

NOVEMBER 2025

Through the WIRE

LOCAL 26 IBEW-NECA JOINT TRUST FUNDS

YOUR HEALTH CARE PLAN

protecting your family

You Can Take Control of Diabetes

More than 37 million American adults are living with diabetes. That's over 11% of the U.S. population! But just like diabetes, that number can be reversed with diet and lifestyle changes. You can take control of diabetes so it doesn't control you.

November is Diabetes Awareness Month and Virta Health, a proven diabetes reversal and weight loss program and one of our EWTF partners, can help you start the holiday season on a healthy note. No need to wait until the new year to commit to controlling your diabetes and losing weight—start now and start feeling good!

There are a few main types of diabetes—Type 1 diabetes, typically diagnosed in childhood; Type 2 diabetes, known

While Type 1 diabetes is a condition you are born with, Type 2 diabetes is an acquired health condition. The risk factors for acquiring Type 2 diabetes are:

- Being overweight
- Age, being over 35
- Having a family history of diabetes
- Being of African American, American Indian, Asian American, Hispanic/Latino or Pacific Islander descent
- Having prediabetes
- Having a history of gestational diabetes

as adult-onset diabetes; gestational diabetes, which develops in the mother during pregnancy but typically goes away after the baby is born; and prediabetes, when blood glucose sugars are higher than normal but not quite high enough to be diabetes. Diabetes is a leading health condition among our EWTF participants and dependents and a top

priority for the EWTF to improve and, ultimately, reverse. This is why the EWTF is thankful to have Virta Health as a partner program available to all of our participants and dependents at no additional cost.

Simply put, diabetes occurs when your blood glucose (blood sugar) is too high. This happens when your body doesn't produce the insulin needed to get the glucose

into your cells for energy, leaving the glucose lingering in your blood. This is why diabetics rely on insulin injections to help the glucose reach cells and be used for energy. The insulin keeps diabetics alive. While diabetes is not new and treatment through insulin injections has long been commonplace, diabetes is a serious health condition that carries with it significant health risks, including cardiovascular disease, eye complications, kidney disease, nerve damage, foot problems including the risk for amputation, and an increased risk for some types of cancer, for example.

Type 2 diabetes can be controlled, even reversed, through diet and lifestyle choices which is where Virta comes in. Virta is an EWTF benefit available to all participants and covered dependents. It is a non-invasive, lifestyle program overseen by medical professionals. The program does not rely on medications or medical procedures to control diabetes. Quite the opposite, in fact. **Virta's goal is to help participants achieve a healthy lifestyle that eliminates the need for diabetes medications.** While reversing diabetes is the program's goal, weight loss has proven to be another side benefit for most participants and living life at a healthy weight has countless benefits of its own.

Getting healthy and getting rid of diabetes is the perfect gift to give yourself this holiday season! Thankfully, the EWTF and Virta Health can help you do it!

To learn more about Virta and enroll, visit www.virtahealth.com/join?employer_id=ewtf.



Holiday Traditions, Virta Style

Love mac and cheese on your Thanksgiving table but trying to follow the Virta plan? Try swapping the “mac” for cauliflower for the same flavor in a low-carb version. Your taste buds will be fooled and you’ll be proud of yourself for choosing a healthier option!



ingredients

2 heads cauliflower
2 cups heavy (or whipping) cream
4 ounces cream cheese
12 ounces shredded cheddar cheese
½ cup onion, chopped
¼ teaspoons garlic powder

preparation

Preheat the oven to 375 degrees.

Coat a large baking dish with cooking spray, butter, or oil.

Wash and remove the florets from the stem of the cauliflower.

If using fresh cauliflower: boil the cauliflower florets until they soften, but are still somewhat crisp. Remove from water, drain well, and then chop into smaller pieces.

If using frozen cauliflower: follow package instructions for microwave cooking.

Place cooked cauliflower into a large baking dish.

Pour the cream into a large saucepan, and bring to a simmer.

Add the cream cheese to the saucepan, and then whisk to combine the contents to a smooth consistency.

Add 6 oz. of the shredded cheese to the saucepan, continuing to stir until the cheese melts completely.

Slowly add in the remaining 6 oz of cheese, along with the onions, garlic powder, salt, and pepper. Stir until all contents are well-mixed.

Remove the cheesy mixture from heat and pour over the cauliflower.

Stir to combine, and then bake for 15-20 minutes or until golden brown.



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

Are Your Teeth Picture Ready?

The holiday season is the season for making memories and making memories comes with lots of photos. You are going to want your pearly whites picture ready for all of the family photos this season. Don't forget that your EWTF includes comprehensive dental care coverage through United Concordia Dental. Your benefits are there for the taking.

Did you know that good dental care doesn't just make your smile whiter and brighter? Dental care is an important part of taking care of your overall good health. You see, your mouth can be a window into the state of your overall health as periodontal disease, also known as gum disease, can be linked to heart disease, stroke and diabetes as well as HIV/AIDS, cancer and Alzheimer's Disease. It's also important to

monitor how medications you may be taking could be affecting your saliva flow, which helps flush germs that could cause disease, and food from the mouth. A dentist can also screen you for oral cancers.

The EWTF pays 100% of eligible preventive care when you visit a PPO dental provider and pays 80% of the allowance with a PPO provider for other services, so there's nothing stopping you from taking care of your one and only set of teeth. If, however, going to the dentist has you on edge, you're not alone. The Journal of the American Dental Association recently reported that 3 out of 4 Americans are afraid of going to the dentist! If this is you, talk to your dentist and get your questions answered and your fears allayed. Just don't ignore that beautiful smile of yours!



To learn more about the EWTF dental benefit, visit www.ewtf.org/health-benefits-spd/dental-benefits/.

If you've recently been to the dentist, give yourself a high-five and if you haven't been in a while, put it on your holiday to-do list and make those teeth merry and bright.

KIDS' CORNER



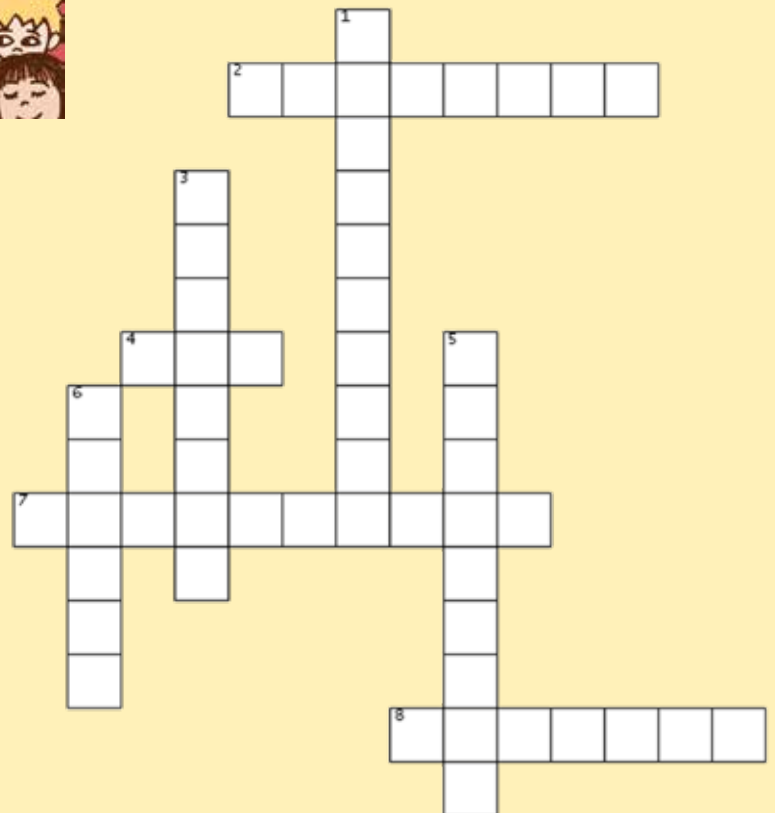
A THANKSGIVING FEAST

ACROSS

2. Side dish, not just the inside of a plush toy
4. Honey baked or smoked
7. Veggie often served in a casserole
8. Wax that sheds light on the table

DOWN

1. Sweet dessert made from a Halloween gourd
3. Mashed or baked
5. Baked good made from the ear of a veggie
6. Bird on the Thanksgiving table



ANSWERS:

Across: 2. stuffing; 4. ham; 7. green beans; 8. candles
Down: 1. pumpkin pie; 3. potatoes; 5. corn bread; 6. turkey



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YOUR INDIVIDUAL
ACCOUNT PLAN

growing your assets

Be Real About What You Can Really Afford this Holiday Season

This time of year, it can be easy to get carried away with spending, and not just spending on holiday gifts. Holiday happy hours and dinners out, vacation travel, special holiday outfits, and, of course, gift giving can all be very expensive. While no one wants to be a Scrooge, it's important to really understand how much you can afford to spend or you will be paying for your budget-less, mindless spending, for the next year (or more!) in the form of credit card interest or budget shortfalls in other areas of your finances. Hint: If holiday spending means skipping your car payment, you really can't afford it!

The first step in avoiding overspending is to know how much you have after paying the non-negotiables such as living expenses, retirement savings, and an emergency fund. Fortunately, EWTF members have well-funded,

secure retirement savings through our Pension Plan and Individual Account Plan but putting money away in your own private retirement plan is never a bad idea so consider this when you are taking a close look at your financial health.

Fidelity, our Individual Account Plan manager, has countless resources and information available to all of our EWTF participants, to help our members feel educated on and in control of their hard-earned money. **Visit <https://site-8450165.bcvp0rtal.com> to see a few short videos produced by Fidelity that can help you better understand your finances and, importantly, understand what you can afford. Before you shop 'til you drop this coming holiday season, make sure your bills won't still be giving into the new year!**

