



CURRENTS

SAN DIEGO ELECTRICAL TRUSTS

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REVISED PLAN C RETIREE DEDUCTION AMOUNTS

The Board of Trustees of the Health & Welfare Trust is pleased to announce that for all Plan C participants who qualify for subsidized deduction amounts there will be a continuation of the substantial reduction during the 2010 calendar year. However, after two years at the current deduction rates at only 10% of the full deduction amount there will be a nominal increase to the deduction amounts commencing January 2010.

Examples:

1. If the Retiree's monthly benefit is between \$1,000 and \$2,000, for two people who are eligible for Medicare their current deduction

amount of \$23.00 (which would have been \$230.00 if the full 2007 deduction amount had been continued without any increase) will become \$46.00 in January 2010.

2. For two people at the same benefit level who were not eligible for Medicare, their current deduction of \$34.40 (instead of \$344.00) will become \$68.80 in January 2010.

All deduction amounts are determined by the Retiree's monthly benefit amount and the actual number of people covered, thus actual deductions could be slightly higher or lower than the above examples.

MEDICARE PART "D" PRESCRIPTION DRUG COVERAGE

Please pay careful attention to the following announcements:

1. For all current participants of Plan A or Plan B who are age 64 and older - The current Schedule of Benefits provides for prescription drug coverage that exceeds that available under Part D of Medicare.
2. For all current participants of Plan C Kaiser who are age 64 and older - The current Schedule of Benefits under the Senior Advantage Program provides for prescription drug coverage that exceeds that available under Part D of Medicare.

Continued inside-

PLAN A PPO MENTAL HEALTH AND SUBSTANCE ABUSE COVERAGE

Please be advised that effective January 1, 2010 Pacificare Behavioral Health Plan will be replaced by MHN with regard to providing both in-patient and out-patient mental health and substance abuse services.

For all participants who may be receiving services through Pacificare as of December 31, 2009, MHN is in the process of determining if their current provider may participate in both programs. If so, there will be no interruption. If not, it is expected that an effort will be made to enroll that provider into the MHN program or to

make arrangements for a transition to a MHP provider.

As a reminder, this is an exclusive services contract for all mental health and substance abuse services over and above the MAP. Therefore, it is very important to remember that in all instances, other than for emergency hospital treatment, the person must contact the MAP before seeking services through MHN as only the MAP may make a referral to MHN.

If there are any questions in this regard please contact the Trust Office (x-310).

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MEDICARE AND PLANS A & B COVERAGE

It was recently published that Eligibility Rules for Plans A & B were amended to require that a Retired participant who has remained continuously covered in Plan A or Plan B by making COBRA payments will no longer be permitted to continue their COBRA coverage once they become eligible for Medicare (upon turning age 65 or have been deemed totally disabled by Social Security for at least 2 years).

Therefore, it is very important for all Plan A or Plan B participants approaching age 65 to enroll in and activate all Medicare coverages (Parts A, B & D) on a timely basis in order to prevent a possible lapse in coverage in the event there is any delay in starting coverage implemented by Social Security due to a late enrollment.

Please keep in mind that Retirees may transfer from Plan A or Plan B directly into Plan C at any time provided they were qualified for Plan C coverage at the time their payments from the San Diego Electrical Pension Trust began. Qualification for subsidized rates is required.

Further, consideration should be given to conducting sufficient advance research as to available Medicare and/or Supplement programs since Medicare coverage by itself is not all that comprehensive and could expose you to considerable financial risk of being under-insured. In order to maintain a relationship with your current provider(s), if desired, it is strongly suggested that you inquire of your provider(s) which Medicare programs they participate. By knowing this you may continue to use the same provider(s) by assigning your Medicare coverage to that program.

If there are any questions relative to the above, please contact the Trust Office (x-310).

SMOKING AND AGING

In addition to the serious health risks due to smoking, it has long been known there are implications for aging. Perhaps the most well-known effect is something commonly called "smoker's face," tell-tale damage to one's skin, and a literal acceleration of the aging process. A study in 1965 was the first to identify the components of smoker's face: gray, pale, and wrinkled skin. Medical experts now acknowledge smoking causes changes in appearance that can add between 10-20 years to one's natural age.

The Culprits

The damage to skin is caused by a number of aspects of smoking, including:

- Blood flow to the skin through the capillaries is restricted, preventing oxygen and nutrients from reaching the skin.
- The production of an enzyme which interrupts the supply of collagen is increased. Collagen is an element providing elasticity to the skin, and while it decreases naturally with aging, smoking accelerates this process.
- Stores of vitamin A are reduced and less vitamin C is absorbed. Vitamin A provides protection from sun damage, while vitamin C functions as a key antioxidant for skin protection and health.
- Deep wrinkles around the skin and mouth are formed from the continual puckering of the mouth and squinting of the eyes due to cigarette smoke.

- Radiation is also released in smoking, which is a substantial contributor to aging. A person who smokes a pack and a half a day is exposed to radiation equal to 300 chest x-rays a year.

These effects translate to the premature loss of skin glow and vitality, skin discoloration, and the loss of elasticity. Additionally, smoking can cause early thinning and graying of the hair. Smokers have twice the risk of becoming bald as those who do not smoke.

Reap the Benefits of Quitting

The benefits of quitting don't take long to begin to materialize. Twenty minutes after quitting, blood pressure and pulse rates return to normal. Eight hours later, oxygen levels in the blood return to normal. Twenty-four hours later, the lungs begin to clear out mucus and other smoking debris. Within a matter of months your circulation will improve, and smoker's face begins to disappear. At year one, your risk of a heart attack falls to almost half that of a smoker. And you are likely to be around much longer, enjoying a much healthier life!

Getting Help

For confidential help with personal or workplace issues, contact your Members' Assistance Program (MAP). These confidential services are available to employees and their eligible household members 24/7. Call 1-800-342-8111.

COUNTING ON KINDNESS: AGING CHALLENGES

Have you ever heard a grandparent quip, “Old age is not for sissies!” Getting older can present potential challenges on a number of fronts. How can we prepare ourselves to ensure the highest quality of life possible for as long as possible? Geriatric experts tell us it’s not too late – even in middle age – to prepare for aging well.

Memory Malfunctions

A decline in memory is not inevitable. And yet, how often have you heard an elder refer to a “senior moment” when memory fails? Some attribute memory issues to stress, and our tendency to overload the brain with multitasking. To combat memory loss:

- Stay mentally active via endeavors such as reading, playing Sudoku or working crossword puzzles. Participate in stimulating conversations, and stay engaged in the world around you.
- Cut back on multitasking and learn to focus on one thing at a time. This can also help in becoming more present in the moment – which is a tremendous gift in itself.
- Keep those blood vessels open and flowing with exercise and healthy blood pressure. If it’s high, see your doctor to discuss bringing it under control.

Dealing with Depression

While depression is common in the older population, it is not a natural part of aging. However, dealing with many life changes, such as health issues, children leaving home, and

retirement can represent real losses that must be integrated for moving ahead successfully.

- Seek professional help if depression becomes a serious issue. Research consistently shows that depression can be successfully treated more often than not – sometimes with therapy, and sometimes with therapy and the right medication.

- Engage in regular physical activity. Cardiovascular exercise releases endorphins into the system which can lift mood and boost energy.

Low Bone Mass

Bone loss, particularly in women, also impacts a great many elders. This can ultimately lead to falls, which can be detrimental to health and mobility. To combat brittle bones refrain from smoking, get plenty of calcium, avoid sodas, and limit foods with high acidic content. Weight-bearing exercises may strengthen bones - and it’s never too late to start! Adopt healthy habits now for later years so you are poised to remain engaged and independent for the best rest-of-your-life possible!

Getting Help

For help with personal or workplace issues, contact your Members’ Assistance Program (MAP). These confidential services are available to members 24/7.

Call 1-800-342-8111.

UPCOMING JOURNEYMAN CLASSES FOR JANUARY 2010

Sign up for these classes starting in January 2010. For more courses, descriptions and registration information please see the online schedule at www.positivelyelectric.org.

Course	Date	Days	# of Sessions	Time	Room	Instr.	Location
Electrical Certification	01/12/10	Tue	10	5-8:30p	212	Duggins	San Diego
Microsoft Word Workshop	01/30/10	Sat	1	8a-12p	213	Flowers	San Diego
PowerPoint Workshop	01/16/10	Sat	1	8a-12p	213	Flowers	San Diego

Three easy ways to register:

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

FLU VACCINATIONS

For the current 2009/2010 Flu Season vaccinations should be available through March 31, 2010. Also to be considered is a separate vaccination for the novel H1N1 influenza.

Vaccination is the best protection against both the seasonal and H1N1 flu and their complications. Symptoms of H1N1 flu typically last a week and are similar to those of the seasonal flu. They include body aches, cough, fever, sore throat, headache, chills and fatigue. Some people with H1N1 flu have also reported vomiting and diarrhea. Both seasonal and novel H1N1 flu complications range from mild to severe, but the majority of cases do not require medical treatment or hospitalization. If difficulty breathing, changes in alertness, or a fever above 100°F for more than three days are noticed in either children or adults, immediate medical attention is needed.

Those who are considered at "high risk" for seasonal flu include people over 65, children 5 years and younger, pregnant women and people of any age with certain chronic medical conditions (asthma, diabetes, suppressed immune systems, heart disease, kidney disease, neurocognitive and neuromuscular disorders).

The PPO Plan presently provides coverage for flu vaccinations to all Covered Persons. The Plan covers these vaccinations at 100% of the maximum Blue Cross PPO allowance without application of a deductible.

In addition to receiving flu shots at PPO doctor's offices, medical clinics and health care facilities please note that they will be available through CVS MinuteClinics, CVS locations with vaccinating pharmacists and CVS/pharmacy locations with in-store flu clinics nationwide. For hours and participating CVS locations, please log onto cvs.com or call 1-888-FLU-SHOT.

Please be sure that all claims for flu vaccinations at a CVS location are filed with the Trust Office as opposed to their being sent directly to Blue Cross.

SMOKING AND MENTAL HEALTH

Ask anyone who has tried to kick the tobacco habit and you'll typically find understanding the risks to one's physical health was not sufficient motivation to quit. There's the habit thing that ties having a smoke to so many aspects of the day-to-day: after a meal, when feeling stressed, when it helps to have something to do with one's hands, and more. But perhaps an often overlooked factor in the challenge is psychological – and conquering this can often mean the difference in making it as an ex-smoker.

How it Works - In general terms, the mind has become conditioned to associate a smoke with the antidote to many unpleasant situations or uncomfortable emotions. Do you need to focus? Are you stressed by the conversation you just had with your boss? Are you bored? Do you feel as if you're about to lose your cool? Do you want to relax? The solution is simple, grab a cigarette! Via years of conditioning, the thought of throwing away such a powerful ally can be all but unbearable. Some become quite fearful and anxious at the mere thought of kicking the habit. And many an effort to give it up is unsuccessful because the psychological aspects aren't addressed. Your Real Ally - Prior to jumping in, take time to give some serious thought to the psychological beliefs you hold about the needs you have and the benefits you believe you gain when you light up. What are the primary reasons you smoke? Pinpointing and refuting these beliefs can become your true ally in the battle to quit. Changing the way you associate your daily life, routines, and feelings with the need to smoke can help you control the psychological drive to smoke. In a sense, you are removing the associations with pleasure and benefit from your mind. To fill the void, find alternatives to handle stress, anger, boredom, excitement, anxiety and the like that don't require smoking. Developing new healthy habits and beliefs to replace the old ones can provide you with a strong leg up in your effort.

Now Think About This! - In addition to the benefits to your health, how about these points for motivation?

- You'll have more energy.
- You'll breath easier.
- Those you live with, especially your children, will be healthier.
- And think of the increase in your income! Plan a vacation to reward yourself with the savings, or begin saving for your child's college education.

Getting Help - For totally confidential help with personal or workplace issues, contact your Member's Assistance Program (MAP). These confidential services are available to employees and their eligible household members 24/7. Call 1-800-342-8111.

PENSION PLAN CHANGES COMING

In accordance with the provisions of the Pension Protection Act of 2006 the Board of Trustees is required to make substantive changes to the Pension Plan that will become effective March 1, 2010 and will be applicable to all participants who were not already receiving pension benefits.

These changes will require extensive computer programming in order to be able to provide benefit option quotations under what will become a revised Schedule of Benefit Options.

If you are age 54 or older and have been thinking about retiring in the near future, you should contact the Trust Office (x-310) to inquire about the potential impact of these changes. If you have near term plans to retire you should contact Ken Stuart (x-222).

REGISTER NOW FOR ELECTRICIAN TRAINEE CLASSES WITH PALOMAR COLLEGE

CLASSES START JANUARY 22, 2010

Registration is now open for Electrician Trainee classes at the San Diego Electrical Training Center (SDETC). All sign-ups for Electrician Trainee classes must now be made through Palomar College, NOT at SDETC. Enrollment cost is \$26 per unit plus a \$17 state-mandated student health fee. All classes are held at the Training Center in San Diego unless otherwise noted.

Palomar College has a fully automated registration system. Students may apply and enroll online. To be eligible for enrollment, students must have a current application on file. Returning students who did not attend last semester must re-apply in order to receive an enrollment appointment.

How to apply and enroll:

1. Apply and enroll online at www.palomar.edu.
2. Enroll for your Electrician Trainee class. The class schedule is available online at www.palomar.edu.
3. Pay your fees promptly!

New Trainees or Trainee Re-statement

In order for us to properly enroll you in a trainee class and notify the State of California, Division of Apprenticeship Standards, you will need to submit a Palomar College receipt of payment for enrollment fees to the Training Center, in addition to your Application for New Registration for Electrician Trainee. For your convenience, this application is available on our website www.positivelyelectric.org in the **Forms Online** section.

Continuing Students (currently enrolled in fall 2009 trainee classes) only need to provide us with a copy of their Palomar College receipt of payment for enrollment fees if they need to submit an Application for RENEWAL of Registration for Electrician Trainee. For your convenience, this application is available on our website www.positivelyelectric.org in the Forms Online section.

For any questions on enrollment in electrician trainee classes, you may contact our office at (858) 569-6633 ext. 111.

Remember, if you are not a certified journeyman or a registered apprentice, you must register as an electrical trainee to work for a C-10 contractor in the state of California. This is the law.

Continued from cover—MEDICARE PART "D" PRESCRIPTION DRUG COVERAGE

It is important to keep in mind that the timely enrollment into all parts of Medicare is very important because if you go more than 63 days without having "creditable" prescription drug coverage in place it will be necessary to pay a late enrollment penalty once enrolled. There could also be a delay in effectuating other parts of Medicare Coverages. The Medicare enrollment period runs between November 15 and December 31. You may reference the Medicare web site at www.cms.hhs.gov for further enrollment information.

USE ONLY PPO ANESTHESIOLOGISTS

Please note that for any surgery to be performed at Grossmont Hospital (inpatient or outpatient) it is the Trust's understanding that there are no anesthesiologists working in the Grossmont Anesthesia on-site offices who are contracted with the Blue Cross PPO at this time.

This means that their charges will be considered as having been rendered by a non-PPO provider for which the Plan will pay only 60% of the maximum allowance to be afforded to services rendered by a PPO provider, with **the full balance to be the patient's responsibility**. However, there are other anesthesiologists who render services at Grossmont Hospital and are PPO providers, such as Anesthesia Service Medical Group.

In general, if a surgeon advises that they wish to conduct a surgery at any hospital or surgical facility it is very important that their office be aware that you expect the surgeon, assistant surgeon, anesthesiologist, and anyone else to be involved with the procedure or external processes to be a Blue Cross PPO provider. If they are not, then another facility or service provider should be considered as most surgeons have privileges at other hospitals or surgical facilities that most likely do participate in the Blue Cross PPO.

The surgeon's office is usually responsible for scheduling so please be very careful to make it clear that you do not want to find out after the fact that a non-PPO provider was involved in any part of the surgical procedure or related services.

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CLEAN OUT YOUR TOOL BAG FOR THE HOLIDAYS

APPRENTICESHIP STUDENT COUNCIL ASKS FOR YOUR HELP

The apprenticeship student council for the San Diego & Imperial Counties Electrical Training Center has started a tool donation program* to benefit apprentices who have had their tools stolen from their vehicles or jobsites. Your donation will be added to a collection of tools that will be loaned to apprentices until they have been able to replace the tools that were lost.

If you would like to donate tools to this worthy cause, you may give them to an apprentice on your jobsite to bring to school or you may drop them by the training center yourself.

Any inquiries about this program may be directed to:

Ken Collier & James Cox
tools@positivelyelectric.org
(858) 569-6633 ext.130

All donations will be inventoried, cataloged, and distributed to those apprentices that really need them.

Thank you for your support.

*This program is run solely for the students by the students.

HEALTH INFORMATION SOURCES

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/t
opic/specialty](http://healthresources.caremark.com/topic/specialty); and for researching
doctors and
hospitals:www.healthgrades.com,
www.leapfroggroup.org/,
www.Calhospitalcompare.org or
www.hospitalcompare.hhs.gov.

**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.**