

JUNE 2025

Through the WIRE

LOCAL 26 IBEW-NECA JOINT TRUST FUNDS

YOUR
HEALTH CARE PLAN

protecting your family



June gives us the opportunity to honor all of the fathers and father-figures in our lives and we want to celebrate these fine men in the best of health. Men have historically been known for putting off doctor's visits and paying little attention to their health and well being. It's time to change that and with the excellent coverage afforded to all of the participants in our health plan, there is no reason to make your health a low priority!

FYI, a PSA is Easy and Fully Covered

With President Biden's recent diagnosis of prostate cancer, now is a great time to remind all of our male dependents about the importance of participating in regular prostate screenings. The PSA or prostate specific antigen test, is a simple blood test recommended for men age 55 to 69. Men over age 70 are not recommended for routine prostate screening. The PSA test is recommended for men at average to increased risk of prostate cancer, who do not have symptoms of prostate cancer, and who have never been diagnosed with prostate cancer. The benefit of screening for prostate cancer is finding the cancer early before it spreads and becomes untreatable while the only harm in screening is the possibility of a false positive test result.

When deciding to be screened, consider the following risk factors for prostate cancer:

- **Age**—the older the man is, the greater likelihood of getting prostate cancer
- **Race**—African American men are more likely than other men to get prostate cancer and twice as likely to die from prostate cancer



➤ **Family history**—a first-degree relative such as father, son or brother, including relatives in three generations on your mother's or father's side of the family, increase your chance of prostate cancer. If you were diagnosed with prostate cancer before age 55 or if you have been diagnosed with prostate cancer or members of your family have been diagnosed with breast, ovarian or pancreatic cancer, you are at a greater chance of prostate cancer.

Speak with your doctor about being proactive with a PSA screening. Prostate cancer is detectable and

treatable but you have to do your part by participating in a screening!



The EWTF fully covers regular prostate screening for our male participants. To learn

more, go to: <https://www.ewtf.org/health-benefits-spd/your-medical-benefits/>.



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

Measles Should Not Be Making a Comeback

The measles virus was considered eliminated from the U.S. for over 20 years, that is until this past spring when more than 1,000 cases of the virus presented across the U.S. As of May 23rd, outbreaks have been found in 30 states and New York City. About 67 percent of U.S. measles cases have affected children ages 19 and younger and 96 percent of those who have had the virus are unvaccinated. The Centers for Disease Control reports that there have been three deaths from this recent outbreak.

The return of measles can be attributed to two things: declining vaccination rates here in the U.S. and an increase in global measles activity (unvaccinated people infected with measles returning to the U.S.). Everyone can do their part to protect their family and their community from measles by getting vaccinated.

Measles is a highly contagious, airborne, rash illness and before the vaccine was made available in 1968, 48,000 people would be hospitalized annually from the virus and about 500 would die from it. It is not a seasonal virus and it can live in the air for two hours after an infected person leaves the space making places like airplanes breeding grounds for the virus. Measles symptoms usually present 7-14 days after infection and include:

- High fever
- Cough
- Runny nose
- Watery eyes
- Tiny white spots inside the mouth after symptoms begin
- Flat red spots that appear on the face at the hairline then spread downward to the neck, trunk, arms, legs, and feet
- Small raised bumps on top of the flat red spots



Standard protocol for childhood vaccinations in the U.S. currently includes vaccinating against the measles with either the MMR (measles, mumps, rubella) vaccine or the MMRV (measles, mumps, rubella, varicella) vaccine. Children receive two doses of the MMR or MMRV vaccine between 12 months and 6 years of age and they are protected for life. Side effects of the vaccine are typically very mild and may include soreness at the injection site or a low-grade fever.

There is no reason measles should be making a comeback here in the U.S. or anywhere in the world for that matter and there is every reason we should be using the vaccination resources we have available to keep the disease eradicated.

Speak with your child's pediatrician about the MMR/MMRV vaccine and let's eradicate measles once again. It takes everyone doing their part!



All standard vaccinations are covered by your health plan at 100% of the allowable covered cost. Learn more at <https://www.ewtf.org/health-benefits-spd/schedule-of-benefits/#medical-benefits-chart>.

7 Things to Plan for in Retirement

Alcohol Is Flying Under the Radar as a Carcinogen



Enjoying a cocktail, in moderation, is often viewed as a way to relax and be social. However, a study recently presented at the American Society of Clinical Oncology's annual meeting found that alcohol-related deaths, particularly those linked to cancers of the head and neck (mouth, throat, voice box, esophagus), liver, colon and breast, nearly doubled over the past 30 years. Men ages 55 and older are most at risk for these alcohol-related cancers and subsequent deaths. The study also revealed that the Washington, D.C. area reported the highest occurrence of alcohol-associated cancers while Utah reported the lowest.

In 1987, the International Agency on Cancer Research, a branch of the World Health Organization, classified alcohol as a carcinogen and today it is considered the third-leading preventable cause of cancer, according to a report from the U.S. surgeon general. Alcohol is responsible for 100,000 cases of cancer and 20,000 cancer deaths annually and yet people are more likely to connect tobacco use with cancer than alcohol use with cancer.

Like tobacco, alcohol breaks down into a carcinogen in the body. Alcohol's carcinogenic effect is cumulative, building up over time. In men, alcohol use has been found to be most commonly linked to liver cancer. In women, it's breast cancer.

Warning labels about consuming alcohol while driving or operating heavy machinery or while pregnant already exist but the surgeon general is pushing for labels to warn of alcohol's link to cancer.



FINANCIAL STABILITY

If your finances aren't stable, it's difficult to have a smooth retirement. Calculate how much income you'll need in retirement.



HEALTHCARE

Healthcare is a major expense which directly affects how enjoyable your retirement is. Having affordable access to healthcare is essential.



LIFESTYLE DESIGN

Consider what your ideal retirement looks like - whether it's traveling, pursuing hobbies, or spending time with family.



LEGACY/ESTATE PLANNING

Establish or update your wills and necessary trusts. Start by selecting Transfer-on-Death (TOD) or Payable-on-Death (POD) designations.



SOCIAL SECURITY & PENSION

Your Social Security and pension play a significant role in your financial future.



DEBT MANAGEMENT

Aim to minimize high-interest debt which allows you to stretch your retirement income further.



MENTAL WELL-BEING

The importance of mental and emotional well-being can't be overstated. Stay engaged with family and community.



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YOUR HEALTH CARE PLAN

protecting your family

Sun's Out; Sun Protection On?

The social media app TikTok may be a good source of entertainment but it's definitely not a good source for medical advice. Last summer, TikTok influencers attempted to start a trend urging people NOT to use sunscreen. Claims of "The more time you spend outside, the less likely you are to get sunburned," actually gained 11 million likes and "The sun does not cause skin cancer" was bookmarked 4,000 times!

Armchair doctors with a degree in social media are NOT medical professionals and TikTok trends are typically anything but healthy. With summer finally here, the best way

to enjoy the season is to enjoy it safely protected from the sun. In addition to seeking shade and wearing wide-brimmed hats and lightweight

long-sleeved shirts and pants when possible, wearing sunscreen is a must. There are parts of your body that can't be covered at all times (you're not going to the beach in gloves and socks!)

However, choosing the right sunscreen is important. Don't get burned by shoddy sunscreen because not all sunscreens are equal or even effective. The Environmental Working Group (EWG) is an environmental health advocacy group that focuses on such areas as household and consumer products, personal care products, farming and agriculture, food and water and energy to name a few to empower consumers with unbiased research and information to help them make the right product choices for their families. EWG notes that only about a quarter of the sunscreens currently on the shelf today are actually safe and effective against the harmful rays of the sun.

There are two types of sunscreens—chemical and mineral. Chemical sunscreens which come in the form

of such familiar names as avobenzone, oxybenzone, octocrylene, ecamsule, homosalate, octisalate, and octinoxate, are designed to absorb into the skin and provide protection through a chemical reaction while mineral sunscreens such as zinc oxide and titanium dioxide work by deflecting the sun's rays.

To learn more about which sunscreens are most effective and which are right for your family, visit the EWG's 2025 Top Sunscreen list at www.ewg.org/sunscreen/.

KIDS' CORNER



WORD GAME

Unscramble these summer-themed words:

- | | |
|---------------|--------------|
| 1. ensrenucus | |
| 2. rhtaef | 6. sunshine |
| 3. aetyhlh | 5. summer |
| 4. phayp | 4. happy |
| 5. eursmm | 3. healthy |
| 6. hnniseus | 2. father |
| | 1. sunscreen |

Answers: