

APRIL 2024

Through the WIRE

LOCAL 26 IBEW-NECA JOINT TRUST FUNDS

YOUR
HEALTH CARE PLAN

protecting your family

Things That Make You Go.....Achoo!



Birds, bees, and things that make you sneeze; that's what springtime is made of. That's right; the birds are chirping, the sun is out, bees are busy making our flowers grow and your eyes are too swollen and nose too stuffy to appreciate the arrival of a new season. With 50 million Americans who suffer from allergies—30% of all adults and 40% of all children—you and your congested head are not alone.

Our Local 26 EWTF members and their dependents can meet allergy season head-on with a visit to a specialty provider, such as an allergist, **without any referral or prior authorization**. Prescriptions for allergy medication

can be filled under our EWTF prescription plan. While some medications may require your provider to obtain prior authorization from our prescription benefit manager CVS Caremark, this step should be transparent to the member. **Generic medication filled through a CVS pharmacy is just a \$10 co-pay, brand-name drugs are just a \$25 co-pay, and non-preferred brand-name prescriptions are just a \$35 co-pay.** You may choose to fill your non-maintenance prescriptions at a pharmacy other than CVS, but your prescription may cost you more. Maintenance drugs must be filled at a CVS pharmacy or through the CVS mail order program to receive the plan's benefits. You don't have to suffer; you are covered!



Learn more at <https://www.ewtf.org/health-benefits-spd/schedule-of-benefits/#Prescription-Drug-Benefits-Chart>



SCAN this QR code to access all of the valuable links mentioned in this issue of *Through the Wire*.

Ahhh...I See What You Are Saying

If you are an allergy sufferer and have to view springtime through watery, itchy eyes or if you have ever injured your eyes, you know how precious good vision and eye health can be. Do you know that in addition to prescription eyeglasses, prescription safety glasses are also covered under our EWTF vision plan?

Participants can visit a VSP provider for vision exams and a vision analysis at **no cost** once every calendar year. Prescription lenses are covered at 100% of the allowable charge once per year and eyeglass frames are covered up to \$150 every two years. Contacts are covered up to \$100 every two years.

Learn more at <https://www.ewtf.org/health-care-plan/plan-overview/benefits-highlights/vision-hearing>



Safety glasses are available to active, working members once every calendar year with lenses covered at 100% and frames covered up to \$65 plus 20% of any out-of-pocket expense using a VSP provider.

When Food Is the Enemy

When someone says allergies,

most people think seasonal allergies, but about 20 million Americans—16 million adults and 4 million children—suffer from food allergies. The most common food allergies come from nine food items—milk, soy, eggs, wheat, peanuts, tree nuts, sesame, fish, and shellfish. Allergic reactions to these foods can range from hives and rash to closing of the air passages and anaphylactic shock. The scary thing is that you never know what a person's reaction will be from one exposure to the next.

Food allergies are serious. Foods that might make one person stronger might make another very sick, or worse. If you suffer from food allergies, carry an Epi Pen, an autoinjector of epinephrine that opens air passages to give you enough time to seek immediate medical help, and instruct everyone

around you on how to use the medication if you should have a reaction. If someone you love suffers from a food allergy, remind them to always carry an Epi Pen and be well-versed in how to use it. Epi Pens buy allergy sufferers precious minutes to seek more advanced medical care. They are also effective for allergic reactions to insect bites, medication, latex, and even exercise. Those minutes could be the difference between life and death.



Epi Pen users can download a savings card directly from the manufacturer's website which provides significant savings at the pharmacy. Visit www.epipen.com/hcp/about-epipen-and-generic/help-your-patients-save.

Visit Food Allergy Research and Education at www.foodallergy.org for more information on all types of allergies.

You, and Your Money, Have Options

Our Individual Account Plan is a great place to grow your money. Once you transition from an active member to a retiree, you have options when it comes to your IA account. Don't want to make investment decisions about the savings in your IA Plan and would rather just kick back and watch your money continue to grow? Without saying a word, you can do that by just leaving your money safely in the Plan invested in one of our Freedom Funds. This is a great option for a number of reasons—fees associated with your IA Plan are relatively low due to the size of the Plan versus the fees you would incur as an individual investor, and your money will continue to be monitored by professional fiduciaries who report to a team of trustees.

However, if you'd prefer to withdraw from your Individual Account Plan, you have new options—six to be exact—on how and when you can receive your money. (These options are only available to electricians who are no longer active members of Local 26.) You can opt for a:

SAVE SPEND



Partial Lump Sum Payment: Withdrawing a lump sum and leaving the remaining balance invested with the Plan

Fixed Periodic Amount Option: Choosing to receive a certain amount periodically (monthly, quarterly, semi-annually, annually) and leaving the remaining balance invested with the Plan

Partial Lump Sum with Fixed Periodic Amount: Withdrawing a lump sum and then choosing to receive the remaining balance of your account in fixed, periodic payments.

Fixed Time Frame Option: Selecting to divide your account over a specific time period for payments

Fixed Percent Option: Taking a certain percentage of your account to be paid periodically (monthly, quarterly, semi-annually, annually)

Life Expectancy Option: Electing to receive a payout based on life expectancy and frequency of payments



Learn more at <https://www.ewtf.org/online-individual-summary-account-plan-description-spd/table-of-contents>



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WE WANT YOUR FEEDBACK

What Do You Think?

What's the buzz on our new *Through the Wire*? Are you enjoying the quick reading and the opportunity to connect with our website and learn more? What do your kids think of our kids' corner?

This is your publication and we want you to love it! If there are any articles you would like to see here or topics discussed, let us know. Don't be shy! The more input we have from you the better we can make *Through the Wire*! So, go on ahead and speak up!

Please visit our survey at <https://www.surveymonkey.com/r/V2CPS9Z> and let us know your thoughts!



KIDS' CORNER

Allergies Are Nothing to Sneeze At

Unscramble these words commonly heard during allergy season.

- 1) SETUSI
- 2) SZEENE
- 3) PRGNSI
- 4) ROWLEFS
- 5) CTIYH
- 6) SSNHIUNE
- 7) AIPRL
- 8) HRETBEA

ANSWERS: (1) TISSUES; (2) SNEEZE; (3) SPRING; (4) FLOW-ERS; (5) ITCHY; (6) SUNSHINE; (7) APRIL; (8) BREATHE

ANSWERS TO MARCH 2024 PUZZLE

