

Special points of interest:

- Trust Funds Benefit Faire
- Member Assistance Program
- Kick the Tobacco Habit
- From the Desk of Alice Marshall



TRUST FUNDS BENEFIT FAIRE

- HEALTH AND WELFARE TRUST FUND
- PENSION TRUST FUND

Please mark your calendar for the Redwood Empire Electrical Workers Health and Welfare and Pension Benefit Faire.

The Benefit Faire information:

DATE: May 19, 2007

LOCATION: Petaluma Sheraton in Sonoma County (707) 283-2888

TIME: 10 AM to 1 PM

Active and Retired members and spouses are welcome.


The Trust Funds is facilitating this Benefit Faire to help you gain knowledge of your benefits. This Faire, will not only provide:

- 1) GREAT FOOD,
- 2) GREAT CONVERSION and
- 3) GREAT PRIZE GIVE-A-WAYS,
- 4) GRAND PRIZE: TV

FREE HEALTH SCREENINGS: Free health screenings will be available which includes checking Cholesterol, Glucose, Body Mass Index, Skin Derma-view and Blood Pressure.

Representatives that will be present are as follows:

- Vanguard
- Kaiser Permanente
- Health Net
- Self-Funded PPO Plan
- Delta Dental
- PacifiCare Behavioral Health (MAP)
- Vision Service Plan



but also allow the opportunity to ask questions to the several health and welfare and pension specialists that will be available.

Mark Your Calendar

- April 21, 2007:** Tool Day Demonstration. Vanguard Presentation from 7:15 am to 8:15 am at the Carpenter's Labor Center Auditorium.
- May 19, 2007:** Trust Funds Benefit Faire. See information above.
- July 2007:** Health & Welfare Open Enrollment. The Health & Welfare Open Enrollment period to change medical plans is occurring the month of July for an August 1, 2007 effective date.
- September 2007:** Pension Open Enrollment. The Pension Open Enrollment period to allocate more funds to go either to your Pension or Wages will be the month of September for a December 1, 2007 effective date. This applies to Journeyman Electricians.

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MEMBER ASSISTANCE PROGRAM (MAP) Through PacifiCare Behavioral Health, Inc.

You wouldn't be human if you didn't have problems, and most problems you can probably handle by yourself. Yet, sometimes you need help to get things under control—the type of help your Member Assistance Program (MAP) can give you.

Member Assistance Program: A MAP is a free, confidential counseling and referral service designed to help you and your eligible dependents resolve personal problems that may be interfering with work or home life. The staff understands your needs, so they speak your language. In fact, the PacifiCare counselors have experience with the very same problems you're going through right now. They understand the pain you're in, and they can help.

Access to MAP: The first step toward handling your problems starts with a single toll-free call to your MAP hotline. It's staffed by professional counselors, 24 hours a day, 365 days a year. The phone counselor will listen carefully to your concern or issue and help you assess the situation, then suggest ways to resolve the problem.

If more than just phone counseling is required, you may be referred to a licensed/certified counselor, or other behavioral health practitioner. You may also be referred to a community resource, such as a support group. If a health problem is contributing to your situation, you could be referred to a medical professional.

Is this really confidential? Yes! Your phone call, your treatment, and everything you tell MAP or the Trust Fund will be kept confidential. If you have a problem affecting your work, your boss or co-workers may already know, but we can help you do something about it in complete confidentiality.

Some Problems MAP can assist you with:

- Alcohol Abuse
- Anger Management
- Child and Elder Care
- Compulsive Spending
- Debt Management
- Domestic Violence
- Drug Dependency

- Emotional Distress
- Job Stress
- Legal Assistance
- Relationship Problems

Summary of the benefits:

- 1-3 Sessions; \$0 Co-pay
- 24-hour; toll-free access
- Alcohol/Drug/Gambling Addiction
- Child Care Issues
- Depression
- Elder Care Issues
- Family Blending
- Financial Concerns
- Job/Career Challenges
- Legal Matters
- Relationship Problems
- Smoking Cessation
- Stress Management

**Call (877) 22-LABOR or
(877) 225-2267.**

SELF-FUNDED MEDICAL PLAN—SAV-RX PRESCRIPTIONS

Prescription drugs can be costly medical expense for anyone; especially those with a chronic illness. However, many expensive brand name drugs can easily be substituted with a less expensive generic product. Depending on your prescription needs, your savings could be significant.

In an effort to provide you with additional cost savings in your prescription benefit, we will implement a pilot program covering 100% of the cost of your generic medications when they are available, with no co-pay, as part of your drug ther-

apy. This program will begin effective April 1, 2007 and may be reviewed or changed effective April 1, 2008. Your brand name drug co-payment will remain in tact at 30%, minimum \$5.00. Generics, however, both retail and mail order will be \$0 co-pay. *If you elect to receive a brand name drug when a generic equivalent is available, you will be responsible for the difference in cost plus the co-payment.

Always talk with your doctor about generic substitution for your medications. Explain that you want the most effective drug at the best price.

NEED HELP KICKING THE SMOKING/CHEWING HABIT?

Your good intentions about kicking the smoking/chewing habit may need a little encouragement and support. You don't need lectures about the negative impact cigarette smoke and chewing tobacco has on yourself and your family. You already have the nagging voice in your head telling you to quit. Did you know that the Redwood Empire Electrical Workers Health & Welfare Trust Fund has a program to assist you with just that? Contact the Trust Fund Office at (707) 526-1996 for more information.



Pension Loan for Primary Residence

The Redwood Empire Pension Trust allows participants to borrow money from their pension account to purchase a primary residence.

Purchasing a home in Marin or Sonoma County, or anywhere else in the jurisdiction, is an increasingly difficult goal. The implementation of a loan program for Local 551 electricians will assist those who work in our community to live in our community.

One of the greatest challenges of obtaining the American Dream of owning a home is getting enough money for a down payment. Many Local 551 electricians don't have family members in a position to help them with the down payment — especially for first-time buyers.



It should be disclosed that there will be certain eligibility criteria in place in order to obtain a loan.

You can borrow up to 50% of your account balance, minimum amount of \$1,000 and not to exceed \$50,000, to purchase a primary residence. You can only have one outstanding loan at a time.

- Repayment of the loan will include interest.
- If you default on loan payments, it will be reported to the Internal Revenue Service as a taxable distribution (20% plus penalties).
- The loan provision is not for second homes or vacation homes.
- Loan applications may be subject to a credit check.

Rules Related to Dependent Eligibility—Divorce and Newborn Information

DIVORCE: The employee or another family member has the responsibility of providing notice to the Trust Fund (or Plan) of a divorce within 60 days of the event. Written notice or a copy of the divorce decree will suffice. The Plan does not provide coverage for divorced spouses. The COBRA rights of the divorced spouse could be jeopardized without proper notification of a *Qualifying Event* (COBRA Qualifying Events pertaining to covered spouses

include: divorce, legal separation, death of the employee, employee becomes entitled to Medicare benefits, a reduction in hours or loss of employment that is not due to negligence). When you notify the Administrative Office, you must include the following: Name of the individual experiencing the Qualifying Event; Name and Social Security Number of the Employee; Date of the Qualifying Event; Type of Qualifying Event; and Address of Qualified Beneficiary.

NEWBORN: Coverage is effective on the date of birth for newborns with the condition that an enrollment form is completed and received by the Administrative Office within 60 days of birth. If the prescribed enrollment form is not received by the Administrative Office within 60 days of birth, the effective date will be the first day of the month following the month the enrollment form is received.

National Electrical Benefit Fund (NEBF)



The National Electrical Benefit Fund (NEBF) offers a pension benefit that you may be eligible for at retirement.

The NEBF pension is funded solely by employer contributions in addition to your negotiated wage/fringe package.

Each month your employer contributes 3% of your monthly gross earnings to fund the NEBF plan.

The NEBF is a defined benefit plan, which means that all of the money is pooled together and the trustees of the plan de-

termine what the benefits will be upon retirement. The NEBF is based on service credits. A service credit is issued for each year of service and is assigned a monthly dollar value. A very simplified explanation is that the longer you've been partici-

pating in the plan, the more service credits you'll accumulate over your career.

Visit the NEBF's website for more information at www.nebf.com.

International Brotherhood of Electrical Workers Pension



The International Office Pension Benefit Fund offers a pension benefit that you may be eligible for at retirement. Your monthly dues payments determine your eligibility for this pension plan. This is a defined benefit pension plan, similar to the NEBF where the money is pooled together.

They offer a death benefit, and disability and pension benefits if you meet their qualifications including that of continuous good standing. The monthly dues that you pay to Local 551 are broken down as follows: \$2.00 goes towards the Local Union and the remaining is paid to the International Office to

cover these benefits just mentioned and their administration expenses.

Visit the International Office's website for more information at www.ibew.org.

Redwood Empire Electrical Workers Trust Funds

2525 Cleveland Avenue, Suite C
Santa Rosa, CA 95403

Phone: 707-526-1996
Fax: 707-526-7248
www.reew.org
Email: alice@reew.org



Board of Trustees:

James Brown
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This newsletter is provided for informational purposes to participants of the Redwood Empire Electrical Workers Trust Funds and warrants no guarantee for factual or implied accuracy.

From the Desk of Alice Marshall—Trust Fund Administrator

The role of Trust Administrator is to perform administrative duties to make sure your pension fund and your health and welfare benefits run smoothly. The Administrative Office receives the contributions from employers that purchase your health benefits and allocates the pension money to your account at Vanguard. This office is responsible for making sure the plan rules are being followed, as trust funds are tightly regulated.

The Redwood Empire Electrical Workers' Pension and Health & Welfare Trust Funds employ Alice Marshall and Sarah Miller to operate the daily functions of the Trust Funds.

PLEASE KEEP YOUR MAILING ADDRESS AND PHONE NUMBERS

CURRENT. Contact the Trust office at (707) 526-1996 with any changes.

PENSION PARTICIPANTS:

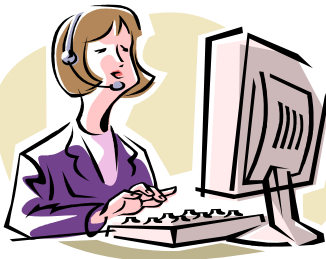
- Look at your pension statements to verify your hours are being reported correctly.
- A list of the available Vanguard Funds are enclosed. There has been a recent change increasing the availability of all the Target Retirement Funds that Vanguard has to offer.

• Access the www.vanguard.com website to

obtain information on your pension account. The group number is 090395.

HEALTH & WELFARE PARTICIPANTS:

- A privacy notice is enclosed for your review.



- If you use a Delta Dental dentist, make sure the dentist is writing off amounts over the negotiated rates. Look at your Delta Dental Explanation of Benefits to see the patient responsibility. You are not liable for more than the amount listed.

- Participants on the PPO plan only: If you are using a PPO doctor, make sure the doctor is writing off amounts over the negotiated rates. Look at your Allied Administrators Explanation of Benefits to see the patient responsibility. You are not liable for more than the amount listed.

- Participants on the PPO plan only-Sav-Rx: If you are planning a vacation and need more prescriptions than are normally allowed by the Plan, you may ask for a vacation override to allow additional refills to become available.

- You can save money on your prescription drugs by using mail order. Discounts will apply, with a greater supply of the medication. You will also save with less of a co-payment.