

SEPTEMBER 2024

Through the WIRE

LOCAL 26 IBEW-NECA JOINT TRUST FUNDS

YOUR HEALTH CARE PLAN

protecting your family

SEPTEMBER
SUICIDE PREVENTION
AWARENESS MONTH

Suicide is not something anyone wants to talk about but it's something *everyone* can try to prevent. Suicide doesn't just affect any one person, it affects everyone in a family, a circle of friends, a community, a place of employment.

To those who suffer with suicidal thoughts and the family and friends left behind, **you are not alone.**

SCAN this QR code to access all of the valuable links mentioned in this issue of *Through the Wire.*



SUICIDE IS THE **11TH** LEADING CAUSE OF DEATH IN THE U.S.



49,476 Americans died by suicide in 2022.

Suicide by the Numbers

1.6 million people attempted suicide in the U.S. in 2022.

MEN are 3.85 times more likely to die by suicide than **WOMEN.**

WHITE MALES accounted for 68.46% of all suicide deaths in 2022.

6,000 construction workers died by suicide in 2022, an increase from 2021,



compared to 1,000 deaths in construction due to a work-related injury.

✓ **FACTS** VS **MYTHS** ✗

Addressing suicide is not easy but perhaps the fear of talking about suicide stems from the many myths that surround it. According to the National Alliance on Mental Illness, here are five common myths about suicide:

MYTH #1: Suicide only affects individuals with a mental health condition. Many people with mental health issues are not affected by suicidal thoughts and conversely many people who attempt or complete suicide have never had a mental health issue. Sometimes major life changes such as relationship changes, financial struggles, loss of a loved one, legal problems or a debilitating illness, for example, drive suicidal tendencies.

MYTH #2: Once an individual is suicidal, he/she will always remain suicidal. Believe it or not, suicidal thoughts are often short-term and usually tied to a certain situation, a reaction to an emotion or experience. Mental health treatment can help reduce suicidal thoughts and individuals who have had suicidal thoughts or have attempted suicide can go on to lead happy, healthy lives.

MYTH #3: Most suicides happen suddenly without warning. Actually, most victims show signs well before they turn to suicide. Sometimes those signs are only shown to close loved ones who may be too close to the situation to recognize what is going on. It is important to know the warning signs of suicide.

MYTH #4: People who die by suicide are selfish and take the easy way out. People who suffer from suicidal tendencies or who have taken their life by suicide are not actually trying to escape living; they are trying to end their pain. They are not *choosing* to turn to suicide, thinking only of themselves, but rather suffering from severe hopelessness and helplessness.

MYTH #5: Talking about suicide will lead to and encourage suicide. Talking about suicide actually reduces the stigma surrounding suicide and encourages those suffering to get help. Talking also encourages those suffering to share their story and know that they are not alone.

The Signs Are There



People with suicidal thoughts reveal signs that they are suffering—some obvious and some more subtle. While a person may not show every warning sign of suicidal ideations, suicide rarely comes out of thin air. Don't let it be too late before you see the warning signs. Know what to look for, know when to get help.

Recognize these signs before it's too late:

- Talking about wanting to die
- Looking for a way to kill themselves, such as searching online or suddenly buying a gun
- Increasing use of alcohol or drugs
- Acting anxious or agitated, behaving recklessly
- Talking about feeling hopeless or having no reason to live, feeling trapped or in unbearable pain, being a burden to others
- Sleeping too little or too much
- Withdrawing or isolating
- Having extreme mood swings

The Health Plan provides for comprehensive mental health care coverage for all EWTF members and their dependents.

OUTPATIENT MENTAL HEALTH TREATMENT
covered at 80% of allowable charges after deductible is met





INPATIENT MENTAL HEALTH TREATMENT
covered at 100% of allowable charges up to the first \$7,000; after first \$7,000, reimbursement is made at 80% of allowable charges

CRISIS SUPPORT LINE
members and their dependents have access to—800-765-3277—at no charge, 24 hours a day, 7 days a week

Reach Out for Help...Please!

The first step to preventing suicide is recognizing that no one and no family is immune. Yes, the tragedy of suicide can impact you! That means, suicides that result in loss of life and even attempted suicides which can also be life-altering. For every person who loses their life to suicide, more than 25 others attempt suicide. Suicide and suicidal thoughts are not things that happen to other people; they are part of a public health crisis in the United States. You and your loved ones are not alone!

Get help for you or someone you love:

-  Dial 911 if you are in a true emergency situation!
-  Dial 988 on a mobile phone to reach the Suicide and Crisis Lifeline/National Suicide Prevention Lifeline. Counselors are available 24 hours a day, 7 days a week to talk or text. All calls are 100% confidential and at no charge.
-  Visit www.988lifeline.org and/or www.suicidepreventionlifeline.org.
-  Call 800-662-HELP (4357) to reach the Substance Abuse and Mental Health Services Administration, 24 hours a day, 7 days a week, to locate substance abuse and mental health treatment facilities.

Don't forget that **BHS**, our EWTF employer assistance program, has resources to assist you, your family or someone else you love recognize, understand, and treat suicidal thoughts. BHS can connect you to a medical professional and coordinate care with doctors. BHS can also provide support for loved ones grieving the loss of someone to suicide. All calls are completely confidential, at no cost and answered by medical professionals 24 hours a day, 7 days a week. Call 800-327-2252. BHS is available to all EWTF members, their dependents and those residing with EWTF members.



A Summary Plan Description for the Health Plan can be found at www.ewtf.org under the "Your Health Plan" list in the middle of the homepage.

Let the Plan Help You With Your Planning

"Plans are nothing; planning is everything." -President Dwight D. Eisenhower

This statement can be applied to so many aspects of life but most importantly to your finances. You may have big plans for your savings but have you done the planning to see those ideas become reality?

Thankfully **Fidelity** has resources available to all of our plan participants so goals and dreams can happen with a little savvy planning. Fidelity's Net Benefits website, www.nb.fidelity.com, now offers a comprehensive Summary Planning tool which shows a complete financial picture of your Individual Account Plan savings so you can make those big plans you've dreamt of. The Summary Planning tool is different from an overall retirement planning tool because it is specifically designed to help you plan for big events or big purchases.

Learn how to utilize Fidelity's Summary Planning tool at <https://www.ewtf.org/through-the-wire/your-individual-account-plan/let-the-plan-help-you-with-your-planning/>





10003 Derekwood Lane, Suite 130
 Lanham, MD 20706
 www.ewtf.org

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YOUR HEALTH CARE PLAN *protecting your family*

Flu Season Already?



It's that time of year to get your flu vaccination and the Centers for Disease Control (CDC) say that September and October are the best months to update your vaccination. While you are at it, the CDC also suggests you receive a Covid-19 booster. According to the CDC, it is safe to receive both vaccinations at the same time.

Our [CVS Health Vaccination Program](#) covers the flu and Covid-19 booster shots at 100% between August and April for you and your eligible dependents. Roll up that sleeve and take cover from what could be a rough flu and Covid season this winter!



SUDOKO

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