

International
Brotherhood of
Electrical Workers
Local #551

Redwood Empire
Chapter, National
Electrical Contractor's
Association



REDWOOD EMPIRE ELECTRICAL WORKERS TRUST FUNDS

Volume 6, Issue 6

Spring 2017

COMING SOON:

- **Online Access to Benefits:** Watch for correspondence in the mail.
- **Annual Statements:** Job History with Hours and Contributions.
- **Review Job History** Go to www.reew.org to see your job history.

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ONLINE ACCESS TO BENEFITS

You will soon have access to your job history and health & welfare eligibility information. Please watch your mail for your User Name and Password. It will be mailed within a couple weeks which will allow you to access your online account at the Trust Fund's website: www.reew.org.

This online feature, when you are logged in,

will allow you to verify your address, email and phone numbers. If any of the information is incorrect, please contact our office. You will also be able to change your User Name and Password. In the event you lose your login information, you may reset your account online.

All Redwood Empire Electrical Workers participants will have

access to their personal information and job history (hours worked from the year 2000 to current) and health & welfare eligibility, if applicable.

Please take the time to review your account periodically to confirm all appropriate hours are being reported and your eligibility appears correct. Please contact our office for any assistance.

BENEFICIARY UPDATE & SPDS

We are updating our Health & Welfare life insurance records, please watch your mail for the form. If you would like to update your Pension beneficiary, please contact the Trust Office. You will also be receiving new Summary Plan Descriptions (SPDs) for Pension and Health and Welfare Plans soon.

ANNUAL PENSION STATEMENTS

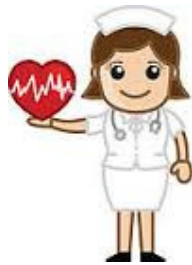
We are pleased to announce that the Trust Fund Office will begin mailing separate annual statements in March of every year reflecting hours and contributions to those participants with reported hours worked in the prior year. Please review to confirm that all of your hours

and contributions are accurate. Vanguard will continue to provide quarterly statements on your investment activity and balances, though they will no longer show hours and



contributions. We encourage you to log in to the www.reew.org website to access your job history periodically to monitor this information. Your first statement will be mailed shortly. If you need any assistance, please contact the Trust Fund Office.

HEALTH & WELFARE PARTICIPANTS



Please review your Explanation of Benefits (EOB) for all of your claims. We encourage you to use preferred providers to reduce your expenses. Make sure your doctor/dentist is writing off amounts over the negotiated rates. **You should not pay more than the patient responsibility on your EOB.**

Blue Shield Participants: You may register with the Blue Shield website at www.blueshieldca.com/networkppo to view claims

and benefit information. You may be able to save money on your prescriptions by using mail order through Blue Shield.

Kaiser Permanente Participants: You may register with Kaiser at www.kp.org. The co-payment for the emergency room is \$100 per visit. If you do not have a medical emergency we encourage you to make an appointment with a doctor, visit the clinic or talk to the advice nurse.

Delta Dental Plan: All eligible participants have coverage through Delta Dental. If you utilize a PPO Delta Dental Dentist, your expenses may be reduced.

Group #08359

www.deltadentalins.com

Vision Service Plan (VSP): All eligible participants have vision coverage through VSP. You may receive an exam every 12 months and glasses every 24 months. Copayments may apply. www.vsp.com. #12045240

MEMBER ASSISTANCE PROGRAM (MAP)

“Be kind. For everyone you meet is fighting a battle you know nothing about.”
-Wendy Mass

MAP is a free, confidential counseling and referral service available to all active and eligible health and welfare participants. It is designed to help active participants and their eligible dependents resolve personal problems that may be interfering with work or home life.

Accessing MAP: The first step toward handling your problem starts with a phone call. **1-877-225-2267** or (877) 22-Labor. Your Employer is Redwood Empire

Electrical Workers. MAP is staffed 24 hours a day, 365 days a year. This benefit may allow 1-3 sessions with a \$0 co-pay for some benefits. They will also help you locate someone in your area that can continue to help you.

MAP can help you with a wide variety of problems including but not limited to:

- *Depression*
- *Family Issues*
- *Financial Concerns*
- *Grief and Loss*
- *Job/Career Challenges*
- *Legal Matters*
- *Relationship Problems*
- *Stress Management*

www.liveandworkwell.com

Access Code:
redwoodelectrical
1-877-225-2267

Open Enrollment

You may change your medical plan at any time during the year; but once you have changed your medical plan, you may not change your plan again for 12 consecutive months. Changes are effective the 1st day of the month following the month of your election change.

The two medical plan options are:

- Kaiser Permanente (HMO)
- Blue Shield (PPO)

If you would like to make a change, please call the Trust Fund to request an application.



DELTA DENTAL PLAN

Your Delta Dental Plan allows you to go to any licensed Dentist for coverage. You may chose to visit a dentist in the Delta Dental PPO network to maximize your savings.

PPO Advantages:

- 1) **Reduced Costs:** Stretch your dental budget further! They contract directly with PPO dentists to bring you reduced fees for services.
- 2) **Quality Assurance:** Make sure your smile gets the care it deserves. They monitor PPO dentists to ensure that proper licensing, cleanliness and safety procedures are followed and regularly update them on policies and

contracting requirements.

- 3) **No Balance Billing:** PPO dentists agree not to charge more than the amount determined by your plan. Out-of-Network dentists may bill the difference between their usual fee and Delta Dental’s contracted rate—process known as “balance billing.”
- 4) **Avoid Unbundling:** PPO dentists agree not to unbundle services that are part of a treatment, like tooth preparation or local anesthesia. Out-of-Network dentists may charge for these services separately, making their overall charges higher.

- 5) **Less Paperwork:** PPO dentists handle all claim forms and other paperwork for you. If you choose an Out-of-Network dentist, you may need to submit a claim yourself.
- 6) **No Pre-Payment Required:** When you choose a PPO dentist, you’ll pay only your portion of the bill. Delta pays their share directly to your dentist. Out-of-Network dentists may require you to pay the full cost of treatment up front and request reimbursement from Delta.

Please access their website.

www.deltadentalins.com



National Electrical Benefit Fund (NEBF)

The National Electrical Benefit Fund (NEBF) offers a pension benefit that you may be eligible for at retirement.

The NEBF pension is funded solely by employer contributions in addition to your negotiated wage/fringe package. Each month your employer contributes 3% of

your monthly gross earnings to fund the NEBF plan.

The NEBF is a defined benefit plan, which means that all of the money is pooled together and the trustees of the plan determine what the benefits will be upon retirement. The NEBF is based on service credits. A service credit is issued for each

year of service and is assigned a monthly dollar value. A very simplified explanation is that the longer you’ve been participating in the plan, the more service credits you’ll accumulate over your career.

Visit the NEBF’s website for more information.

www.nebf.com



International Brotherhood of Electrical Workers Pension

The International Pension Benefit Fund offers a pension benefit that you

may be eligible for at retirement.

Your monthly dues payments determine your eligibility for this pension plan. This is a defined benefit pension plan, similar to the NEBF where the money is pooled together.

The IBEW offers a death

and disability benefit if you qualify. For in depth detail on the qualifications please contact the Trust Fund Office at 707-526-1996.

Visit the IBEW Office’s website for more information.

www.ibew.org



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We're on the web at

www.reew.org

This newsletter is provided for informational purposes to participants of the Redwood Empire Electrical Workers Trust Funds and warrants no guarantee or factual or implied accuracy.

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REMINDERS

- Keep your address, email and phone number current with the Trust Fund Office.
- Submit a new enrollment form and birth certificates for newborns ASAP or within 60 days of birth.
- Provide the Trust Fund Office with any divorce paperwork ASAP or within 60 days of event.
- Please review your annual statements to make sure hours and contributions match your records.
- Keep an eye out for a mailing that will allow access to your benefits and job history online. Also, you'll be receiving beneficiary forms for completion and Summary Plan Descriptions.
- If you work outside of Local 551 jurisdiction, please make sure you complete Reciprocity paperwork (ERTS) and confirm hours and contributions get transferred to your Home Fund.
- **Please take advantage of the California Smokers' Helpline. You can quit smoking and they can help. Call 800-NO-BUTTS or 800-662-8887. Website: www.nobutts.org**

