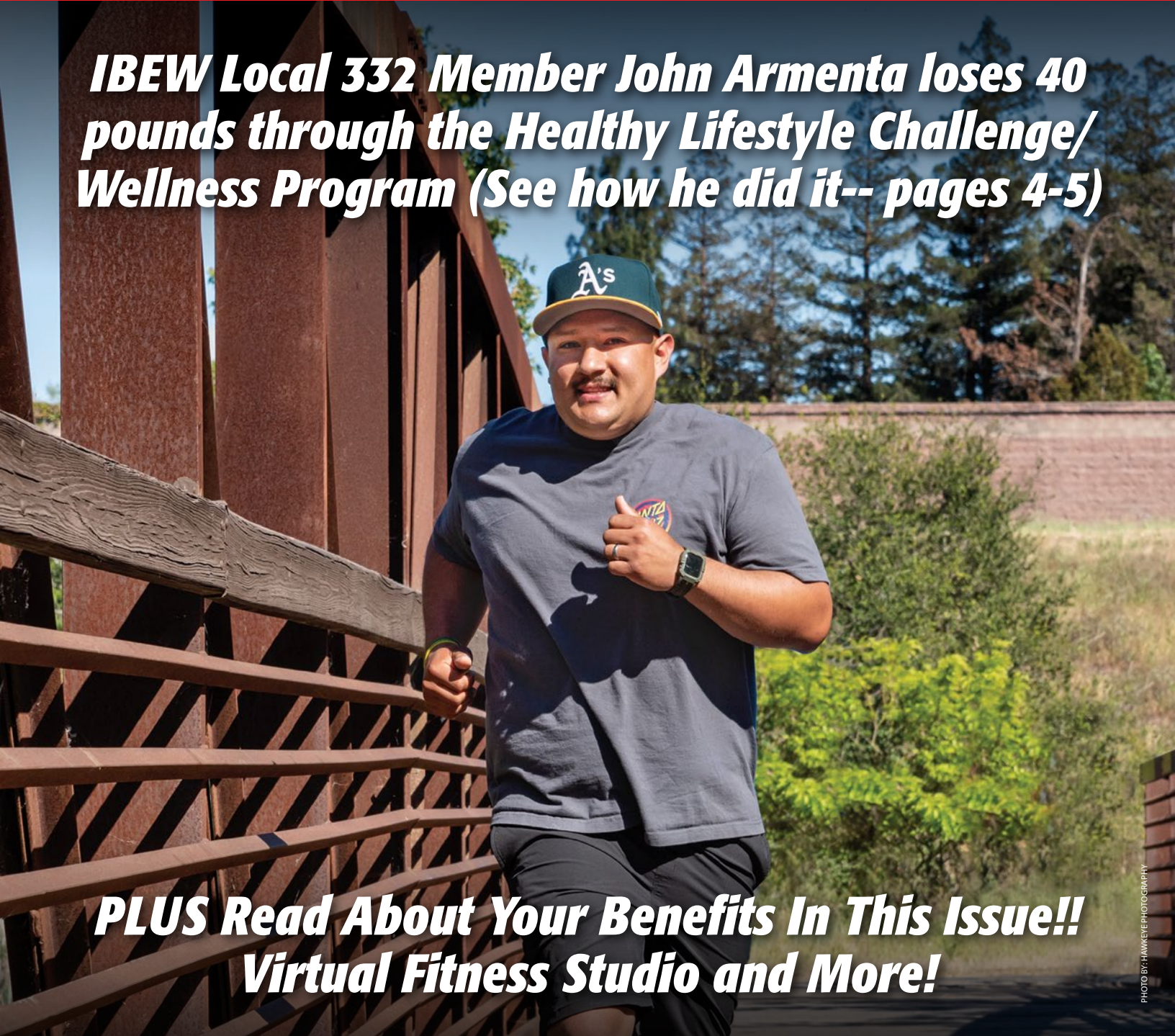


IBEW Local 332 Member John Armenta loses 40 pounds through the Healthy Lifestyle Challenge/Wellness Program (See how he did it-- pages 4-5)



PLUS Read About Your Benefits In This Issue!! Virtual Fitness Studio and More!

PHOTO BY: HAWKEYE PHOTOGRAPHY

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IBEW Pension Death Benefits Outline

This article outlines the IBEW pension death benefits. This excerpt is taken from a general explanatory guide by the International Executive Council (I.E.C), who compiled the questions and answers.

Q: What conditions must be observed by an “A” member who wishes to retain the death benefits of the IBEW Pension Benefit Plan?

A: An “A” member must have at least six (6) months’ continuous and active good standing as an “A” member to be eligible under the death benefit provision of the Pension Benefit Fund. A death benefit shall not be payable upon the death of any member in arrears for dues for more than two (2) months, unless it can be demonstrated that the arrearage was not the fault of the member, in which case the death benefit shall be reduced by the amount of the arrearage.

Q: What is the benefit from the Pension Benefit Fund paid upon death from natural causes of non-retired “A” member holding six or more months of continuous “A” membership?

A: The Pension Benefit Fund pays \$6,250 upon the death of an eligible “A” member from natural causes.

Q: What is the benefit from the Pension Benefit Fund paid upon the accidental death of non-retired “A” member, holding six or more months of continuous “A” membership?

A: The Pension Benefit Fund pays \$12,500 if an eligible “A” member’s death is caused by accidental means.

Q: What provisions are made for benefits payable upon the death of a retired “A” member?

A: Upon the death of a retired “A” member from natural causes or accidental means, the member’s beneficiary will receive \$6,250 minus all pension benefits paid by the IBEW Pension Benefit Fund to the retired member up to \$3,250. Thus if a member has received \$3,250 or more in pension benefits, the death benefit payable upon the death of that member shall be \$3,000, which is computed by subtracting \$3,250 from \$6,250.

Q: What is meant by the term “accidental death”?

A: “Accidental death” is defined as a death that has resulted from bodily injury sustained on or off the job through violent, external and accidental means and only if the death occurs within 90 days after the injury. The following causes of death shall not be considered accidental: disease or its treatment; hernia; war or any act of war; suicide; abuse of illegal drugs; medical or surgical treatment, except where death results directly from the surgical operation made necessary solely by the accident and performed within 90 days after the date of the accident.

Q: Is the death benefit payable with interest?

A: No.

Q: Who is the beneficiary of the death benefit?

A: If the member has not designated a beneficiary for payment of the death benefit, the benefit shall be paid as follows: 1) to the first of the following person(s) who survive the member—the member’s spouse, the member’s children, or the member’s parents or 2) if none of the foregoing person(s) survive the member, to the member’s estate. If the member has designated a beneficiary, the death benefit shall be paid to the designated beneficiary.

Q: Who can be a designated beneficiary?

A: The member may name any person or persons, organization, entity, or trust as a beneficiary. The member may also name his estate as a beneficiary.

Q: Who is considered a spouse for purposes of paying a benefit to the member’s spouse in the event there is no designated beneficiary?

A: The Fund will generally recognize a spouse who is named on a marriage certificate as the member’s spouse. In addition, the Fund will recognize what it has defined as a common law marriage. To establish a common-law marriage as defined by the Fund, a member must show cohabitation consciously and openly as husband and wife, and a holding out to the public of the relationship as one of husband and wife. Cohabitation alone does not establish a common-law marriage. The member must continue to be married to the member at the time of the member’s death. If the member wishes the benefit to be paid to a divorced spouse or another individual, who may not satisfy the above definition of common-law spouse, the member must name that person as a designated beneficiary on a form provided by the IST.

Q: To whom does the Fund pay the death benefit if the beneficiary does not file a claim or cannot be located?

A: If the beneficiary does not file a claim or cannot be located within 90 days following the member’s death, the benefit may be paid to the contingent beneficiary, if one has been designated, or to the individual(s) next on the beneficiary list to be used when there is no designated beneficiary. If the subsequent beneficiary cannot be located, the benefit may be paid to the member’s estate. If there is no estate to which the benefit can be paid, the benefit reverts to the IBEW Pension Benefit Fund on the second-year anniversary of the member’s death, and no benefit will be paid subsequent to the reversion.

Q: How is a claim made for death benefits?

A: When a member eligible for the death benefits dies, those claiming death benefits shall present to the L.U. a copy of an official death certificate or a certificate of facts concerning the

death from a reputable physician or proper authorities located in the city or town where such death occurred or nearest to it, and it shall then be forwarded by the L. U. Financial Secretary to the I.S.T. with all papers required. If a claim by the beneficiary is not received by the I.S.T. within ninety (90) days following the date of the member’s death, the death benefit may be paid to the next eligible beneficiary. In case of application for accidental death benefits, the I.S.T. may require such additional information in support of the claim as may be deemed necessary. The I.S.T. has also been given the authority to make final determinations on death benefit claims.

Q: What is meant by “continuous good standing”?

A: Any period used in determining eligibility or in computing pension benefits, shall include only consecutive years of “A” membership in good standing in the I.B.E.W., except that years of membership when a pension benefit shall not be counted. There is one exception: if a member who has retired from the electrical industry and was granted a pension benefit and subsequently returns to the electrical industry and “A” membership, a benefit based on his subsequent service will be added to the existing pension benefit.

Q: For pension and death benefit purposes, how does an “A” member interrupt “continuous good standing”?

A: Under the following circumstances, an “A” member shall not be considered in continuous good standing: when an “A” member transfers to “BA” status; when an “A” member is dropped from membership for nonpayment of dues; or when an “A” member accepts honorary withdrawal card status. In addition, an “A” member shall not be eligible for pension approval while he has an outstanding L. U. trial board assessment. “A” members forfeit any rights to a pension or death benefit upon expulsion from membership or upon resignation from membership before obtaining an approved vested pension benefit. “Finally, an “A” member in arrears in dues payments is ineligible for pension and death benefits unless and until the member is reinstated to membership pursuant to the I.B.E.W. Constitution.

Q: How is a year of good standing calculated?

A: A member earns a year of good standing by maintaining membership from one anniversary date up to his next anniversary date. The anniversary date is the first day of the month in which such member begins “A” membership. Thus an “A” member initiated in December must pay “A” membership dues through the following November to earn a year of good standing.

* This excerpt is taken from the Questions and Answers Concerning the Provisions and Procedures of the IBEW Pension Benefit Fund (Revised May 2012).

***IBEW Local 332 S&C Member Loses
40 Pounds Through Healthy Lifestyle
Challenge in Only 10 Weeks***



PHOTO BY: HAWKEYE PHOTOGRAPHY

John Armenta, a 5-year Sound & Communications member with IBEW Local 332, has lost over 40 pounds through the Healthy Lifestyle Challenge Program. John lost the weight after only 10 weeks into the Healthy Lifestyle Challenge, which is part of the complimentary wellness program that is available to S&C members. The goal of the Healthy Lifestyle Challenge Program is to help participants obtain long-term weight loss and an overall healthier lifestyle through incorporating new behaviors. **(For more information about the Sound & Communications Wellness Program, contact Denise Brown at denise.brown@baysport.com.)**

We asked John to share a little about his journey through the Healthy Lifestyle Challenge Program.

Q: How has the healthy lifestyle challenge helped you?

A: It has been a life-changing journey through the program because it helped me turn my sedentary lifestyle into a more active and healthier lifestyle. I realized that my issue with weight gain and a sedentary life was just me taking the easy road. All it took was putting a little extra effort into making small changes.

Q: How did your nutrition counselor help you reach your goal?

A: Through the Healthy Lifestyle Challenge, I was able to connect with a nutritional counselor Patti Miller RDN, who provided so much support throughout the challenge. Patti helped me from the very start through a one-on-one conversation, answering all my questions regarding nutrition. She was able to pinpoint where I was making all my unhealthy food choices and provided healthy alternatives. For example, Patti helped me realize the importance of packing my lunch rather than eating out at work.

This way, I was able to control the food I put into my body and make healthier choices. Patti was always ready to give advice and provided me with the necessary nutritional tools I needed to move forward. She checked in with me to see if I had any questions and evaluated how my progress was going. The hardest part about making healthy nutritional decisions was not having the proper knowledge or access to nutritional information. I felt like having another form of support through Patti's counseling has helped set me up not just for this challenge, but for the rest of my life. **(If you would like more information on nutritional counseling with Patti Miller RDN, contact her at patti.miller@baysport.com)**

Q: Did you also become more physically active?

A: Yes! Getting off the couch and going for a jog, a hike, or taking my daughters to the park for 30 minutes a day has benefitted me greatly too. When it's hard to work out, I go to the BaySport Virtual Fitness Studio and select a quick workout. The HIIT workouts are no joke! They have helped me feel stronger and more energetic. Plus, my knees don't hurt, and I don't get out of breath from just walking around the job site anymore.

Q: What tools did the Healthy Lifestyle Challenge give you?

A: This challenge has given me all the tools to be successful through nutritional education, self-care education and the great workouts from BaySport. I have been able to set health, nutrition and exercise goals at my own pace. This challenge was just the boost I needed to get started on a healthier lifestyle. I am so very thankful for this program and to the staff for giving us the tools to create a better life.

Q: To what do you attribute your success?

A: I attribute my success to two things: First, my awesome wife, who has supported me all the way. Whether it was giving me some free time to work out by taking care of our daughters or just some simple words of encouragement on the days I wasn't feeling so motivated, I could not have done this without support. Second, I did not take the easy way out and didn't allow myself to make excuses for not making the right choices when it comes to meals and exercising.

Q: How has your perspective on health changed?

A: Through the challenge I learned that health is about making sure you're making healthy choices physically, mentally, and emotionally. I used to think that I had to work out 8 hours a day and eat only salads to be fit, be in shape and "healthy." It's made me realize that health is about the whole body and getting to a point that you feel comfortable about who you are.

Q: What advice would you like to share with a fellow member who may be struggling with health issues?

A: I want to tell my fellow members that just as joining the IBEW changed your life for the better, making the same commitment to a healthier lifestyle will change your life for the better. Even the smallest change will benefit not only you, but your family too.

(For more information about the Sound & Communications Wellness Program, contact Denise Brown at denise.brown@baysport.com.)



Work Out For Free at Your Virtual Fitness Studio – Cardio Training, Weights, Pilates and More

The Virtual Fitness Studio—part of your complimentary wellness program from BaySport, gives you a virtual space where you can work out, get fit and stay healthy anytime and anywhere at no cost to you. The Virtual Fitness Studio classes are part of an online platform; all you need to do is login and select the class you wish to take.

Classes, available 24/7, are taught by our fitness experts and range from high-intensity training to meditation. Classes offered include cardio training, weight training, Pilates training, yoga, and meditation.

Keep a lookout for new featured videos every month.

To participate in the FREE Virtual Fitness Studio, go to:

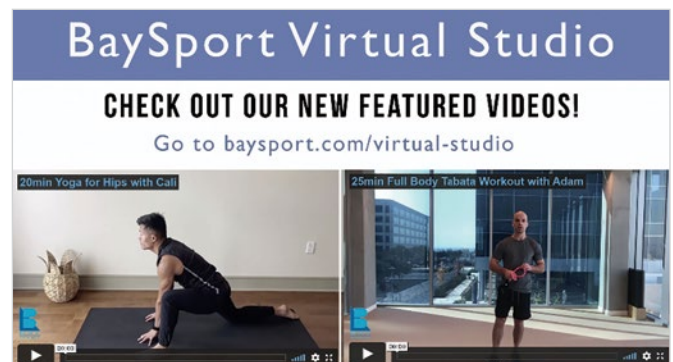
Website: <https://baysport.com/virtual-studio-enter>

Password: April password: dumbBe!! /

May password: Wrist_b@ands

June password: headST@ND!

Password changes every month; get current password from Denise Brown, program manager, at denise.brown@baysport.com



Health And Welfare Plan Update

A 10 Step Guide to Saving Money On Prescriptions

Prescription medications can put a strain on your wallet. These 10 strategies can help to lower your bill while at the pharmacy counter.

1. When your doctor initiates a new drug regimen, ask him or her if there is a generic drug in the same class which will deliver the same results.
2. Remember that drug samples left by prescription manufacturers at your doctor's office are usually only for expensive medicines. Expect to pay big bucks each subsequent month.
3. If your doctor has you on a prescription to which there is no generic equivalent, ask the doctor for samples and check out the manufacturer's website to see if coupons or co-pay assistance programs exist.
4. Ask your pharmacist to schedule a time when he or she can sit down with you and go over the medications you are currently taking. The pharmacist will be able to make suggestions regarding your medication therapy.
5. If you are taking a medication which is non-formulary, either go online to the Plan's Pharmacy Benefit Manager, Optum Rx, at 1-800-248-1062 to find out what is. Then ask your doctor if the switch makes sense.
6. Ask your doctor or pharmacist about splitting pills. Some medications can't be split, but on those that can, a \$2 pill splitter will generate a 50% reduction in your costs per month.
7. Remember that older drugs may be just as good as new ones. Doctors, like everyone else, are prone to utilizing a product that is marketed as being new and improved, but sometimes the older medication might work just as well at a lower cost.
8. For the treatment of indigestion or allergies, ask your doctor or pharmacist about less expensive over-the-counter (OTC) preparations which have recently been reclassified from being available by prescription only. For example, Prilosec OTC is very similar to Nexium and Claritin or Zyrtec are very similar to Allegra and Clarinex.
9. Pay little attention to "direct to consumer" medication commercials on television. These ads only highlight newer more expensive drugs. If you see a commercial that peaks your interest, ask your pharmacist if there are any other less expensive medications that work the same way or treat the same condition.
10. If you are taking a maintenance medication, consider using one of the Health & Welfare Plan options:

90-Day Supply of Prescription Drugs from OPTUM Rx Retail Pharmacies

You can purchase up to a 90-day supply of many prescription drugs at certain OPTUM Rx retail pharmacies. Medications taken on a long-term basis (called maintenance medication) can be dispensed for ninety (90) days. There will be a lower out-of-pocket cost if you obtain your maintenance medication through an OPTUM Rx retail pharmacy authorized to dispense a 90-day supply of maintenance medication.

You may call OPTUM Rx toll-free at 1-800-248-1062 or go online at www.optumrx.com for a list of OPTUM Rx pharmacies that dispense a 90-day supply of maintenance medication at the mail order price.

For medications taken on a long-term basis (called maintenance medication), it is mandatory that you purchase the medication from either an OPTUM Rx retail pharmacy that will fill a 90-day supply of maintenance medication or from the Postal Prescription Services (PPS) mail order pharmacy.

90-Day Supply of Prescription Drugs from the Postal Prescription Services (PPS) Mail Order Pharmacy

You can purchase a 90-day supply of many prescription drugs from Postal Prescription Services (PPS) mail order pharmacy. Medications taken on a long-term basis (called maintenance medication) can be dispensed for ninety (90) days. There will be a lower out-of-pocket cost if you obtain your maintenance medication from the Postal Prescription Services (PPS) mail order pharmacy.

For medications taken on a long-term basis (called maintenance medication), it is mandatory that you purchase the medication from either the Postal Prescription Services (PPS) mail order pharmacy or an OPTUM Rx retail pharmacy that will fill a 90-day supply of maintenance medication.

How to Order by Mail

1. Have your doctor write a prescription for a 90-day supply of a maintenance medication.
2. Complete and send the order form to Postal Prescription Services (PPS) with:
 - a. New or refill prescription and copayment.
3. Mail your order to:
PPS - Postal Prescription Services
P.O. Box 2718, Portland, OR 97208-2718

Refills by Phone

1. Phone refills must be paid with a credit card.
2. Call the touch-tone automated toll-free phone number:
1-800-552-6694
3. Available 24 hours a day/ 7 days a week
4. Have the prescription number and credit card ready when you call.

Refills by Internet

1. Log on to www.ppsrx.com
2. Available 24 hours a day / 7 days a week

Remember! You are your own best advocate!

Your Health And Welfare Trust Fund Important Phone Numbers

Questions about eligibility for coverage, premiums, reserve accounts, and info booklets, call:

Plan Administrator - United Administrative Services
408-288-4400
Toll-Free 1-800-541-8059

Trust Self-Funded Medical And Dental Plan

Questions about claim payment, claim forms and benefit info:
408-288-4400
Toll-Free 1-800-541-8059

Anthem Blue Cross Medical PPO

www.anthem.com/ca
To locate a participating preferred provider physician, clinic, or hospital:
408-288-4400 or 1-800-541-8059
Refer to Group # 170016M001

Anthem Blue Cross Dental PPO

www.anthem.com/ca
To locate a participating preferred provider dentist:
408-288-4400 or 877-827-4239
Refer to Group # 170016M001

Kaiser Permanente

www.kaiserpermanente.org
Questions about benefit info and ID Cards:
Toll-Free 1-800-464-4000
Refer to Group # 919

Optum Health

www.OptumHealth.com
Questions about mental health and substance abuse benefits or the member assistance program:
Toll-Free 1-800-888-2998
Group # 10000824-0001, 0002

Vision Service Plan

www.vsp.com
Questions about vision benefits and vision claims or to request a Vision Plan Provider Directory:
Toll-Free 1-800-877-7195

To order additional copies of The DATA contact jfordley@hillzoog.com

For Medical Questions, Call Your Medical Plan's Nurse Help Line

**IBEW/NECA Sound and Communications Health and Welfare Plan
Trust Self-Funded PPO Medical Plan: 1-866-670-1565**

- or -

Kaiser Permanente HMO Plan: 1-800-464-4000

When you're faced with a medical situation and unsure what to do next or need more information, a registered nurse at the toll-free Nurse Help Line can answer your question 24 hours a day, 7 days a week. Call the Nurse Help Line when:

- You aren't sure how serious a symptom is and whether to go to the Emergency Room or wait for a doctor's office visit.
- You need more details about a specific medical condition.
- You want to know what to expect from a medical test your doctor ordered.
- You have a question you're hesitant to call your doctor about.

Nurses answer the phone themselves, listening to your questions and working through the details with you until you get the advice you need. They can also send you health care information from their health education library.

IN CASE OF EMERGENCY!

If you think you have a life-threatening emergency, forego the Nurse Help Line and call 911 or go to the Emergency Room immediately.

norcalvdv.org

**VOICE
DATA
VIDEO**

**SOUND AND
COMMUNICATIONS**
of Northern California