



CURRENTS

SAN DIEGO ELECTRICAL TRUSTS

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2019 ANNUAL PARTICIPANT INFORMATION UPDATE MUST BE RETURNED TO AVOID COVERAGE VERIFICATION AND CLAIMS DELAYS

All Plan A participants are required to complete and return the "Blue" 2019 Annual Information Update Form, in particular reflecting any change with respect to dependent group medical coverage as of January 1, 2019, that will be sent out with a self-addressed, stamped envelope.

Completing and returning this Form to the Trust Office as soon as possible will prevent any delay in verifying dependent coverage or processing PPO Plan claims for services rendered on or after January 1, 2019. This Form contains basic claim form information necessary to permit the Trust Office to maintain accurate eligibility and PPO Plan related data. It should also be noted that failure to complete this form truthfully under penalty of perjury, in particular with respect to the existence of any other group coverage (including Medi-Cal and Medicare), may subject the participant to having to reimburse the Trust for all improperly paid claims.

VERY IMPORTANT - the Annual Information Update Form contains specific questions as to whether a spouse or dependent may work and/or have access to single group medical coverage of their own (PPO, HMO, etc). In the event a spouse has available to them any group

medical plan for which the cost to the spouse would be \$100 or less per month, or in the event the spouse would receive any compensation whatsoever for declining or waiving available group medical coverage, the Plan is very specific to the extent the spouse or dependent will be ineligible for group medical coverage under the Plan should they elect to waive or decline their own coverage or receive any compensation for doing so. However, in the event of such an exclusion the spouse or dependent may still be eligible for Plan A dental and vision benefits.

When completing this Form please pay careful attention to the questions pertaining to spouse or dependent group medical coverage addressed above as there are specific time constraints under federal law to the extent a spouse or dependent may want or need to try to re-enroll in their own plan upon learning they had been ineligible under this Plan as far back as the beginning of the year. Also, please be sure to include a copy of the insurance ID card for any spouse or dependent who has other group medical coverage. This Form is available on the new website www.569trusts.org or through the Trust Office (x-702).

WELCOMING CRISTINA MARQUEZ AS OUTREACH COORDINATOR



International Brotherhood of Electrical Workers (IBEW) Local 569 and the San Diego Chapter of the National Electrical Contractors Association (NECA) welcome Cristina Marquez as the Outreach Coordinator for San Diego and Imperial Counties Electrical Training Centers.

Cristina Marquez is a Journeyman Sound Technician achieving this through the apprenticeship program at the San Diego Electrical Training Center. Born and raised in San Diego County, she graduated from San Diego State University on a full Softball Scholarship majoring in Criminal Justice and a minor in Sociology. Afterwards, she moved to Las Vegas for 12 years where she worked and continued her education in customer service relations including Upward Mobility and Forbes training.

Her love of Southern California brought her back to San Diego where she found out about the apprenticeship program through a friend who was looking for a career in renewable energy. She was always very active with the IBEW (International Brotherhood of Electrical Workers) Local Union 569 and applied for the Outreach Coordinator position to help others learn about this life changing opportunity, a free education, and a new career. She looks forward to continuing to live in her beloved state of California, informing the community about the apprenticeship, supporting her union, and advocating for working families in the years to come.

TRAINING CENTER HOSTS NATIONAL APPRENTICESHIP WEEK

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WHEN TO USE PPO PLAN NO-COST/LOWER COST-CONTAINMENT PROGRAMS

Pinnacle medical/dental services in Mexico - **\$0 out-of-pocket cost** for eligible medical and dental services rendered by only Pinnacle network providers in Mexico. A pinnacle ID card is required.

Best Doctors (\$0 out-of-pocket cost) - To question the need for surgery, need help deciding between multiple treatments, don't understand a diagnosis or treatment recommendation, no diagnosis or skeptical of their physician and/or symptoms not improving.

For specified elective surgical procedures **Eligible Expenses will be paid at 100%** if a Best Doctors "Inter-Consultation" is completed **before** one of the following procedures is performed: back, hysterectomy, knee and hip replacement, obesity or bariatric, neck, coronary artery by-pass graft, heart valve replacements, prostatectomy and lumpectomy/mastectomy.

Heal "in-home" physician visits - To avoid longwaits to schedule a physician office visit or many hours waiting at an urgent care/emergency room - **Only a \$5 co-payment** for any visit routinely provided within 2 hours of making an appointment by phone or via smart phone. Hours are from 8:00 am - 8:00 pm Monday - Sunday and this program is recognized as a network provider in the Anthem Blue Cross PPO.

Members' Assistance Program ("MAP") - **\$0 out-of-pocket cost** for up to 8 visits within a 12 month period to address any issue or problem a participant may have.

SHARP CLASSES TO UNDERSTAND HOW MEDICARE WORKS

For participants who are turning age 65, or still working and planning to retire soon, it's not too early to think about Medicare and your coverage options which include Plan C Kaiser for those who may qualify or any other source of Medicare coverage including a supplement product or possibly a total assignment of Medicare to a Medicare Advantage insurance program through Sharp Healthcare, Anthem, Humana, Health Net, Secure Horizons, etc.

Sharp is offering FREE educational meetings to learn how Medicare works, in particular about Parts A and B, the special enrollment requirements if one starts using Medicare after age 65 and the difference between Medicare Advantage and Medicare Supplement insurance plans.

2019 meetings: Tuesday, January 15th; Wednesday, February 13th; Wednesday, March 13th; Wednesday, April 14th; Wednesday, May 8th; Wednesday, June 12th; Tuesday, July 9th; Tuesday, August 13th; Tuesday, September 10th; Tuesday, October 8th; Wednesday, November 13th; and Tuesday, December 10th.

The meetings will be conducted at Sharp Healthcare Corporate Office, 8695 Spectrum Center Blvd, San Diego, CA 92123 and run from 6:00 - 7:30 pm. To register you and a guest, or for more information, call 1-800-827-4277 or visit www.sharp.com/newtomedicare.

Anthem Online Office Visits - For covered participants using the Anthem online medical visit program the office visit co-pay for is \$10 with the balance of the \$49 billed charge for the office visit payable by the PPO Plan at 100%. **To enroll for free** go to www.livehealthonline.com.

Global One Ventures (Bundled pricing for out-patient surgery) - By using a network out-patient surgi-center there will be **\$0 out-of-pocket cost** for the procedure. Further, there may also be a **savings payment of \$250 or \$500** to the participant for having their procedure performed at a participating out-patient surgery facility. Contact the Trust Office for details (x-702).

Hines & Associates "FREE" advocacy services - Through this advocacy services program participants may contact registered nurses, experienced health care navigators, certified health care coaches and others for assistance with medical questions, benefit and coverage issues or questions, service provider selection procedures or referrals, claims and/or provider billing questions, referrals to Plan provided services and/or cost-containment programs, questions about pharmacy and Mental Health/Substance Abuse coverages and service providers, and assistance in using or navigating the Trust website.

Please note that the participant must be covered at the time services are rendered under any of these programs.

DO NOT USE OUT-OF NETWORK PROVIDERS FOR CHEMICAL DEPENDENCY/SUBSTANCE ABUSE TREATMENT

REMINDER - Under the PPO Plan's exclusive agreement with Optum for providing treatment for chemical dependency/substance abuse conditions there is a set network of physicians and facilities that **must** be utilized by covered participants in order to receive the highest benefit payments. In-network provider charges are basically paid at 80% of a discounted amount after their calendar year deductible has been satisfied with the participant owing their 20% balance up to the negotiated maximum allowable charge. The balance of billed charges must be written-off by the provider.

When a participant uses an out-of-network provider the Plan will make payment on those charges at only 60% of what the maximum allowance would have been if an in-network provider had been utilized. Further, in the absence of any contractual discount arrangement the service provider may seek payment from the participant of the entire balance of their billed charges, whatever that may be. This often becomes a very large amount and it is common for the provider to turn unpaid balances over to a collection agent who only gets paid if they are successful in collecting the amount owed.

When in need of mental health or chemical dependency/substance abuse services please be sure to use only Optum network service providers in order to avoid any large outstanding balances and possible collection issues. Optum can be reached at 866-606-6751 and MAP is also available to assist by calling 800-342-8111. **THE RIGHT TELEPHONE CALL CAN SAVE YOU A LOT OF MONEY!**

JOURNEYMAN CLASS SCHEDULE AVAILABLE ONLINE

The Spring 2019 Journeyman Class Schedule is now available online on the Training Trust website (www.sdet.org). To download a schedule, visit our website at www.sdet.org and click on the "Continuing Education" section.

CLASS SCHEDULE BY LOCATION BY DATE

Start Date	End Date	Class ID	Description
1/4/2019	1/4/2019	2019J161801	Basic CPR, AED And First Aid For Adults
1/11/2019	1/11/2019	2019J16701	AC Theory
1/14/2019	3/11/2019	2019J18181	CALCTP Technical
1/15/2019	3/5/2019	2019J17101	Instrumentation I: Introduction to Instrumentation
1/17/2019	1/24/2019	2019J17721	NFPA 70E Arc Flash Hazard Awareness
1/24/2019	4/11/2019	2019J17881	Fire/Life Safety & Voice-Data-Video Prep For State Certification
1/25/2019	2/22/2019	2019J16201	Welding I: Basics
1/25/2019	1/25/2019	2019J16651	DC Theory
1/28/2019	3/18/2019	2019J16021	Electric Vehicle Infrastructure Training Program (EVITP)
1/28/2019	4/22/2019	2019J17631	Electrical Certification State Exam Prep
1/29/2019	3/7/2019	2019J16931	AutoCAD
1/31/2019	1/31/2019	2019J161802	Basic CPR, AED And First Aid For Adults
2/7/2019	2/7/2019	2019J161803	Basic CPR, AED And First Aid For Adults
2/7/2019	2/7/2019	2019J17971	Your Pension & Health/Welfare
2/8/2019	2/8/2019	2019J18361	Code Calculations: Voltage Drop
2/21/2019	2/21/2019	2019J161804	Basic CPR, AED And First Aid For Adults
2/22/2019	2/22/2019	2019J18341	Code Calculations: Box Fill
2/23/2019	4/13/2019	2019J18182	CALCTP Technical
2/28/2019	2/28/2019	2019J161807	Basic CPR, AED And First Aid For Adults
3/7/2019	3/28/2019	2019J18381	Basic Foremanship
3/8/2019	4/12/2019	2019J16211	Welding II: Fabrication
3/8/2019	3/8/2019	2019J18351	Code Calculations: Conductor Ampacity
3/12/2019	4/16/2019	2019J17111	Instrumentation II: Instrumentation Lab
3/18/2019	4/17/2019	2019J18311	CALCTP Acceptance Technician (AT)
3/20/2019	4/22/2019	2019J17621	Electrical Review
3/22/2019	3/22/2019	2019J18371	Code Calculations: Raceway Fill
3/29/2019	3/29/2019	2019J17951	Your 401K
4/4/2019	4/11/2019	2019J17722	NFPA 70E Arc Flash Hazard Awareness
4/12/2019	4/12/2019	2019J18051	Meter Use and Safety
4/26/2019	4/26/2019	2019J18191	Confined Space Entry Hazard Awareness
5/3/2019	5/3/2019	2019J18201	Safe Electrical Work Practices For Transformer Testing & Meggering

There are several ways you can register for continuing education classes:

1) Online – from the homepage, click on the ATS Student Login button. You need to have an account to login.

2) By **telephone**: **San Diego classes**: (858) 569-6633, select option 3 then 2. For Imperial County classes: (760) 355-3000.

3) New to online registration or forgot your password? Email us at info@sdett.org

Bookstore hours: 3:30-5:00pm during the first night of class. All other times, bookstore hours are from 3:30 - 4:30pm.



TRAINING CENTER HOSTS NATIONAL APPRENTICESHIP WEEK

The San Diego Electrical Training Center had over 300 local students participate in 4 days of 'Apprentice for the Day' programs during the Department of Labor's National Apprenticeship Week. The schools who participated were Poway Unified School District, San Diego Unified School District, Sweetwater Union High School District with kids from 9th grade through 12th grade. SDET also went to John Otis Elementary to have 6th grade students help put together and take apart a solar array. They learned what the sun can do by powering an air-dancer and a popcorn machine.

During the National Apprenticeship Week all the students were rock stars at bending pipe, wiring up a switch to a light and receptacle, ring a doorbell by completing a circuit, installing a solar array and sporting our new IBEW t-shirts! Thank you to all of the schools, students, apprentices, volunteers and electricians that helped make National Apprenticeship Week such a huge success and a whole lot of fun!

On November 14th, IBEW 569, NECA San Diego, and the San Diego Electrical Training Center held a round table discussion with Elected and Industry Leaders on how Union Apprenticeships are the answer to the skilled labor shortage. Included in the round table were Arthur Page from the DOL, Assemblywomen Lorena Gonzalez-Fletcher, San Diego Electrical Training Director Kevin Johnson, IBEW 569 Business Manager Nick Segura, NECA SD Executive Manager Andy Berg and Chula Vista Elementary School Board Member and the Principal of San Ysidro High Dr. Eduardo Reyes. With Gretchen Newsom, IBEW 569 Political Director as the moderator, she did a fantastic job of keeping the conversation moving and interesting.

On November 15th we had the Cajon Valley School District in conjunction with the World Of Work visit the training center where we gave a tour via live web stream to over 600 children ranging from K-12, participating from all over San Diego County.

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REPORTING DIVORCES AND LEGAL SEPARATIONS

HHealth & Welfare: It is important to understand that a spouse will usually continue to be eligible as a covered dependent where dependent coverage is applicable under either Plan A, B or C until there is an actual Judgment of Dissolution issued by a Court. However, federal COBRA law requires notification of this event to be submitted to the Plan within 60 days to prevent a loss of COBRA election rights by the former spouse. In the event the Plan becomes aware of a divorce after the fact a thorough review of all claims and service fees paid on behalf of any dependent for services rendered after the date their coverage actually terminated will be conducted by the Trust Office and full restitution will be sought for any amounts that should not have been paid.

Pension: It is highly recommended that copies of any Judgment of Dissolution and any applicable Property Settlements be submitted to the Trust Office at this time or as soon as possible upon completion of the divorce process for a number of reasons that will avoid processing delays:

1. At the time of filing an application for benefits all paperwork from any and all divorces will be required by the Trust Office before a final determination as to benefit amounts can be made;
2. If copies are not readily available it will be necessary to request copies of all pertinent pages from the municipality where the divorce was recorded that may take a lot of time and for which there will expectedly be a cost;
3. Upon receipt of this information for each divorce it may be necessary for the Pension Trust's actuary to calculate the offset to the participant's total accrued benefit amount for any portion that may have been awarded to an alternate payee (i.e. former spouse); and
4. A final QDRO will have to be prepared, signed by both parties, recorded with the court having jurisdiction over the matter and returned to the Trust Office.

All such documents are confidentially maintained in the Trust Office and can be stored until such time as a participant or alternate payee files a claim for benefits. If the QDRO process hasn't started by the time an application is filed there will be expected delays in the Trust Office's ability to process the application as well as the applicant's ability to commence receipt of benefits. Please contact the Trust Office (x702 for H&W, x310 for Pension) with any questions.

PPO PLAN VACCINATION PROGRAM

Get vaccinated to prevent illness and help control overall health care costs.

Under the PPO Plan arrangements have been made through Navitus, its Pharmacy Benefit Manager, to provide vaccine services through the pharmacy benefit. More than 40,000 pharmacies across the nation are available to provide immunizations to covered participants.

A list of pharmacies participating in this program can be found on the Navitus website – www.navitus.com. If there are any questions please contact Navitus Customer Care at 1-866-333-2757, which is open 24 hours a day, 7 days a week. Or visit online at: www.navitus.com.

WHAT IS MY CO-PAY FOR THE VACCINE?
\$0 co-pay.

WHICH VACCINES ARE AVAILABLE?
Influenza • Pneumonia • Tetanus

Note: Some vaccines are subject to age restrictions (Ask the pharmacist about specific vaccines).

Please make sure to present your Anthem or pharmacy benefit ID card to the pharmacy and be aware that you must be covered under the PPO Plan at the time the vaccination is administered.