

JANUARY 2026

Through the WIRE

LOCAL 26 IBEW-NECA JOINT TRUST FUNDS

YOUR HEALTH CARE PLAN

protecting your family

Let the Benefits Office Help With Your Resolutions

The holiday decorations have come down, visiting family members have gone back home and we're looking ahead at a brand-new year. After taking a few minutes to catch your breath following the fast pace of the holiday season, it's time to think about what you want to achieve in the coming year. Having a plan gives structure to the wide-open possibilities that lie ahead in 2026. However, making your resolutions or goals attainable is the key to making them successful.

Do you want to focus on financial goals? Weight loss goals? Maybe you want to focus on improving your mental health or just continuing to stay on a good health journey in general. All of these things take work but fortunately for Local 26 members and dependents, the Benefits Office can help with all of these things.

The Benefits Office and our portal can help you get started, stay on track, or regroup, as the case may be, with your personal plans for the new year. Use your hard-earned benefits, all of your benefits, this year and check out the *EWTF member portal* to learn how you can stay engaged and educated on how our plans can serve you and your family.



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

Why Can't We Make Resolutions Stick?

Year after year we make resolutions, fully knowing that most resolutions don't last more than a few weeks. About 40% of Americans make resolutions and about 90% of resolutions fail. Why can't most people make a resolution stick? It actually has more to do with how we approach these goals than the goals themselves. Getting healthier, getting more organized, being better connected with long lost family and friends, gaining financial stability, and other common resolutions are great goals to set but they require the right approach.

Resolutions often fail for a number of reasons, among them: we give up too easily, we think too big, we're too vague, we preannounce our plans, and we expect to fail. Fighting these pitfalls takes just a little adjustment in your planning and your mindset.

We give up too easily: Avoid an all-or-nothing mindset and accept that there will be slip ups and set-backs along your journey.

We think too big: Aim for smaller incremental changes and feel proud of small successes. Don't expect to lose 50 pounds in one month!

We're too vague: Make your resolution a specific way of achieving a larger goal. Instead of saying that you want to exercise more, try setting a specific goal of walking for 30 minutes a day.



We preannounce our plans:

Informing everyone you know about your New Year's resolutions puts a tremendous amount of pressure on you and if you can't follow through on your resolution, your setback will be very public. Writing down your goals and just announcing your plans to yourself, will be a more private way to hold yourself accountable.

We expect to fail: Resolutions can be more of a gesture than a well thought-out plan and with so many resolutions failing, it's easy to call it quits without anyone taking notice.

If you are serious about making changes in your life in the year ahead, recognize that setbacks do not mean you have to abort your goals. Resolutions can be made any day of the year not solely on January 1st. And, if you should need some help, BHS, our employee assistance program, might be able to offer you the encouragement and resources you need.

BHS can be reached 24 hours a day, seven days a week, at no additional cost at 888-784-5665.

It's Time to Change How We View Diet-Based Resolutions



Ahh food. Most of us have a love/hate relationship with food. We love the taste and the social environment that comes together around food but we hate what many foods can do to our good health. When it comes to making changes in a new year, it's easy to target food. What's not easy is winning the battle between food and willpower and making your resolution stick.

Breaking down a resolution into bite-sized steps (yes, pun intended!) can make your diet goal more palatable (yes, pun intended again!).

- First and foremost, be realistic and set sustainable targets,** such as adding in more vegetables to your diet.
- Look at your diet-based resolutions as a focus on good nutrition rather than a focus on weight loss.** Good nutrition is important for good health and that's what's most important, not just fitting into your favorite bathing suit.
- Be patient with the journey.** This is a lifestyle change, one you intend to cement for a lifetime. If losing weight is your goal, losing it in a slow deliberate manner typically yields longer lasting results.
- Seek out activities you actually enjoy.** If exercise is fun, you'll stick with it. And if you incorporate activities in your day, you'll reap the benefits of a boost in metabolism, mood and energy levels.
- Make your health goals bite-sized by setting monthly targets rather than yearly targets.** Setting a goal of losing four pounds a month is easier than saying you are going to lose 48 pounds this year.
- Celebrate the little successes.** Curbing your sugar cravings is not easy; recognize the work you put in to swapping out the candy bowl for the fruit bowl.

Remember, all EWTF participants have access, at no additional cost, to *Virta Health*, our diet and lifestyle partner program. If you are serious about making diet and lifestyle changes this year, the professionals at Virta Health can help you. To learn more about Virta's program and help make 2026 your healthiest year yet, visit www.virtahealth.com/join?employer_id=ewtf.



KIDS' CORNER

NEW YEAR'S LAUGHS

- Knock knock. Who's there?
Radio. Radio who?
Radio not, it's a new year.
- Why should you put your new calendar in the freezer?
To start off the new year in a cool way.
- What does every New Year have in store for us?
Another 365 days!
- Why did the employee lose his job at the calendar factory?
He took a day off.

How Will You Get Financially Healthy in 2026?

While the saying, “Money can’t buy you happiness” may be true, financial security can set you up for peace of mind in the new year and peace of mind is invaluable. According to Fidelity, most Americans certainly feel this way as 64% are working toward making financial resolutions in 2026. Thankfully, our Local 26 members have a solid retirement plan in place through our *Local 26 Pension Plan* and *Local 26 Individual Account Plan* but what about creating a plan for general expenses you may incur in life, such as managing credit card debt, saving for college, weathering unplanned car or home repairs, or creating a vacation fund?

Of course, you can take stock of your finances, and change course if need be, at any time of year, but why wait? You can always adjust how you are allocating your money as the months go on but starting right away can not only help your money grow if you put it in the right investment vehicles; it could actually save you money right away if you start paying down debt sooner than later.

Once you’ve set your sights on strengthening your financial well-being, set aside some time to thoroughly inventory your finances. Take note of your salary, your expenses, your debt, and the interest rates you may be paying on carried debt. Get organized and get a clear picture of your finances and your financial obligations. Understand what your take-home pay is; know what your essential expenses are, such as housing, food, car payments, etc.; and really dig into how much you spend on non-essential things like entertainment and



shopping. Here’s a critical expense to look into: interest rates on carried debt such as credit cards. Don’t forget that every month in which you carry debt on a credit card, you are throwing money out the window due to the interest you are paying. At 15%, 20% or more, that’s a lot of money that could be allocated elsewhere. Make paying down your debt a priority on your way to financial peace of mind.

There are some things that are simply inevitable, that you just can’t predict, but yet you know will happen at some point, like a car or home repair. You should expect the unexpected and have an emergency fund set aside for such costs. Start small and set a target, perhaps \$1000. A money market fund or high-interest savings account would be great places to save this money.

Finally, take note of what you may be paying in interest on such things as credit cards, car loans, or home equity loans, for example, and focus

on paying down any debt that has an interest rate higher than 6% first. Paying off more than the minimum payment each month will not only help reduce the amount you owe; it will reduce the amount you are paying in interest as the principal will be lower. If you have multiple areas of debt with high interest payments, be sure to pay at least the minimum balance on each account but try to pay more than the minimum on the debt with the highest interest rate. The sooner you can wipe out your high-interest debt, the sooner you can put that money into productive savings accounts.

For more information about our Pension Plan and Individual Account Plan, visit the EWTF website at ewtf.org to view the Plans’ Summary Plan Descriptions. Also, Fidelity advisors are available at 866-84-UNION Monday through Friday 8 a.m. to midnight or at any brick-and-mortar location all around the country, many right here in Local 26’s jurisdiction.



10003 Derekwood Lane, Suite 130
Lanham, MD 20706

Presort Standard
US Postage
PAID
Southern MD
Permit #139



Did you know...

The top ten most common New Year's resolutions include:



Want a resolution that you can do from the comfort of your home, even right from your couch? Resolve to learn more about your Local 26 IBEW-NECA Joint Trust Funds benefits plans this year! From a smartphone, tablet, or computer you can learn about our *health*, *pension* and *individual account plans* as well as all of the partner providers we have under our umbrella to help you and your family live a healthy life. While you're at it, take a look at our member portal called *My Benefits Center* and learn all that the member portal can do for you, from offering important forms to providing access to your benefits hours, and more. Visit <https://www.ewtf.org>.