



CURRENTS

SAN DIEGO ELECTRICAL TRUSTS

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CVS MINUTE CLINICS CO-PAYMENT LOWERED

Instead of going to a doctor's office or urgent care for common family illnesses, injuries or skin conditions it is possible to go to a CVS Pharmacy Minute Clinic to seek medical attention for an eye infection, earache, cold (sore throat, cough, runny nose), nasal or sinus infection, urinary tract infection, etc., as well as to treat burns, cuts, rashes, allergies and/or bug bites/stings, or to receive preventive flu shots and vaccinations. CVS Minute Clinics are accredited by the Joint Commission that accredits more than 19,000 health care organizations and programs in the United States.

CVS Minute Clinics provide convenient and affordable health care by a certified nurse practitioner or physicians assistant who have the ability to diagnose, treat and write prescriptions while collaborating with a physician medical director if necessary. If a prescription is issued it may be conveniently filled at that same location. In the event the Minute Clinic is unable to assist the person they will suggest a more appropriate level of medical care and there will be **no charge for the visit**. To see what services are available or to locate a Minute Clinic please visit www.minuteclinic.com, or call 866-389-2727.

Presently, CVS Minute Clinics are recognized as a Blue Cross PPO provider subject to the following schedule of office visit co-payments: In San Diego County - \$10 for Sharp doctors and \$30 for all other PPO doctors; Outside of San Diego County - \$15. However, **effective October 1, 2012** the required co-payment for a visit at any CVS Minute Clinic (whether in or outside of San Diego) will be **lowered to \$10 per visit**. The balance of the charge for the Minute Clinic visit will be payable at 100% with all other allowable charges to be payable in accordance with the Schedule of Benefits for PPO providers. Most charges by a Minute Clinic for these basic services will be less than by a doctors office or urgent care facility would charge, thus your out-of-pocket share would be lower. In the event more extensive treatment is required please remember that there is a \$10 office visit copayment for all Sharp doctors and a \$30 co-payment for all other PPO doctors in San Diego County. The office visit co-payment outside of San Diego County will remain at \$15.

The following is a listing of all CVS Minute Clinics in San Diego County:

Street Address:	Area:	Zip Code:
2510 El Camino Real	Carlsbad	92008
7740 Rancho Sante Fe Road	Carlsbad	92009
2760 Fletcher Pkwy	El Cajon	92020
318 W. El Norte Parkway	Escondido	92026
12358 Poway Road	Poway	92064
683 Lomas Santa Fe Drive	Solana Beach	92075
1652 Garnet Avenue.	Pacific Beach	92109
3327 Rosecrans Street	Sports Arena	92110
4829 Clairemont Drive	Kearny Mesa	92117
16773 Bernardo Center Drive	Rancho Bernardo	92118
9225 Twin Trails Drive	San Diego	92129

There are locations in the following surrounding Counties: Orange, Riverside and San Bernardino.

Unfortunately, there are presently no CVS Minute Clinics in Imperial County. If there are any questions please contact the Trust Office (x-310).

PENSION PLAN DEATH BENEFIT AMENDMENT

Since March 1, 2010 the only death benefit payable to the surviving spouse of a deceased participant who has accrued at least 10 vesting credits is in the form of a 100% Joint & Survivorship benefit which means the surviving spouse would receive the same benefit amount the participant would have for the remainder of their lifetime. However, if the deceased participant was under age 55 at the time of their death the surviving spouse would have to wait until the participant would have turned age 55 to commence benefit payments.

Because the surviving spouse may have to wait many years before the deceased participant would have attained age 55 the Plan has been amended to permit a surviving spouse an option to convert that eventual 100% Joint & Survivorship benefit amount into a smaller monthly amount to become payable immediately. This conversion is actuarially neutral meaning the value of the greatly reduced earlier benefit is exactly the same as the benefit amount payable when the deceased participant would have attained age 55.

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BEST DOCTORS NEW SERVICE

Since last August PPO participants have had the ability to utilize the services of Best Doctors to validate a serious medical diagnosis or proposed plan of treatment for the purpose of “getting it right” at the beginning. **There is no cost to the participant to use this service.**

Being aware of this program is extremely important because reported statistics show that over 20% of initial diagnoses are changed and over 60% of proposed treatment plans are modified as a result of independent expert professional review by Best Doctors. Further, 38% of recommended surgeries are unnecessary and another 18% are not the correct procedure.

CURRENT BEST DOCTORS SERVICES:

In-Depth Medical Reviews - In instances where a participant may have basic questions about their health condition or treatment options they are able to independently and confidentially contact Best Doctors to seek a consultation in order to validate their diagnosis or treatment plan.

Find a Doctor - When a participant is in need of an in-network specialist Best Doctors will use its access to thousands of doctors voted by their peers as “best-in-class” to make a recommendation, contact the doctor’s office to ensure PPO participation and appointment availability, and prepare the participant for the visit with important questions to ask.

NEW BEST DOCTORS SERVICE:

Ask the Expert: - As opposed to going through confusing Internet searches for answers to medical questions, participants may now seek advice from expert doctors about a medical condition. They will also receive guidance as to whether they are asking the right questions.

By making a telephone call to Best Doctors (1-866-904-0910) you will connect with a Member Advocate who is waiting to listen to and answer all questions as to a diagnosis and treatment plan. The Member Advocate will take the participant’s complete medical history. If further review is warranted Best Doctors will aggregate all medical information including all physician records and tests. Following a detailed review by expert physicians, Best Doctors will deliver to the participant and their physician a summary of their findings as to whether the diagnosis and/or plan of treatment is on target. The participant is then free to use this information to make a more informed decision with their physician.

Given the statistics above, what could be more important to an individual’s well being than investing a little time to validate a serious diagnosis and treatment plan or a recommendation of elective surgery? If you have been continually going to doctors for diagnostic purposes or long term treatment isn’t providing positive results a call to Best Doctors could provide much needed guidance and lead to an optimal medical outcome.

UPCOMING JOURNEYMAN CLASSES FOR FALL 2012

For more courses, descriptions and registration information please see the online schedule at www.positivelyelectric.org.

Class	Day	Start	Sessions	Room	Time
Electrical Review	Thu	09/20/2012	10	206	5-8pm
Electrical Vehicle Infrastructure Training Program (EVITP)	Mon/Wed	11/26/2012	7	101	5-8:30pm
OSHA 10	MTWTh	08/27/2012	4	101	5-8pm
OSHA 30/EM-385	Mon/Wed	09/05/2012	11	101	5-8:30pm
Solar Photovoltaics	Tue	09/11/2012	14	214	5-8:30pm

Three easy ways to register:

1. **On-line** at www.positivelyelectric.org
2. **By telephone.** Dial (858) 569-6633, ext.156 or ext. 301 (Spanish).
3. **Walk-in;** drop by our office and complete a registration form.

HEALTH INFORMATION SOURCES

Best Doctors - 1-866-904-0910 or www.bestdoctors.com;
Caremark - www.Caremark.com; Specialty medications - CVS/Caremark at 1-800-237-2767;
“NurseLine”-24/7 access to Registered Nurses at 800-250-6181 or <http://healthresources.caremark.com/topic/specialty>; and for researching doctors and hospitals: www.healthgrades.com, www.leapfroggroup.org/; www.Calhospitalcompare.org; www.hospitalcompare.hhs.gov; <http://www.npdhpidb.hrsa.gov/> National Practitioner Data Bank/Healthcare Integrity and Protection Data Bank may be used to verify information on a healthcare provider; and <http://www.medbd.ca.gov/lookup.html> - Medical Board of California for physician licensing.

The California Health Care Foundation supports www.CalHospitalCompare.org which combines ratings for quality of care, patient safety and patient experience in an effort to help consumers make informed choices.

HEALTH & WELFARE PLAN AMENDMENT

Presently the Rules of Eligibility for Bargaining Employees provide that if an active bargaining participant dies their remaining Reserve Account hours will be used to maintain continuous coverage for their surviving spouse and eligible dependent child(ren) until such time as

they are exhausted and COBRA coverage becomes available. The Plan has now been amended to permit the same use of eligible existing Reserve Account hours upon the death of an active non-bargaining participant. To be eligible Reserve Account hours they must have been earned as a bargaining employee.

CLASS OF 2012 CONGRATULATIONS!

On June 8, 2012, the San Diego Electrical and Sound Technician Apprenticeship Graduation and Awards ceremony was held at the Hilton San Diego Resort on Mission Bay.

Over 500 guests gathered this year to celebrate & honor the Training Center's 76 graduates, who received their Journeyman credentials. Graduates were rewarded with their Palomar College Certificate of Completion, Certificates of Special Recognition from Congressman Brian Bilbray and Senator Mark Wyland, Letter of Commendation from Council Member Marti Emerald. In addition to the family, friends and union contractors who attended the festivities, guests included City of Chula Vista Council Members Steve Castañeda and Rudy Ramirez; City of San Diego Council Member Marti Emerald and Deputy Chief of Staff Marisa Berumen; San Diego Unified School District School Board Members Shelia Jackson and Kevin Beiser; Miramar College President Patricia Hseih; Don Giaquinto presenting Congressman Brian Bilbray; Director of Vocational & Non-credit Programs Mollie Smith from Palomar College; President Robert Madrigal from the Electrical Workers Minority Caucus Southern California Chapter; and from Contractor News and Views Mike and Sandy Caples.

The evening was the night of recognition and excellence for the graduates! The Outstanding Inside Wireman Graduate was awarded to Tammy Spinks (Neal Electric) who also graduated with academic honors, perfect attendance and excellent employer evaluations. She received \$400, set of tools from Klein Tools, drill set from Milwaukee Electric Tool Corporation and an engraved plaque memorializing her achievement. Alex Metzger (Dynalectric Company) was the runner-up for Outstanding Inside Wireman graduate. He received \$200 and a drill set from Milwaukee Electric Tool Corporation. Alex also graduated with academic honors, perfect attendance and excellent employer evaluations. The following graduates were recognized for having perfect attendance throughout their apprenticeship: Michael Becker, Eric Deckard, Anthony Escalera, Marcela Gibert, Chris Kinser, Byran Mares, Alex Metzger, Lowell Moody, Daniel Oeland and Tammy Spinks. Each received multi-meters from Milwaukee Electric Tool Corporation and cash.

Additional awards went to John Lupton II (Morrow Meadows Corporation), who was this year's recipient of the Lifelong Learning Journeyman Training Award; second year Sound Technician apprentice Chris Somaru (Communication Technology Services, LLC) was this year's recipient of the \$1,000 Joint Apprenticeship & Training Committee (JATC) Scholarship. Additional awards went to Tammy Spinks, who was presented with a Certificate of Appreciation plaque for serving as Student Council President and this year's IBEW Local 569 Service/Volunteer Award for her selfless contribution to the industry; Inside Wireman graduate Michelle Penny received the 2012 Electrical Workers Minority Caucus (EWMC) Trailblazer Leadership Award. This year, the JATC recognized two extraordinary



individuals: James Stark was nominated and selected by the entire apprenticeship student body council as Journeyman Trainer of the Year, which recognizes an IBEW Local 569 journeyman who has had a positive impact on training and Billy Duggins was recognized as the Teacher of the Year for his selfless contribution to the apprenticeship education process.

The Division of Apprenticeship Standards, in addition to congratulating each graduate for their accomplishments, recognized the following individuals with a Certificate of Meritorious Service, for their continuous volunteer services as a JATC member: Earl Restine, Jr. (21-years), Duncan Abrams (11-years) and Andy Berg (5-years). Palomar College Director of Vocational & Non-credit programs Mollie Smith was recognized for her continuous volunteer services as an educator (11-years).

Many thanks to the following contractors and associates for their donations of tools, gift cards and cash for the graduates: Baker Electric, Inc., Billy & Susan Duggins, Chula Vista Electric, Consolidated Electrical Distributors, Davies Electric Co. Inc., Dottie, Dynalectric Company, Electramark Inc., Fuller Electric, HMT Electric, Inc., IBEW Local 569, IBEW-NECA Labor Management Cooperation Committee (LMCC), Klein Tools, Milwaukee Electric Tools Corporation, Morrow Meadows Corporation, Neal Electric Corporation, Power Communication Systems, Pyro-Comm Systems, Rexel ESD, Robinson Electric, Saturn Electric, Southern Contracting Company, Southland Electric and Synergy Electric.

Congratulations to the 2012 graduates:

Miles Bailey (W)	Matthew Fleming (W)	Eduardo Madrid-Orizaba (W)	Bartholomew Rosevear (W)
Heriberto Barriga-Castro (W)	Erik Gibbs (W)	Eric Maldonado (W)	Carlos Sainz (W)
Michael Becker (W)	Marcela Gibert (W)	Milan Mandich (W)	Dennis Sanders (W)
Mark Britt (W)	Luis Gomez (W)	Bryan Mares (W)	Christopher Sendow (W)
Vincent Camacho (W)	Frank Gonzales (W)	Grant McMurray (W)	Jason Shader (W)
Derek Casey (W)	Gaylene Goudreau (W)	Alex Metzger (W)	Corey Smith (W)
Jesse Celedon (W)	Steven Grierson (W)	Lowell Moody (W)	Steven Smith (W)
Christopher Chestnut (W)	Jason Hall (W)	Eliseo Nunez (W)	Max Snyder (W)
Joshua Childers (W)	James Hood (W)	Joseph Odell (W)	Tammy Spinks (W)
Robert Clarke (W)	Daniel Hull (W)	Daniel Oeland (W)	Zachary Squire (W)
Brett Davis (W)	Gerald Hunter (W)	Tyler Pelley (W)	Peter Steglitz (W)
James Deal (W)	Scott Hutchison (W)	Michelle Penny (W)	James Sullivan II (W)
Eric Deckard (W)	Blake Jaime (W)	Joseph Perez (W)	Anthony Tamayo (W)
Alejandro Desa (W)	Corey Jones (S)	Arturo Plazola (W)	Juan Toribio (W)
Michael Dugan (W)	Chris Kinser (W)	Mark Ramos (W)	Justin Wilfinger (W)
Timothy Elms (W)	Nicholas Klein (S)	Nicholas Redman (W)	Adam Wisegarver (W)
Anthony Escalera (W)	Jorge Ley (W)	Morgan Renken (W)	Paul Wurts (W)
Logan Everich (W)	Adrian Leyva (W)	Sean Riegel (W)	Patrick Zimmerman (W)
Ryan Fetterly (W)	David Lopez (W)	Danny Rivera (W)	

S - Sound graduate W - Wireman graduate



SOCIAL SECURITY RETIREMENT

There are many facets and features to collecting Social Security retirement benefits starting with whether to retire early or late, or whether to stop working entirely or to continuing to work part or full-time. Therefore, the following should be considered when thinking about retirement options:

1. Can I get a projection as to Social Security benefit amounts? Yes, aside from periodic mailings by Social Security there is an online Retirement Estimator accessible at www.socialsecurity.gov/estimator where it is possible to change a work stop date or expected future earnings in order to generate various benefit options.
2. When should I apply for Social Security benefits? It is suggested that application be made at least 3 months prior to the date benefit payments are to begin. You can apply online at www.socialsecurity.gov/applyforbenefits or call 800-772-1213.
3. How long should I plan on receiving retirement benefits? Usually for a long time as a 65-year old person will typically live to 83 while one in four 65-year olds will live to age 90 and one in ten will live to 95.
4. What is full retirement age? For persons born between 1943 and 1954 it is age 66. Starting with 1955, for each year through 1959 two months is added and from 1960 forward full retirement age is 67.
5. How much of a reduction will there be to retire early? If full retirement age is 66 then benefits will be reduced by: 25% at age 62, 20% at age 63, 13 1/2% at age 64 or 6 2/3% at 65.
6. How much of an increase will there be if a person retires after full retirement age? Depending on when you were born there is a monthly increase to the benefit. For people born in 1943 or later the annual increase up to age 70 is 8% and will be based upon the period of time between when you reached full retirement age and when you start receiving benefits or age 70.
7. What other web sites might assist with retirement or financial planning? www.money.gov - Calculators for financial planning and money related information.
www.dol.gov/investor/seniors.shtml - Information about investment options. www.dol.gov/ebsa/pdf/nearretirement.pdf - To determine how much money will be needed in retirement.
www.usa.gov/topics/seniors/shtml - Various resources for seniors on retirement, housing and health.