NOVEMBER 2026
Through the WIRE
LOCAL 26 IBEW-NECA JOINT TRUST FUNDS

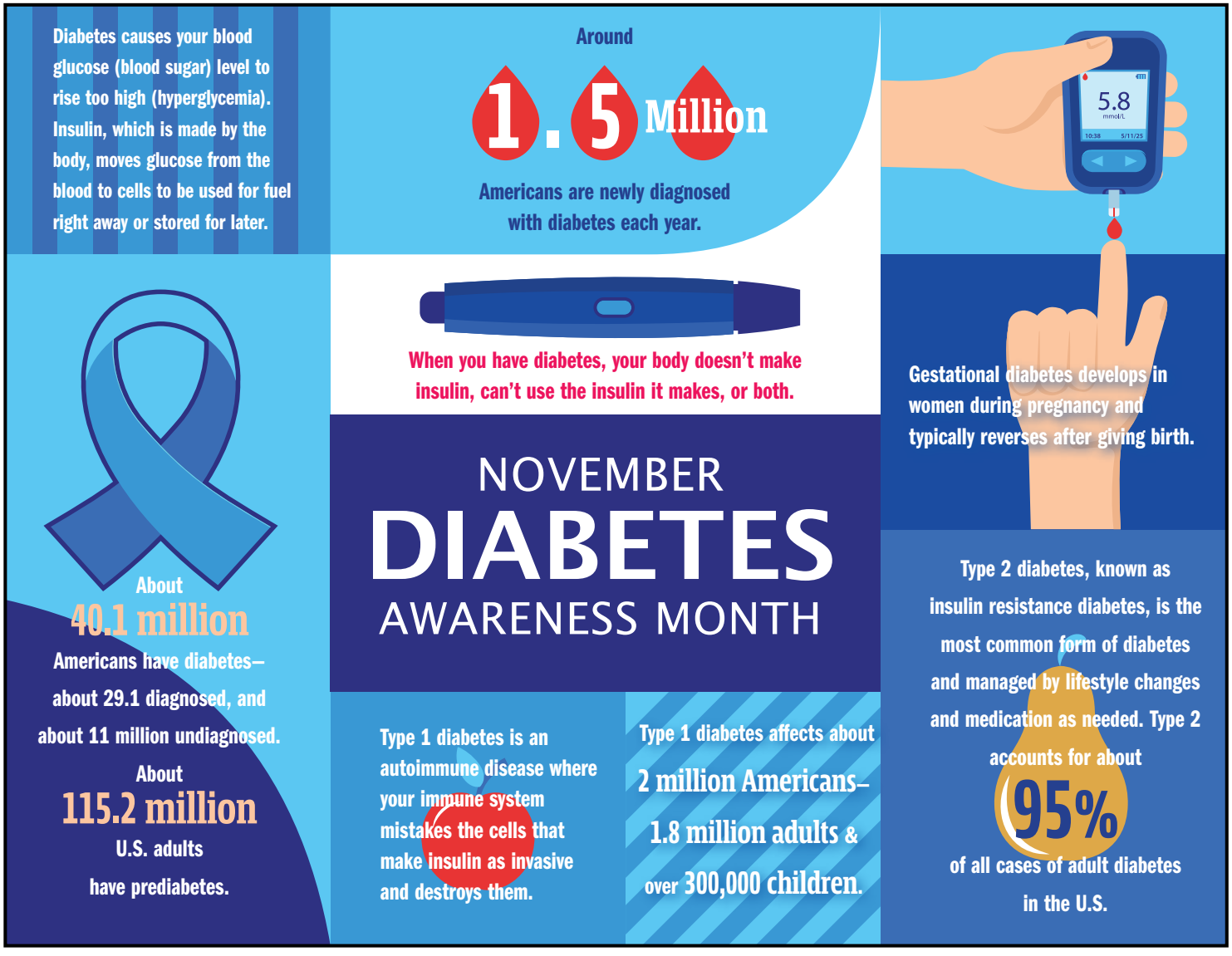
YOUR HEALTH CARE PLAN

protecting your family

Diabetes 101

For 86 years, the American Diabetes Association has advocated for the advancement of knowledge, treatment, care, prevention and, ultimately, a cure for diabetes. Diabetes is the number-one health issue facing the participant members of the EWTF, and for many of our members, the diabetes they struggle with is preventable and possibly reversible with diet, exercise, and the guidance of expert health care providers, such as those in our United Healthcare network.

November is American Diabetes Month and there is no better time than now to wipe out diabetes.



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Diabetes? How Do You Know?

Type 1 diabetes is typically diagnosed in young people, but it can develop at any age. Type 2 diabetes is often diagnosed in middle age or older adults, but it is increasing in young people.

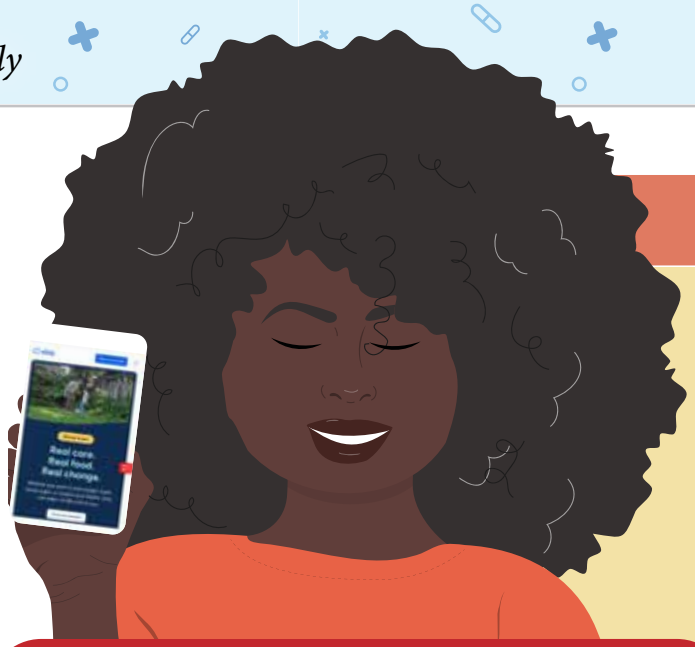
- Frequent urination
- Feeling very thirsty
- Feeling very hungry, even though you are eating
- Extreme fatigue
- Blurry vision
- Cuts and bruises that are slow to heal
- Weight loss even though you are eating more (Type 1)
- Tingling, pain, or numbness in the hands/feet (Type 2)

Women with gestational diabetes (GDM) typically have no symptoms; it is detected through prenatal testing, but GDM can lead to Type 2 diabetes for the mom-to-be and health complications for baby.

All three types of diabetes can be controlled with medication, as needed, and/or lifestyle or diet choices. However, the goal isn't to live *with* diabetes; it's to live in a world *without* diabetes!

If you are experiencing any of the signs and symptoms of diabetes, see your medical provider right away. Although diabetes is common—too common—its complications are serious.

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



The Value of Virta

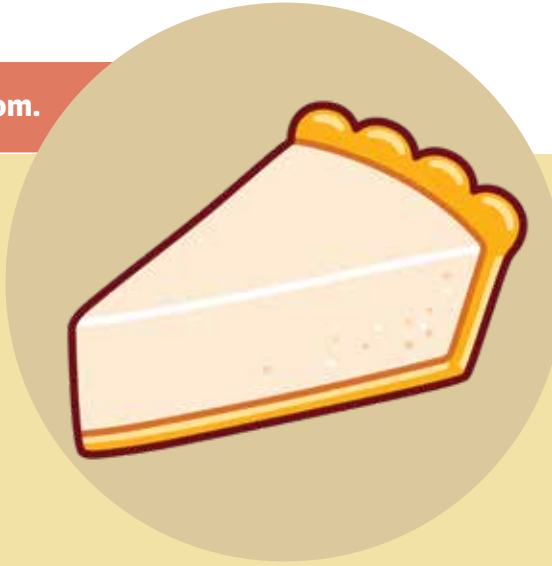
Virta is an EWTF benefit provider that offers nutrition and lifestyle guidance to help you lose weight, reverse diabetes and improve your metabolic health. It's a benefit that can help you achieve your short-term *and* long-term health goals and it's completely free of charge for all EWTF participants. With American Diabetes Month upon us, Virta is worth looking into as a powerful partner in your fight against diabetes.

Virta can help eliminate the need for diabetes medication for Type 2 diabetics, help shed extra weight (with *and* without weight loss medications) and reduce heart attack, stroke and death relating to dietary and lifestyle choices. Enroll in Virta and you will receive:

- A proven, personalized nutrition approach without calorie counting
- Expert care tailored to you from Virta coaches and providers
- Support when and where you need it via a care team, resources, and member community in the app
- Tools to stay on track and monitor your progress such as a digital scale and connected blood sugar and ketone meter
- AI-powered nutrition support through Virta Metabolic Intelligence which shows how food choices affect your body and progress, so you can adjust and reach your goals

Check out all of the resources Virta has to offer at www.virtahealth.com.

Vanilla Bean Cheesecake with Walnut Crust



You can even ring in the holidays with Virta with festive yet healthy holiday dishes. The Virta website offers a wealth of resources, including an extensive library of recipes. This Thanksgiving, why not include Virta at your table with a vanilla bean cheesecake with walnut crust?

Ingredients

- 1½ cup walnuts (chopped)
- 1¾ cup Splenda (or Virta-friendly sweetener of choice)
- 4 tablespoons butter (melted)
- 2 pounds cream cheese (softened)
- 1 vanilla bean (cut lengthwise)
- 4 eggs
- ¼ teaspoon pure almond extract
- ½ cup heavy cream
- 2 cups sour cream
- 1 tablespoon pure vanilla extract

Instructions

1. Preheat oven to 350°F.
2. Coat a 10-inch springform pan with butter.
3. Pulse the walnuts with ¼ cup sweetener until a fine powdery consistency is reached.
4. Add in butter and continue to pulse until the mixture becomes moist.
5. Press the crumb mixture onto the bottom of the pan.
6. Put the springform pan in the oven and bake for 12 minutes or until the edges have browned.
7. Decrease oven temperature to 300°F.
8. Beat the cream cheese with the remaining 1¼ cup sweetener and the vanilla bean until just combined at low speed with an electric mixer.
9. Beat the eggs, one at a time, scraping down the bowl between each one.
10. Add the remaining 2 teaspoons of vanilla extract and almond extract.
11. Continue to beat the cream until it reaches a smooth texture.
12. Pour the cheesecake batter into the pan.
13. Bake for 65-75 minutes, until lightly golden and slightly jiggly in the center.
14. While the cheesecake is baking, combine sour cream with ¼ cup sweetener and vanilla extract in a separate bowl.
15. Immediately pour the sour cream topping over the cheesecake and smooth it out.
16. Return the pan to the oven to bake it for another 5 minutes.
17. Remove from the oven and let cool at room temperature.
18. Using a sharp knife, run it around the edge of the cake in order to remove the ring.
19. Refrigerate the cake for 3 hours.
20. Cover loosely with plastic wrap and proceed to refrigerate overnight prior to serving.



KIDS' CORNER

Turkey, stuffing, pie, and more, Thanksgiving's a holiday we all adore!



Here are some laughs to share around the Thanksgiving table:

1. **What key won't open any door?**
2. **What do you call a running turkey?**
3. **Why did the turkey refuse to eat dessert?**
4. **What's the most musical part of a turkey?**
5. **What do you call when it rains turkeys?**

Answers:

1. A turkey!
2. Fast food!
3. It was already stuffed!
4. The drumstick!
5. Fowl weather!

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YOUR INDIVIDUAL ACCOUNT PLAN

securing your assets

It's Almost the Most Shopping-est Time of the Year!

Laptop shoppers are armed and ready to check off everyone on their holiday list with the click of a button this Black Friday, Small Business Saturday, and Cyber Monday. From the comfort of your own home, clad in pajamas and slippers, you can shop until your heart's content, scooping up sales all over the Internet. But, while you are bargain hunting, cyber criminals might also be hauling in a bounty with your credit card information and possibly other account information. With so much online activity this time of year, cybercrime might fly under the radar, and you could be a victim without even knowing it.

Check your accounts—credit card accounts, savings accounts, checking accounts and investment accounts—regularly. Cyber criminals are crafty, and gaining access to even one of these accounts could open the door to all of your accounts. According to Fidelity, in 2025, Americans reported $15.9 billion in cybercrime losses, up 32.5% from 2024. A few small steps can offer big protection for you and your money.

If offered, **link multi-factor authentication (MFA) to your account.** MFA requires two log-in methods, such as a password and a text code to your cellphone, to access an account. While it may be an extra step at log-in, it's two security walls to get through and alerts you if someone is trying to access your account.

Make your passwords strong by making them a random string of mixed-case letters, numbers, and symbols or create a passphrase of 4-7 unrelated words. Be sure to use different passwords or passphrases for each of your accounts. Never store your passwords or passphrases in a file on your computer, phone, or tablet.

Always report any activity that might be suspicious. For identity theft and account fraud, contact the three major credit bureaus to request that a fraud alert be placed on your file. They are: TransUnion: 800-680-7289, Equifax: 800-525-6285, and Experian: 888-397-3742. Also, contact all of your investment accounts. Change all usernames and passwords for all online accounts and file a police report to have on hand to prove the fraud to your creditors. Run antivirus software on your computer.

Fidelity offers a library of information about protecting your accounts from cybercrime. Log in to www.netbenefits.fidelity.com.

