



# CURRENTS

SAN DIEGO ELECTRICAL TRUSTS

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## OFF-ROAD MOTORCYCLING AND ATV SAFETY

**Over the last 5 years a number of plan participants have sustained very serious injuries causing severe permanent physical damage that has dramatically affected not only the remainder of their lives but those of their immediate families and friends. If anyone in your family uses off-road vehicles please read this article and take every precaution to prevent the driver, passenger and their family members from enduring the aftermath of such a horrific event.**

Off-road motorized recreation with motorcycles or four-wheel all-terrain vehicles (ATVs) has gained rapid increases in popularity. Riders of all ages are learning to tour back country and race competitively in a wide variety of venues.\* Due to the high speeds, potential for injury can be high. However, injuries can be reduced in number and magnitude by following some basic safety principles. Preparation is the key to a safe, enjoyable ride.

### GET IN SHAPE FOR OFF-ROAD ACTIVITY

A common misconception is that "the bike does all the work." One must prepare for the ride by engaging in a pre-ride fitness program.

Cardiovascular training is critical. Many riders will use bicycling on the road or trails to prepare themselves for their competition. Strength training with emphasis on the large hip and leg muscles, trunk stabilizers and grip strength enhance the rider's ability to control the dirt bike for extended periods. For beginning riders, training should consist of a general endurance, strength and flexibility program conducted several days per week.

**Do not ride to get in condition, be in condition to ride.**

Competitive riders should perform "cardio" training (jogging, treadmill, etc.) off the dirt bike at least five hours per week and weight train three days per week. Flexibility programs before every session on or off the bike can better prepare and increase the effectiveness of the training session. Working with a personal trainer knowledgeable in these sports and a techniques coach can increase a rider's performance significantly.

### RIDE AT YOUR OWN SKILL LEVEL

Skill preparation and training can decrease injury potential and magnitude. Beginning riders should strongly consider a formal program such as those developed by the Motorcycle Safety Foundation (MSF)

and supported by major motorcycle and ATV manufacturers (see [www.dirtbikeschool.org](http://www.dirtbikeschool.org)). One must ride within one's own skill level. Initial training should be in open fields, dirt lots, or dirt roads or trails. Motocross tracks should be for more experienced riders. Individual tracks may have mini, veteran and main tracks for various levels of riders. The rider

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\* It is important to note that any bodily injury caused by an accident involving the operation of, or riding in or on, any motorized vehicle used for, or in, any form of organized racing and/or contest of speed, endurance or agility will not be covered by the Plan.

# CALIFORNIA ADVANCED LIGHTING CONTROLS TRAINING PROGRAM

**S**an Diego Electrical Training Center (SDETC) is taking a leadership role in a new program called **California Advanced Lighting Controls Training Program** - CALCTP for short. It is a consortium of electrical utilities (including Southern California Edison, Pacific Gas & Electric and San Diego Gas & Electric), IBEW, NECA, the California Lighting Technology Center at UC Davis, and electrical apprenticeship programs throughout the state of California. This program is slated to revolutionize lighting and lighting control systems in our state, resulting in huge energy and economic savings. Students will receive a utility-recognized CALCTP certification for completion of this special program. SDETC is making a considerable investment in tools and materials needed to construct additional training

labs for this course. These labs will be outfitted with the latest lighting and control technologies so that our students have the benefit of real-life, hands-on training, and troubleshooting. Many of these technologies will find their way into mainstream application over the next two years. This course will address new fluorescent lamp and ballast designs, line and low voltage switching controls, dimming controls, occupancy controls, and digital addressable lighting interfaces (DALI). Utility customers may receive special rebates and incentives that are **ONLY** available for work completed by CALCTP-certified electricians. Over three billion dollars will be spent on energy programs in California over the next few years. Make sure that **YOU** are ready.

## DRUG-FREE WORKFORCE PROTOCOL UPDATE

**T**he NECA/IBEW Drug-Free Workforce Program, one of the first in California, has been in operation since 1997 and makes every effort to keep up with changes within the drug testing industry and/or various parts of the testing process.

Proposition 215 allowing for the compassionate use of Cannabis for patients suffering from serious medical conditions has had little effect on the NECA/IBEW Program because the testing process has been able to effectively balance the concepts of properly written prescriptions, medical necessity and the ability of the employee to work safely while meeting the demands of their job.

In the past 15 years there has been increased use of a prescription drug, Dronabinol, marketed commercially as Marinol—a synthetic for the psychiatric ingredient for smoked Cannabis. This drug is used to combat cases of appetite and weight loss related to A.I.D.S., as well as the nausea and

vomiting often induced by chemotherapy. There have also been limited studies with multiple sclerosis patients for pain management therapy.

While this article is not meant to be a discussion of medical conditions afflicting all segments of work life, it is meant to be a forum to announce adjustments to the drug-free Workforce Program. Through the years of the Program's operation, from time to time there have been employees that have had positive drug tests for what has been assumed to be smoked Cannabis (marijuana). These 'donors' have been referred to the Members' Assistance Program (MAP), attended a counseling program, taken and passed a return to work test to resume working.

In recent months there has been an increase of positive marijuana donors presenting prescriptions for Marinol to the Medical Review Officer, the person responsible for contacting a positive donor to determine if there is a valid medical reason for the positive result, i.e., a prescription written by a

licensed physician to the donor for a specific time or a recent medical procedure. Because there is a difference in the chemical structure of Marinol and smoked cannabis, and to rule out the possibility of the donor obtaining a prescription for Marinol (which are valid for no more than 6 months) as a 'smoke screen' for the ingestion of Cannabis, the donor's specimen will be sent to a special lab that will test the specimen for Marinol. As in the past with respect to an appeal of a positive test result, in order for the specimen to be sent to the lab the donor will be required to cover the re-test expense. If the lab reports the positive result was due to Marinol the donor will be reimbursed the full fee.

The purpose of the drug-free Workforce Program is to provide a healthy work environment free of illicit drugs and provide a safe outcome to the workday. It is hoped that this adjustment to the process will assist in this desire and is fair to all involved.

# TRUST OFFICE REMINDERS

The following matters are being brought to your attention as reminders as to various procedures or plan requirements that must be followed in order to avoid any delays in claim payments, coverage verification or general administrative matters: COBRA Notices - Effective immediately COBRA notices sent to participants whose Plan A or Plan B coverage is scheduled to be terminated due to their failure to satisfy the minimum hours requirement will no longer be sent via certified mail which was intended to confirm its receipt. The law requires only that this notice be sent to the participant's last known address, therefore it is very important that you pay attention to all mail received from the San Diego Electrical Health & Welfare

Trust as well as being aware if your coverage may be subject to termination as there is a deadline within the law for making an affirmative COBRA election.

Drug Testing \$60 Checks - As a reminder, the purpose of testing under this program is to receive or maintain a valid Clean-Card in order to be eligible to work for a signatory employer, the \$60 wellness benefit is the reward for doing so. Please note that the NECA/IBEW Drug-Free Workforce

Program provides that only employees who are covered in Plan A or Plan B at the time they take an authorized drug test under the Program on a timely (i.e. birthday, random, new employee or postaccident) would be eligible to receive the \$60 wellness benefit payment if the result is negative.

Student Verifications - It is important to remember that verification of an eligible dependent's student status is required for each quarter or semester they are attending an accredited institution as a full-time student in order for their coverage to be in force. This verification must come from the

Registrar's Office of the institution and clearly verify that the student is enrolled and carrying sufficient credits to be considered "full-time". If there is a cost to procure this verification it will be reimbursed by the Plan if a receipt is submitted with the verification.

Mental Health/Substance Abuse Benefits - Under the Plan A PPO Schedule of Benefits any and all coverage for mental health/substance abuse diagnoses is provided through an exclusive arrangement with Pacificare Behavioral as opposed to all other medically related services to be procured through Blue Cross PPO providers.

In instances where it is believed mental health or substance abuse treatment is necessary or warranted please note that the participant MUST first go to the Members' Assistance Program for evaluation for which there is no cost to the participant if they are covered under Plan A at the time. If the MAP counselor determines that the participant requires a higher level of care then arrangements will be made for a referral to a Pacificare provider.

Participants should not be contacting Pacificare directly to arrange for treatment unless it is on an emergency basis requiring a hospital admission. Under all other circumstances, in the event a participant seeks inpatient or outpatient treatment that has not been previewed by the MAP it is highly likely that the claim will be denied since it is more than likely the service would not have been provided by a Pacificare Behavioral designated provider.

Claim Forms - In that the information provided on a claim form is very important for a number of reasons please note that a new claim form is required in conjunction with the first claim filed for each covered person each calendar year and for each

accident so as to provide the date/time/location of the accident and whether or not it was work related. The Trust Office will make multiple attempts to procure a claim form when deemed necessary. If it comes back incomplete or if no response is received, there will be no alternative but to formally deny the claim. Third Party Claims - In the case of an accident caused by a third party the Plan will usually be in a position to pay the claim provided the Trust Office is provided with a fully completed claim form and an executed Subrogation Agreement which will provide pertinent information relative to the responsible third party so that the Plan's right to reimbursement can be established and protected. The purpose of this requirement is to ensure that all claims may be paid promptly and that the prospective cost for coverage to be afforded to the Trust's participants will not be adversely impacted by such potentially large claim payment that would otherwise have been the responsibility of the third party causing the accident.

Claims Fraud - Recognizing that the Trust Office makes payment on claims for services as presented by the service provider it will be extremely helpful if all participants will review the Explanation of Benefits forms sent to them which outline the actual services rendered and the date of service. With respect to large hospital bills the Trust Office routinely has them audited by an independent entity. However, smaller bills or those from out-patient surgical centers can still be very extensive and it is not uncommon for charges to appear for services that were not rendered. If you feel that there has been a charge for a service that was not rendered at all or at the level it was billed at please contact the Trust Office immediately.

## Off Road Safety—continued from cover—

should ride on a track appropriate for his skill. Tracks should be evaluated for their commitment to safety with trained flaggers, fences and on-site medical personnel. Children must always be supervised. When a rider desires to begin racing, he should obtain additional training and knowledge of racing techniques and rules prior to the first competition.

### PROTECT YOURSELF FROM INJURY

**Protective equipment** designed specifically for the sport and the individual must be worn whenever one is on the bike. The body should be protected from head to toe. When any item of protective gear is damaged, it must be replaced or repaired. MSF schools will provide equipment and bikes for the lessons, allowing beginning riders to experience the sport without needing to purchase equipment.

The **helmet** should be designed for the sport with full face coverage including chin protection. The helmet should be worn at all times one is on the bike or on the track. Certification by the Snell Foundation ensures a quality helmet. Children's helmets should be of the new design, not just mini adult helmets. If a helmet is damaged in any way, it should be replaced. Most manufacturers will check a helmet for integrity following a crash. Buying a used helmet is **not** recommended. **Mouth guards** are helpful to prevent dental and jaw injuries and may decrease head injury severity. **Eye protection** with sport-specific goggles should always be worn with the helmet.

The **upper extremities and chest** should be protected with a long-sleeved jersey, elbow pads and gloves. The chest, shoulder and upper arms should be protected with a polycarbonate chest protector with shoulder and arm extensions. An alternative device is an under-jersey garment

with protective cups and pads. Most riders will also wear a supportive lumbar spine (lower back) wrap.

The **lower extremities** can be well protected with motocross pants with hip and coccyx ("tail bone") pads. The knees should be supported with a functional knee brace with a patellar (kneecap) cup. These braces come in many forms and prices and are available from local motorcycle dealers, by mail order or from your orthopaedic surgeon. High boots designed for off-road riding should be worn by both dirt bike and ATV riders. They should fit well and be secured prior to starting the machine.

Additional protective equipment, such as neck rolls, custom knee braces and wrist braces, are sometimes used but their effectiveness in preventing or reducing injury has not yet been determined.

### KEEP YOUR EQUIPMENT IN TOP SHAPE

The vehicle must also be well-prepared and suited for the event. Riders should choose a bike or ATV appropriate for their age, size and experience level. Most states will not allow children under 16 to ride larger bikes and ATVs. A pre-ride inspection is always performed including inspection of the tires and wheels; inspection of controls, lights and electric as equipped; oil and other fluids; and inspection of the chassis including the suspension and drive chain. Maintenance of the bike should be performed regularly to prevent catastrophic failure. Off-road riding is a fun recreational and competitive sport enjoyed by increasing numbers of male and female athletes of all ages. Although injuries do occur their frequency and severity can be decreased by improving the rider's fitness and skill level, using the proper protective equipment, making the correct bike choice and maintaining it in excellent condition, and by riding within one's own ability.

## RENEWABLE ENERGY LEADERSHIP INSTITUTE

**S**an Diego Electrical Training Center (SDETC) is embracing exciting new outreach ideas to build a future workforce that includes all ethnic populations. We are partnering with **Palomar College and the San Diego Unified School District (SDUSD)** to train high school students in an innovative college-accredited energy program.

At present, four high schools - Hoover, Mira Mesa, Lincoln, and Serra - have agreed to provide students for our groundbreaking program entitled the **Renewable Energy Leadership Institute (RELI)**. It is a pioneering high school program that will address energy conservation and renewable energy generation while giving high school students both college and qualifying apprenticeship credits. Classes will be held four hours daily at our training facility, starting in fall 2009. Students will be taught by an SDUSD instructor, SDETC staff,

and guest speakers who are leaders from our community. Our goal is to extend our reach into high schools to promote our apprenticeship through these collaborative classes with our local high school district. We plan to leverage the average high school student's interest in energy conservation and renewable energy into an opportunity to teach him or her mathematics and physics in an applied, pro-Union environment. We seek to reduce the ten-year "life gap" that exists between the time that a student graduates from high school at 18 and the average age of 28 that he or she enters our apprenticeship program. SDETC has also solicited the assistance of the **Electrical Workers Minority Caucus (EWMC)** to help it share information on apprenticeship with students from Morse and Lincoln High Schools. Together, we can extend this remarkable opportunity to everyone.

## CVS "MINUTECLINIC" HEALTH CENTERS

As a reminder, the Anthem Blue Cross PPO panel has been expanded to include CVS MinuteClinic Health Centers, which are located within most or all CVS Pharmacies, at which trained practitioners may diagnose, treat and write prescriptions for a variety of common illnesses or conditions. It is also possible to fill prescriptions at each location. Examples of illnesses that may be treated at a MinuteClinic are: Allergies, bladder infections, bronchitis, ear infections, eye infections, sinus infections, strep throat. Skin conditions such as athlete's foot, cold sores, infections, minor burns, rashes and shingles may be treatable as well.

However, the practitioner may determine that the level of care necessary to treat an illness or a condition should be addressed by a physician, urgent care or emergency room.

You may locate CVS MinuteClinic within the United States by accessing [www.minuteclinic.com/pages/](http://www.minuteclinic.com/pages/) or calling (866) 389-2727. To review the various treatments and corresponding costs at a MinuteClinic please access [www.minuteclinic.com/en/USA/Treatment-and-Cost.aspx](http://www.minuteclinic.com/en/USA/Treatment-and-Cost.aspx).

Fees to be charged are expected to be considerably less than by a physician's office or urgent care center and all eligible services will be subject to the same office visit and prescription drug co-payments under the Plan as would be applicable with any other PPO physician or CVS/Caremark pharmacy.

All PPO participants should have received from CVS/Caremark an "ExtraCare Health Discount Card" which may be used for a substantial discount toward purchases of CVS health care brand products at any CVS Pharmacy or online at [www.CVS.com](http://www.CVS.com). Please note that this discount does not pertain to prescription drugs and that our advising you of this CVS promotional program should not be construed as an endorsement or recommendation of CVS products by the Plan or the Board of Trustees.

## SDETC CLASSES FOR ELECTRICAL INSPECTORS

The San Diego Electrical Training Center is pleased to announce a series of classes that are specifically tailored to the needs and concerns of those who inspect electrical installations. The classes are the brainchild of Joe Baber, senior electrical inspector and IBEW member who retired in San Diego last year. He was past president and board member for the Minnesota Chapter of the **International Association of Electrical Inspectors**. Mr. Baber saw the need to develop a forum for discussion and review of subjects ranging from the legal aspects of inspection to the interpretation and enforcement of upcoming 2008 Title 24 standards. The classes are designed to help inspectors from all municipal, counties, and state inspection agencies develop uniform and consistent enforcement rules for the electrical code. These classes are held on the third Tuesday of every month. The classes run from 2:00 – 4:00 P.M. Attendance is limited to municipal, county, and state inspectors or third-party inspectors contracted by them.

## PLAN AMENDMENTS

Health & Welfare - The Plan A PPO Medical Plan has been amended as follows:

1. For Covered employees, spouses and dependents the implantation of an FDA approved birth control device will be covered up to \$1,000 within a 3-5 year period depending on the prescribed longevity of a particular device;
2. For female Covered employees, spouses and dependents age 30 and older a Human Papilloma Virus (HPV) test will be considered as eligible expense. Charges for only laboratory and a related intermediate physician's office visit will be payable at 100% up to a maximum allowable charge of \$100. The maximum allowable charges are governed by what would be payable to a Blue Cross PPO provider. This test has also been incorporated into the routine physical exam benefit to be included with each scheduled exam in accordance with the frequency permitted in the Plan.

Pension Plan - The Pension Plan has been amended to conform to the Heroes Earnings Assistance and Relief Act of 2008. Article IV, Section 5, "Lump-Sum Death Benefit", will now provide that if on or after 1/1/07 a participant loses their life while performing qualified military service they shall receive vesting credit under the Plan as if they had returned to work in covered employment immediately prior to their death.

Should there be any questions relative to the above Plan Amendments please contact the Trust Office.



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## **GETTING YOUR AFFAIRS IN ORDER: ORGANIZING AND RENEWING IMPORTANT DOCUMENTS**

**A**n important area for any family to consider is the state of their legal and financial documents.

It's never too soon to gather and organize these materials, and have them reviewed or updated where appropriate. Documents that may need updating include wills, living wills, estate plans, insurance policies and beneficiary designations – to name a few. These papers should reflect your current circumstances as well as your wishes for your affairs should you become incapacitated. After compiling and reviewing your important papers, it is necessary to decide where they will be stored and then let people other than yourself (your spouse, friends, family or children) know where they have been stored. For safest storage, use a locked box that is water- and fire- proof.

Following is a list of several key areas to review to ensure all is up to date and in order, and to identify any gaps.

Personal health information:

- Doctors' names, addresses, and phone numbers
- Up-to-date list of medications and dosages
- Name and phone number of pharmacy

Insurance information:

- Copies of all health insurance cards and policies
- All insurance policies, including: company names, locations policy numbers (life, auto, home, long-term care, and others)

Financial and legal information:

- Bank accounts (including safety deposit boxes)
- Investment information (brokers, account numbers, locations)
- Mortgages, deeds and titles, including vehicle titles
- Estate and health plan documents

Organizing your papers will serve you and your family well if you are traveling or become unable to access documents when they are needed. Take advantage of renewed energy and tackle this important task. Doing so will provide a sense of security for you – and your loved ones!

Getting Help:

Your Members' Assistance Program (MAP) provides assistance to help you deal with legal matters you may be facing. All calls are confidential, and services are offered to employees and their family members.