should participate in important screenings.

Blood pressure: Blood pressure should be checked every two years or more frequently if you have high blood pressure or are at risk for high blood pressure.

Cholesterol: Beginning at age 18, screening should take place every five years or more frequently if you have a family history of high cholesterol or heart attacks, smoke, eat a poor diet, are overweight, have diabetes, or are physically inactive.

Diabetes: Beginning at age 45, diabetes screening should take place every three years, or at an earlier age if you have a body mass index above 25.

Colon cancer: Screening should begin at age 45 or 10 years prior to the age at which an immediate family member was diagnosed with colon cancer.

Prostate cancer: Prostate cancer screening should begin at age 50.

Lung cancer: For adults age 50 to 80 years old who have a 20 pack-per-year smoking history, currently smoke or have quit within the past 15 years, lung cancer screening should take place annually.

Skin cancer: Screenings should take place annually, or sooner if you've been diagnosed with melanoma.

If you find a doctor you trust, going to the doctor won't be so frightening or off-putting.

But, none of these screenings can take place without a visit to a health care provider. Whether it's fear, bravado or complacency that's keeping you from seeing a doctor there are some things you can do to get regular health care and ultimately improve your chances of living a long, healthy life.

If you find a doctor you trust, going to the doctor won't be so frightening or off putting. Ask family and friends for recommendations or use online sites and look for doctor ratings. UMR, our health care partner, offers a portal that is a great resource to confirm that the recommendations you receive are doctors in our network of providers.

Consider using telehealth as your first step in getting regular medical care. Many providers offer virtual health care appointments and, what's more, our EWTF members and their dependents can access Teladoc, our telehealth partner, for everything from routine health

care questions to more urgent needs, and can even be directed to in-person physicians to continue their care. Bear in mind that screenings and some other medical evaluations must be done at an in-person appointment.

Bring a loved one or someone you trust to your in-person appointment for support and to perhaps to ask questions you may forget to ask yourself.

Regardless of how you seek regular medical care, the most important things are that you get yourself the care you deserve and that you are honest and forthcoming with your providers. They will only be able to help you based on the information you provide.

In honor of Men's Health Month this June, turn the stereotype about men and health care on its head and commit to living your best and longest life possible through routine care. ●



Untreated Hearing Loss Could Lead to Dementia



Few would think to associate hearing loss with dementia but studies have actually found that hearing loss may actually increase the risk for this mental condition. The hopeful news is that simple hearing aids have been shown to reduce the risk for dementia associated with hearing loss and, thankfully, participants in our health plan have excellent hearing aid coverage.

About one in three people age 65-74 have hearing loss and that percentage jumps to 50% for those age 75 and older, yet most people who can benefit from hearing aids do not use them. Only about 30 percent of adults 70 and over who need hearing aids use them and only 16 percent of younger adults who are hard of hearing use hearing aids.

Research conducted in the United Kingdom found that dementia stemming from hearing loss was due to the cognitive effort hearing-deficient patients had to exert in order to hear and the effects of sensory deprivation due to hearing loss. Other beliefs are that hear-

ing loss causes the brain to atrophy faster and that hearing loss results in people becoming less socially engaged and therefore less stimulated. (The more stimulated the brain, the less likely dementia will develop.) A commission on dementia prevention, intervention and care organized by the medical journal *The Lancet* found that hearing loss may be attributed to about 8% of dementia cases but hearing aid use reduced the dementia risk level to the same level as people without hearing loss. Other health issues that can result from hearing loss are a risk for falls and depression.

The *Journal of the American Medical Association* published a study that followed patients 70 years and older who, in roughly equal sample sizes, had normal hearing, mild hearing loss or severe hearing loss. The study found, "Dementia occurred least often among those with normal hearing (6%), more often among those with mild hearing loss (9%), and most often among those with moderate to severe hearing loss (17%)."

Like dementia, treating hearing loss is better done as soon as possible, improving quality of life, productivity, communication, and mental processes right away. And, hearing aids are a safe, minimally invasive, cost-effective way to treat hearing loss, and potentially stave off dementia. Unfortunately, the majority

of those who could benefit from hearing aids, do not use them. This has been attributed to being embarrassed by hearing problems, accessibility issues and concerns about affordability.

Simple hearing aids have been shown to reduce the risk for dementia associated with hearing loss and, thankfully, participants in our health plan have excellent hearing aid coverage.

The EWTF Health Plan hearing aid benefit certainly addresses accessibility and affordability by offering participants coverage through UMR, our medical plan partner. Standard Plan participants are afforded \$3000 in coverage for the first hearing aid and \$1000 in coverage for the second aid. Hearing exams are covered at 80%, up to \$100. Benefits are offered every three years for participants and eligible family members.

Dementia is a devastating illness for those who suffer from it and their family and friends. If something as simple as a hearing aid can reduce your risk for dementia, take advantage of this small lifestyle adjustment and give yourself the best odds at living golden in your golden years. ●

UMR and UCD Portals Are a Wealth of Information



Visit www.umar.com and click on “log in/register”

Need information right away? Like immediately? The best thing you can do is visit the portals of our partner providers. Much like our own Benefit Funds portal, the portals of our partner providers can help you better navigate your benefit coverage.

UMR, our medical benefit plan provider, has a portal all plan participants can access through the UMR website. Visit www.umar.com and click on “log in/register” in the upper right corner of the home page and enter your user name and password. From the UMR portal you can find a doctor in the network, check your benefits and see what’s covered, see how much you owe for a service and how much you’ve paid, learn about medical conditions and treatment options, and access tools and resources. A link to a video tutorial about the portal is even available on the UMR homepage and can help visitors better understand all that the portal can offer.

One particularly important feature on the UMR portal is a health cost estimator. As the name indicates, this feature provides a cost estimate for hundreds of different health care services and the information is tailored to the geographical area in which you would be receiving the procedure. Knowing how much a procedure may cost will not only help you avoid any financial surprises in the end, but, with elective procedures, this tool may help you make a decision whether or not to have a procedure at all.

The app asks for your zip code in order to provide a general estimate based on treatment, physician or medical facility. However, a more personalized estimate can be obtained by entering individual or family benefits information that includes your co-pay, deductible and out-of-pocket maximum amounts. Once this information has been entered, you can search for a procedure or treatment using the drop-down menu. Not only will you receive a cost estimate, you will receive more detail about the procedure including potential risks and alternatives, the total cost estimates for all services commonly included in your procedure, your estimated out-of-pocket costs and cost differences based on the type of medical facility you visit for care.

Information is at your disposal 24 hours a day, 7 days a week from any computer or mobile device.

Another valuable portal is that of our dental plan provider, United Concordia Dental (UCD). By logging in to the UCD portal, MyDental Benefits, plan participants can view eligibility, benefit details, claims and procedure history, plan maximums, and deductibles; print ID cards; and find a nearby dentist. Creating an account on the UCD portal is easy: visit www.Unitedconcordia.com, from the upper right menu click “create an account,” select “member,” enter the id number on your insurance card and your birthdate.

Remember, when you need information right away, member portals are the answer. Whether it’s the UMR, UCD or our own Local 26 IBEW-NECA Joint Trust Funds geographical member portal, information is at your disposal 24 hours a day, 7 days a week from any computer or mobile device. ●

Local 26 Seminar on Benefits and Financial Awareness Geared Toward Younger Members



The Trust Funds office works hard to build, protect and improve our benefit plans to help our members and their dependents live their best life possible now and in the future. And to be certain, the benefit plans we manage are comprehensive.

However, the plans are only valuable if our participants and their spouses truly understand how our plans work and all that our plans offer; and fully use the benefits for which they work so hard. Our younger members are still learning about how their union membership works and the benefits they have access to, so to help these members and their spouses better understand the opportunities before them and how they can protect and grow their finances, Local 26 recently hosted a seminar for young members on their benefits and financial awareness. The Trust Funds office was honored to participate in the seminar with a special presentation from Local 26 IBEW-NECA Joint Trust Funds Health Benefits Manager Crystal Milligan.

The seminar was led by Local 26 President Tom Myers, Financial Sec-

retary Chris Cash, and Recording Secretary/Business Representative Rich Murphy. About 70 members and 20 spouses were in attendance at this first-ever seminar. President Myers noted that the seminar is actually a two-part event with this first session covering basic financial awareness and basic benefit information and the second part, to be held early next year, covering more advanced topics like independent investing, mortgages, and what to do when you find yourself in financial trouble, for example.

In this recent seminar, Crystal helped the attendees understand how the EWTF works and how members are enrolled. She explained that to be eligible for EWTF benefits, members must work at least 135 hours per month and that there is a three-month lag time from the month in which eligible hours are worked to when a member can receive their benefits. She spoke briefly about how to continue coverage on their benefits—COBRA or self-pay—if a member loses his/her benefits. Additionally, she noted that members are enrolled automatically in the benefit plans

but dependents must be enrolled by the member through the EWTF portal. According to President Myers, many of the participants were unclear about how their benefits were paid and didn't know that there was an EWTF portal, or portals for our plan partners for that matter, making Crystal's presentation especially important.

She also went into great detail about the highlights of what each of our plan partners offers, such as UMR, United Concordia, BHS, etc., and explained to the attendees the



role of the EWTF—serving as the members’ advocate with each of our partners. The members and their spouses had many questions about our partners, especially needing clarity with some of the name changes our partners have incurred. Each participant received a quick reference guide at the seminar which will help them get answers to any additional questions they may have upon returning home.

President Myers spoke in detail about the pension fund and annuity. He explained that the pension fund is like an IRA that people who work in other professions may have except that the Local 26 pension fund is funded by the employers not by the members. In regards to the Individual Account (IA) plan, he pointed out that for younger members the way in which our IA is funded exceeds the federal limit, which puts Local 26 members at a huge advantage from a very early age in their retirement savings years.

Local 26 plans to offer another basic seminar later this year to be followed next year with the more advanced second-part of the financial seminar program. The Trust Funds Office looks forward to continuing to be a part of this important seminar in the future. ●



EWTF Benefits Plan Partners



Medical Benefits
Hospitalization Benefits
Case Management
Maternity Management
Hearing Aids

EWTF Fund Office

Plan Compliance and Oversight
Member Advocacy
Family Enrollment
Qualifying for Benefits
Claims/Appeals
Accident and Sickness Benefit
Death Benefits
Subrogation



Prescription Benefits



Hypertension & Cholesterol Management



Dental Benefits



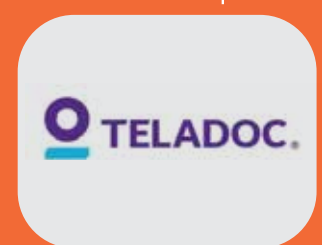
Diabetes Reversal/ Management



Mental Health Benefits
Substance Use Disorder Benefits
IAP Benefits



Vision Benefits



Telemedicine Benefits



Presort Standard
US Postage
PAID
Southern MD
Permit #139

Top Off Those Fluids!

Did you know that being hydrated throughout the day is as important as using proper safety equipment? However, it is more difficult to stay hydrated in warm weather since the body loses precious fluids more rapidly due to sweat!

In these warm weather months especially, hydration should start before you walk out the door in the morning and continue throughout your work day and into the evening when you return back home. When working in the heat, drink one cup of water every 15-20 minutes, which is about 24-32 ounces per hour.

When your body feels thirsty, you are already dehydrated! Stay ahead of dehydration to remain at peak performance on the job and off!