

Through the WIRE

MAY 2025

LOCAL 26 IBEW-NECA JOINT TRUST FUNDS

YOUR HEALTH CARE PLAN

HAPPY
MOTHER'S DAY



The EWTF hopes all of the moms among our membership enjoyed a nice Mother's Day. And, while the holiday is but one day, a deep appreciation for the moms, mother-figures and female role models in our lives should last the whole year through. The gift of good health is the best gift of all (although flowers are nice too!) so look out for the women in your life and remind them and help them to take care of their health.



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

protecting your family

Pregnant? Don't forget to Enroll in UHC's Maternity Management Program

UHC, our medical network provider, offers a comprehensive benefit for pregnant women called the **Maternity Management Program**, which provides prenatal education to women and their spouses/partners. The program promotes good health for mother and child, and seeks to reduce the chances of a high-risk labor and delivery. High-risk pregnancies that are identified are recommended for the obstetrical case management program. In addition to receiving valuable information and even monitoring to see pregnant women and their babies onto a healthy pregnancy, labor and delivery, enrolling in the Maternity Management



Program grants participants a higher coverage rate on allowable obstetrical charges, up to as much as 85%.

Contact UHC at 800-850-1418 as soon as you or your spouse's pregnancy is confirmed to receive free pre-natal care information through the "Maternity Management Program."

Your Maternity Benefits at a Quick Glance

Having a baby isn't easy but your EWTF benefits can make it easier for you to have a healthy pregnancy.

The Health Plan covers everything from typical doctors' and hospital charges to coverage for the services of a midwife and even a pregnancy leave benefit.

FOR QUICK REFERENCE:



HOSPITAL CHARGES

The first \$7,000 of eligible expenses for room and board and other hospital services are paid in full for both the covered mother and newborn child (100% of the allowance, no deductible applies). For expenses in excess of \$7,000, the plan will pay 80% of the allowance.



OBSTETRICIAN CHARGES

The physician's charges are paid at 80% of the allowance after you've satisfied your annual deductible. If you participated in the "Maternity Management Program," the benefits are paid at 85% once the annual deductible is met.



MIDWIFE CHARGES

The Plan pays 80% of the allowance for obstetrical services for delivery at home by a midwife.



PREGNANCY LEAVE BENEFIT

Pregnant participants who are not able to work as a direct result of their pregnancy during any part of the last 13 weeks of their pregnancy will be eligible to receive a weekly benefit equal to the lesser of: (i) 50% of their gross weekly wages based on a 40-hour work week; or (ii) \$1,000, for up to 13 weeks.

Learn more at <https://www.ewtf.org/health-benefits-spd/your-medical-benefits/#-gynecological-care-and-maternity>.



Depression Can Cast a Shadow on the Joys of Motherhood

Having a baby is a joyous and exciting time, but for some women, it can seem simply joy-less and overwhelming. After nine months of carrying new life into the world, meeting your new little one should be one of the greatest moments of your life. But what if it isn't? What if it's nothing like you see in the movies, nothing like your friends have experienced, nothing like you imagined it would be?

Postpartum depression is real and affects 1 in 8 women after having a baby. And, the baby blues, a milder form of postpartum depression, is real too. Postpartum depression and the baby blues—which are not one in the same—are often spoken of casually, but both are a form of

mental illness. Making it even worse, these mental illnesses target women whose bodies and minds have been put through ups and downs, stress and physical strain over the course of many months.



Postpartum depression can set in 1 to 3 weeks after giving birth and requires treatment from a health care provider to get better. It's marked by sadness, anxiety and exhaustion that impede a mother's ability to care for herself or her baby. Postpartum depression is diagnosed by having five or more of the following symptoms that last for two weeks or more:



Changes in your feelings:

- Feeling depressed most of the day every day
- Feeling shame, guilt or like a failure
- Feeling panicked or scared a lot of the time
- Having severe mood swings

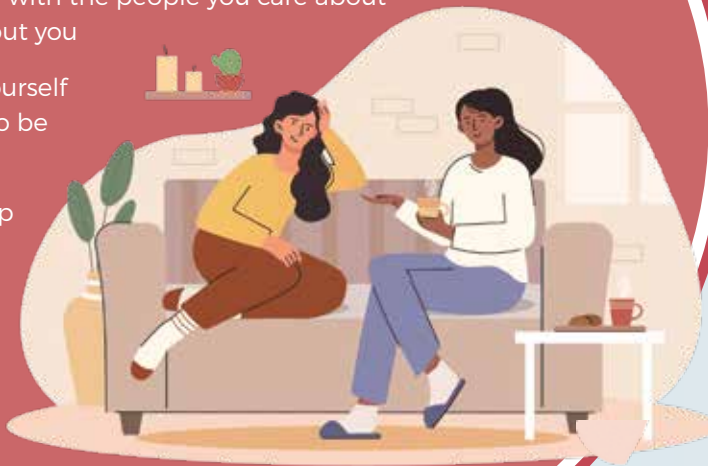


Changes in your everyday life:

- Having little interest in things you normally like to do
- Feeling tired all the time

Hey moms, want to make sure your family is happy and healthy? Start by making sure **YOU** are happy and healthy. A healthy—mentally and physically—mom can give her best to those she loves. In addition to eating healthy and staying active, don't underestimate the importance of:

- Keeping in touch with the people you care about and who care about you
- Taking time for yourself and taking time to be with your partner
- Letting others help and not being afraid to ask
- Doing the things you liked to do before you had kids



- Eating a lot more or a lot less than is normal for you
- Gaining or losing weight
- Having trouble sleeping or sleeping too much
- Having trouble concentrating or making decisions



Changes in how you think about yourself or your baby:

- Having trouble bonding with your baby
- Thinking about hurting yourself or your baby
- Thinking about suicide (killing yourself)

The baby blues can also trigger feelings of sadness after giving birth but usually last two weeks or less. The baby blues typically presents 2 to 35 days after giving birth and is accompanied with sleeplessness, moodiness, and frequent crying but its shorter duration and milder symptoms set it apart from postpartum depression. Nonetheless, moms experiencing the baby blues are indeed struggling with feelings out of their control and should let

their health care provider know what they are experiencing.

While there is no definitive cause, it's believed that postpartum depression could be triggered by changing hormone levels postpartum; your genetic composition passed on to you by your parents, such as a family history of depression; or even low levels of thyroid hormones. Other risk factors include:

- Depression during pregnancy
- Physical or sexual abuse
- Significant life stress
- Diabetes
- Complications during pregnancy
- Smoking, drinking or drug use
- Trouble breastfeeding or caring for your baby

Postpartum depression should be treated like other health challenges, with the support of health care providers that should include your prenatal care provider, your primary care provider, a mental health provider and your baby's health care provider.

BHS, our EWTF mental health services provider,



can also be an important partner in diagnosing and treating postpartum depression and the baby blues. BHS is a covered benefit for all EWTF members and their family members. And, don't forget that the challenges posed by postpartum depression and the baby blues don't just affect moms; dads, partners and other family members can feel stress as well, especially when someone they love is struggling.

Go to <https://portal.bhsonline.com/>.

Professional help is just a call or a click away.

BHS—800-765-3277, 24 hours a day, seven days a week

**National Suicide Prevention Lifeline—988, 800-273-TALK (8255),
988lifeline.org**

**National Alliance on Mental Illness—800-950-NAMI (6264),
www.nami.org**





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YOUR INDIVIDUAL ACCOUNT PLAN

growing your assets

Set Your Kids Up for a Healthy Financial Future



Having a child can be expensive. (According to CNBC, it costs about \$300,000 to raise a child to age 18!) If you are looking for ways to save for things such as college, trade school or other costs of raising kids or even boost your child's financial future, the financial experts at Fidelity may be a great resource. There are a number of different types of investment accounts parents can open to save for the cost of raising a child.

SAVINGS ACCOUNT: Can be opened for a child of any age as long as an adult is the primary or joint account holder.

CD: Ideal if you can leave the money in this investment for a longer period of time.

CUSTODIAL ACCOUNT: A brokerage account that allows an adult to invest on a child's behalf. The money in a custodial account belongs to the child even if it is managed by an adult. When the child reaches 18 to 25, depending on the state, control of the account must be turned over the child, and they can withdraw money and use it for any purpose.

TRADITIONAL BROKERAGE ACCOUNT: Like a custodial account but the account is opened in the adult's name and the adult can access the money when the child is a minor and retain control of it even when the child becomes a legal adult. This allows the adult to decide when the child might be ready to receive the investment.

529 PLAN: A tax-deferred educational savings plan.

ROTH IRA FOR KIDS: Retirement accounts that may be opened in a child's name if a child has earned

an income in the year in which they want to make a contribution.

TRUSTS: Legal agreements that allow a third party to hold assets on behalf of a beneficiary or beneficiaries.

For more information on savings plans visit a brick-and-mortar Fidelity location, contact Fidelity at 800-86-UNION or go online to www.fidelity.com.

KIDS' CORNER



WORD GAME

Find a word that associates with the following sets of words.

1. Cake, Swiss, Cottage
2. Glasses, Screen, Day
3. Cream, Cube, Cap
4. Knife, Fly, Cup

1. Cheese
2. Sun
3. Ice
4. Butter

Answers: