When contemplating a decision to retire it is important to think in terms of whether your income will be sufficient for a long time recognizing that people are living longer. Having access to defined benefit plans such as Social Security, which is structured to pay benefits for the lifetime of the Retiree, provides a great deal of security because the Retiree cannot outlive their income. Like Social Security, the San Diego Electrical Pension Plan and National Electrical Benefit Fund provide a lifetime benefit to the Retiree and may also provide for lifetime survivorship benefits to be payable to the Retiree’s spouse.

When planning retirement keep the following in mind:

1. The typical 65-year old will live to 83;
2. There is a 25% chance a 65-year old will live to age 90; and
3. There is a 10% chance a 65-year old will live to age 95.

It is recommended that an application for Social Security benefits be filed at least three (3) months in advance of when benefit payments are desired. Benefits can be applied for online at www.socialsecurity.gov or the phone number in the paragraph above. Also, Social Security has a benefit estimator that will provide accurate benefit calculations to help one plan for retirement. This can be accessed at www.socialsecurity.gov/ estimator.

Some alternate web sites providing retirement related information are:

- www.money.gov that will assist in financial planning;
- www.dol.gov/ebta/pdf/nearretirement.pdf that addresses the question of how much money will one need in retirement;
- www.sec.gov/investor/seniors.shtml for information on investment options for those entering retirement; and
- www.sec.gov/topics/seniors.shtml providing resources for seniors.

Even if you don’t plan on receiving Social Security benefits as of age 65 you should sign up for Medicare at least three (3) months before turning age 65 in order to avoid a delay in effectuating Medicare coverage (including Part D for prescriptions) and/or imposition of a higher premium. For more information visit www.medicare.gov.
as an explanation as to the nature of the injury and applicable circumstances is imperative to making a proper and timely determination as to the Plan’s responsibility for making payment and then processing the claim in accordance with the Schedule of Benefits.

Standard policy is for the Trust Office to send a participant three (3) requests to fully complete and submit a claim form. Their failure to respond will result in the claim(s) being formally denied and the likelihood that the service provider will expectedly pursue collection of the full amount of billed charges which will more than likely be much higher than the maximum that would have been allowed by the Plan after applying the PPO discount. If that matter is not resolved promptly it is possible the unpaid debt could be reported to the credit agencies and create more substantial, yet totally preventable, long-term problems.

Please note that a claim form may be obtained on-line at 569trusts.org or by calling the Trust Office (X-310).

San Diego Electrical Training Center (SDETC) has expanded its outreach to local inspection agencies. Through collaboration with NECA and the IBEW, two ten-week National Electric Code classes are being offered to both north and south county inspectors. The northern class is being held in Oceanside while the southern class is being held in Chula Vista. Each class is open to municipal, county, and state inspectors from the surrounding area. Classes are taught by SDETC instructor Joe Baber, recently retired Electrical Area Representative for the Minnesota Department of Labor and Industry and past president for the Minnesota Chapter of the International Association of Electrical Inspectors. SDETC, NECA, and IBEW feel that trained, knowledgeable inspectors will better protect the public’s safety. These classes will also show our inspectors why IBEW workers and NECA contractors set the standard for the electrical industry nationwide.

San Diego Electrical Training Center (SDETC) is expanding its training reach through the use of several new teaching innovations.

Since January, AutoCAD has been being taught to Imperial Valley apprentices through an interactive web-based training course. This course permits an instructor in San Diego to send live video, share his desktop as he demonstrates AutoCAD commands, and respond to spoken and written questions from his students. Conversely, an Imperial Valley instructor can teach students in San Diego. While this class is presently being tested using a connection between San Diego and Imperial Valley training centers, similar classes will be designed to permit apprentice and journeyman students to take classes in the comfort of their own home. In addition, classes may be recorded for later playback at a student’s convenience. This technology promises to revolutionize training by reducing the need to drive to SDETC for lecture-based training. Labs needed to reinforce lecture material would still require attendance at the training center, but a significant savings still could be realized, especially for our members who may be working in other jurisdictions.

Another innovation that complements this long-distance learning model is a content delivery system called ReadyGo. ReadyGo enables complete courses to be packaged for access by students anytime – day or night. These courses include study materials (no book required in most cases!), integrated testing, and hyperlinks to videos and animations that illustrate key concepts. In many cases, classes will be “hybridized”, utilizing online study reinforced by classroom lab sessions.

Both technologies are being beta-tested in apprenticeship classes right now. Journeymen classes will follow in late summer/early fall. We currently recognize on-line lighting courses. See our web page under news and events and go to on-line Journeyman classes.
A trust is a legal instrument. If you create a trust, you (the “grantor”), transfer assets or property to a “trustee” (a person or financial institution you choose). The trustee’s job is to manage the trust assets for a third person (or persons) you name as the “beneficiary” (or “beneficiaries.”)

What are the types of trusts?

- **Testamentary trusts** are a way of passing property at the time of death while often minimizing estate taxes.

  Trusts can protect minor heirs when they receive money or property but aren’t old or mature enough to manage it. A trust assures that those assets will be managed by a trustee you name until the minors are old enough to make their own responsible decisions.

  The trustee not only manages the trust, but also distributes funds to your beneficiaries at intervals you determine when setting up the trust. The trustee can also “invade” the trust if a beneficiary has an unexpected need.

  Trusts protect your privacy since assets in a trust are not revealed in a will. In fact, trust property does not need to pass through probate – as does the property passed by a will.

- **Living trusts** can be set up during your lifetime.

  Living trusts are one way to have certain property managed for you while also saving on income taxes.

  Living trusts can help protect you if you become disabled in such a way that you may not be able to manage your own affairs. The trustee manages the trust, and pays out money to the beneficiary (in this case, you) as it is needed.

  Trusts can be revocable or irrevocable. When revocable, the trust can be changed or even revoked. If irrevocable, the trust cannot be changed once it is in force. Generally, irrevocable trusts have more favorable tax benefits.

  How do you know if a trust will work for you and your family? Trusts are complex legal documents with many different considerations involved. If you are thinking about estate plans or have a need for asset management now, contact a lawyer who is knowledgeable about trusts, taxes and estates to find out applicable trust regulations.

**Getting Help**

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

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Grandparents can play a crucial part in the lives of their grandchildren, fulfilling a number of needs. In fact, studies show children who have strong bonds with their grandparents often have fewer behavioral problems, better social skills, and a greater sense of overall stability than those without those special connections. With increasing numbers of households impacted by economic hardship, job loss, divorce, and full-time working parents, these connections are more important than ever.

Grandparents give to their grandchildren in so many ways. Following are just a few of the ways they can enrich the lives of their grandchildren and the lives of the entire family as well.

**Gifts of Time and Acceptance**

Grandparents often report a whole new level of enjoyment with their grandchildren without the direct, day-to-day worries related to raising them. They often have more quality time to spend due to retirement or flexible schedules, as well as more freedom to become a friend or mentor – especially as their grandchildren get older.

It is also often said that the role of grandparents is to provide a level of unconditional love – meaning they have the luxury of worrying less about grades, manners, discipline, and so on – and can interact with them non-judgmentally – even indulging them at times.

**Gifts of Wisdom and Insight**

Having already navigated the journey of parenthood, grandparents have more perspective on the dilemmas and growing pains of growing up. They can provide a listening ear for grandchildren, often around issues or feelings they are hesitant to discuss with their parents for fear of being judged. Grandparents can sometimes provide feedback or advice their grandchildren may more readily accept because they recognize that voice of wisdom and it can feel less threatening.

**Gifts of Memories and Family Stories**

Grandparents hold family history in their heads and hearts. They can tell stories that help grandchildren feel a sense of stability and continuity. Children feel comforted and secure when they sense they are part of a family that’s survived through good times and bad. These stories can also help them see their parents in new ways, reminding them Mom and Dad were once children with trials and tribulations as well!

Time spent with grandparents, whether they live around the block or in another city or state, can provide so many positive and fun childhood memories. These memories, valuable in their own right, also help to carry the family history forward for future generations to enjoy.

**Getting Help**

For help with personal or workplace issues, contact your Members’ Assistance Program (MAP). These confidential services are available to employees and their eligible dependents 24/7. Call 1-800-342-8111.
Included in the Plan A PPO Plan is a “FREE” Routine Physical Exam provided by Sharp Rees-Stealy which is outlined on pages 7 & 8 of the Summary Plan Description. Exams are available to all Covered Employees and Spouses on a frequency based on age and are highly recommended as the early detection and treatment of a serious medical condition is of significant value to the well-being of our participants. There are documented cases where lives have been saved by undergoing this exam.

Please note that the following changes have been made to some of the specific tests included in the routine exam:

1. A newer generation of a stool hemoccult test will now be utilized;
2. PSA blood tests of male participants for prostate cancer will continue to be administered starting at age 50 unless there is a family history or some other indication to warrant conducting this test at an earlier age; and
3. The stress “treadmill” EKG test has been replaced by a standard ECG-EKG.

Please give serious consideration to taking this physical exam as often as is permitted. To make an appointment and receive the Health Risk Appraisal form for completion in advance of the appointment please call Sharp Rees-Stealy at (858) 616-8411.

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.