

APRIL 2025

Through the WIRE

LOCAL 26 IBEW-NECA JOINT TRUST FUNDS

YOUR HEALTH CARE PLAN

protecting your family

Honor Workers' Memorial Day by Working Safely

April 28th is **Workers' Memorial Day**, a day to remember those who have been killed or fallen ill on the job. It's also a day to recommit to safe work practices.

In 2022, more than 5400 U.S. workers suffered a fatal injury on the job, an increase of 5.7% from 2021. Millions more workers in the U.S. are exposed to hazardous materials on the job, in construction and other industries.

The EWTF is here to provide you with the benefits—health and retirement—you deserve. Working safely so you may use those benefits to ensure a long and financially secure life is up to you. If you work in a hazardous industry always work with safety in mind but also be sure to get regular checkups and listen to what your

body may be telling you. Don't let a persistent cough linger, don't ignore back pain, don't assume mental health issues are just part of the job.

Never forget that you have rights on the job that protect your good health and safety—rights to a safe workplace, rights to proper personal protective equipment, rights to safety training. Use your rights and also encourage all those around you to work safely. It takes a group effort to create a safe job-site and a jobsite that promotes safety, first and foremost, helps you get home to your family safe and sound each day.

Be safe for those you love...for those around you...for yourself!



NEW BENEFIT ALERT:

Hinge Health Virtual Physical Therapy

Physical therapy is an important component of post-operative care, injury recovery and everyday care for joint and muscle pain. Our Health Plan recognizes this and physical therapy is indeed a covered benefit. Now the Health Plan is taking the physical therapy benefit one step further by partnering with Hinge Health, which offers virtual physical therapy at no cost to all EWTF members 18 years of age and over. Hinge Health's virtual physical therapy can be used anywhere, anytime, in as little as 15 minutes, and is designed and monitored by licensed physical therapists.

The program is accepting enrollment now, with the official launch date of May 1st. All EWTF participants will be receiving more information about Hinge Health via mail, email and this newsletter. **If you would like to learn more about Hinge Health now and enroll, visit hinge.health/electricalwelfaretrustfund.**



5,486

The number of fatal work-related injuries in 2022 according to the Centers for Disease Control.



5.7%

The increase in work-related injuries from 2021 to 2022.



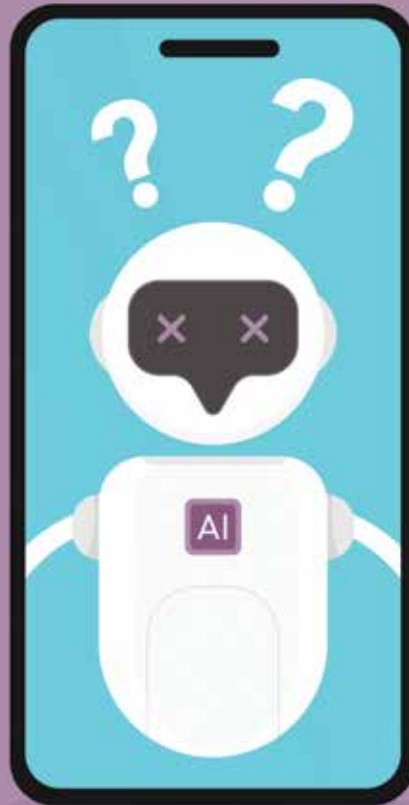
#1

Construction is the leading industry in preventable workplace injuries.



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

AI is Not A-OK for Every Question



Speak to a live Fidelity advisor
Monday through Friday 8 am-
midnight by calling 866-84-UNION or
stopping in to any brick-and-mortar

Fidelity
office.

Resources
are also
available at

www.fidelity.com.



It's ok to admit that artificial intelligence (AI) is intriguing. Maybe you've even tested it out by asking an AI assistant, like Chat GPT, to do a seemingly impossible task and within minutes, seconds even, you have a result or the answer to your question. AI may be gaining traction and can certainly be entertaining, but it's not a resource to be trusted with your good health or financial security. We have a health plan that affords you and your family access to a vast network of medical professionals and all of our EWTF members have access to the financial professionals of Fidelity for questions about investing and saving for retirement.

When AI first hit the scene, many students were turning to AI assistant programs to "help" complete their homework and these programs churned out essay after essay with the click of a button in a matter of minutes. High schools and colleges have caught on to the use of AI now and employ AI detectors to determine if the work is actually that of a "human" student or AI generated.

The use of AI is not merely limited to homework and final essays, though. People have been turning to AI assistants to answer medical questions or seek investment advice, bypassing medical professionals and investment

professionals altogether. This can be very risky. AI generates results by scouring the Internet and we humans know that you can't believe everything you read online. AI does not know this. Furthermore, AI results don't always note the resources used to generate results so users are taking AI results with no proof that what they are receiving is fact. Going on blind faith could put your health at risk or lead you into an ill-advised investment if you rely on AI.

What's more, AI can generate completely different responses based on how you phrase a question or task. Two people could be seeking the same answer but if they phrase their questions just slightly different, they could get wildly different answers. Again, getting different answers to an important medical question could be dangerous.

**Get your answers from a proven
"human" professional by finding
a medical provider in UMR's
network of professionals by
visiting www.umar.com.**

Looking for a Safer Investment?

Our EWTF members are fortunate to have sound retirement savings through our Pension Plan and Individual Account Plan, each of which is professionally managed by investment consultants, and constantly monitored and adjusted as needed. The combination of our two retirement plans offers diversity in how your retirement savings is invested. The Pension Plan offers a defined benefit upon retirement and the Individual Account Plan offers carefully curated target date funds that invest in funds of varying levels of risk based on the date in which you plan to retire, and adjust those investments as your retirement date draws near.

You might, however, have “extra” money you’d like to invest outside of our Pension Plan and Individual Account Plan but the rocky waters of the investment markets have you a little scared. Understandable if so! This doesn’t mean that under-the-mattress is the only conservative place to keep your extra money. When people think of investing, they typically think of stocks, which can be high risk investments, depending on the company. However, there are other lower-risk investment vehicles you might want to consider if you don’t have the stomach for risk or a longer timeframe to weather the stock market.

CDs, or certificates of deposit, are one type of lower-risk investment vehicle and they can be purchased at a bank or via an investment advisor, such as those at Fidelity, to be held in an investment account. In short, CDs offer fixed-rate returns on a lump sum of money over a fixed period of time,

A financial professional, such as those through Fidelity, can help you learn more about these and other lower-risk investments in which to invest your hard-earned money.

such as six months, one year, or five years. CDs do require a minimum deposit and you will incur a penalty if you pull your money out before the CD matures. CDs are insured by the Federal Deposit Insurance Corporation (FDIC). It’s important to remember that because CDs are lower-risk investments, their return is less than high-risk investments, but nevertheless they still yield a return and this type of lower stress investment is much more appealing to some investors.

Money market funds are another type of lower-risk investment, similar to a mutual fund but made up of short term, low-risk, typically high-quality investments. While traditional mutual funds are comprised of stocks, money market funds are comprised of other assets such as Treasury and government securities, and are usually held for shorter periods of time making

them more liquid, or readily available, than other types of investments. While money market funds are not 100% protected from any type of loss, it’s unlikely that a money market fund will lose money because of its low level of risk, short duration and investment in high quality securities. Money market funds can be purchased through a brokerage or fund company.

Treasury securities such as bills, notes and bonds are other types of low-risk investments. These investments are essentially a means to loan money to the U.S. government and in return receive back your initial investment plus interest. Bills mature in a year or less, notes can take up to 10 years to mature and bonds mature in 20 to 30 years. Bills, notes and bonds can be purchased at a bank, credit union, brokerage, or directly through the U.S. government at www.treasurydirect.gov.





10003 Derekwood Lane, Suite 130
Lanham, MD 20706

Presort Standard
US Postage
PAID
Southern MD
Permit #139



**YOUR
HEALTH CARE PLAN**

protecting your family



Time to Visit UMR Online

UMR is more than just our network of healthcare providers; it's a healthcare resource! Have you explored the UMR website? There are a number of health care assessments and calculators to help you keep your good health in line.

Check out the:

- Smoking cessation plan
- BMI calculator
- Calorie burner counter
- Target heart rate calculator
- Nutritional needs calculator
- Waist to hip calculator
- Risky drinking assessment
- Desirable weight calculator

All of these and more can be found at
www.umar.com/member/health-education-library.



KIDS' CORNER

BRAIN TEASER FUN

What gets wetter the more it dries?
A towel

What has a head and tail, but no body?
A coin

What lives in winter but dies in summer?
A snowman

What's full of holes but still holds water?
A sponge

What can you break without ever touching it?
A promise

What goes up but never comes down?
Your age

What kind of room has no doors or windows?
A mushroom