

NOVEMBER 2024

Through the WIRE

LOCAL 26 IBEW-NECA JOINT TRUST FUNDS

YOUR
HEALTH CARE PLAN

protecting your family

NOVEMBER IS NATIONAL DIABETES Month



38.4%
of Americans
have
diabetes...
some just
don't
know
it yet.

November marks both the start of the holiday season and also National Diabetes Month. It's no coincidence that a push for education and awareness about diabetes, a disease that can be both *caused by* and *controlled by* diet, comes at a time of year when eating and drinking in abundance is a social norm.

Among U.S. adults 18 years of age and older, diabetes is most prevalent among American Indian and Alaska Native adults, followed by non-Hispanic Black adults and then Hispanic adults. Non-Hispanic Asian adults and non-Hispanic White adults follow in fourth and fifth place respectively.

Diabetes falls into two main categories—type 1 diabetes, which is actually an autoimmune disease in which a person's body does not make insulin, and type 2 diabetes which is when a

person's body experiences insulin resistance due to too much body fat. Type 1 diabetes is a condition you are typically born with and type 2 diabetes is a condition that is typically acquired through poor diet and lifestyle choices, although in rare cases certain medications and infections can trigger type 2 diabetes. Type 1 diabetes often affects children, adolescents and young adults while type 2 diabetes is considered an adult-onset diabetes.

Another important difference between type 1 and type 2 diabetes is that people who have type 1 diabetes will need to take insulin for their entire life while those with type 2 diabetes can reverse their need for insulin through healthy diet and lifestyle choices.

DIABETES IS THE

8TH

LEADING CAUSE
OF DEATH IN THE
UNITED STATES,
BUT THE
MOST COMMON
CHRONIC
CONDITION.

The Centers for Disease Control says that

**29.7 million Americans have been
diagnosed with diabetes**

while **8.7 million are actually undiagnosed.**

Another **38% of U.S. adults have prediabetes** based on their fasting A1C (blood test used to diagnose diabetes) results.

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



Are You Aware of Your Risks?

Are your lifestyle choices putting you on the road to diabetes? Lifestyle risk factors for diabetes include:

SMOKING: Of the U.S. adults diagnosed with diabetes between 2017-2020, 22.1% were tobacco users and 36% had quit tobacco but had a history of smoking 100 cigarettes or more in their lifetime.

BEING OVERWEIGHT OR OBESE: A body mass index of 25 or higher puts you at an increased risk for diabetes. Ninety percent of people with diabetes are overweight.

PHYSICAL INACTIVITY: Being more active lowers blood sugar and enables insulin to be more effective.

Some risks are out of your control which makes living a healthy lifestyle even more important. They are:

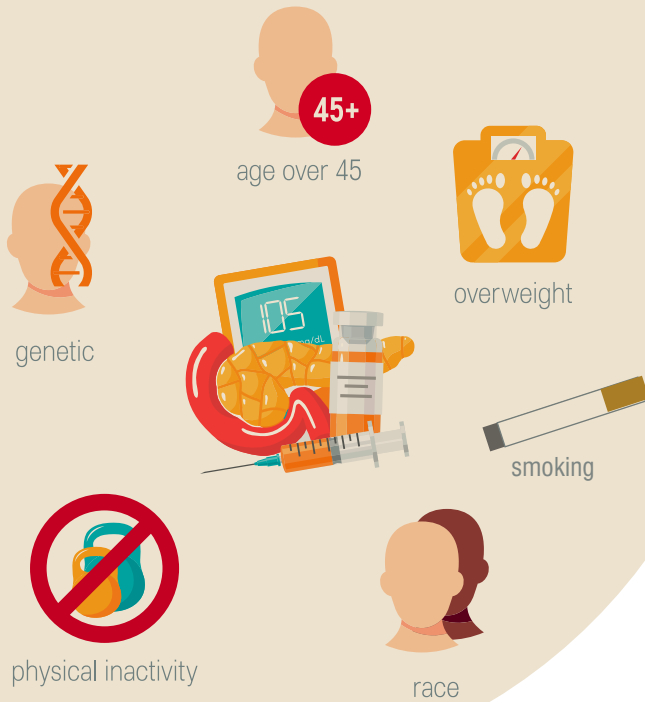
FAMILY HISTORY: Your diabetes risk increases if your parents or siblings have diabetes.

RACE OR ETHNIC BACKGROUND: Black Americans, Asian Americans, Latino/Hispanic Americans, Native Americans, and Pacific-Islanders have a greater chance of developing diabetes.

AGE: The older you are the higher your risk for prediabetes or type 2 diabetes.

GESTATIONAL DIABETES: If you developed diabetes during pregnancy you are at a greater risk for developing diabetes later in life.

POLYCYSTIC OVARIAN SYNDROME: Many people with polycystic ovarian syndrome have insulin resistance placing them at a higher risk for type 2 diabetes.



What is Prediabetes?

Prediabetes means you have a higher than normal blood sugar level but not quite high enough to be considered type 2 diabetes. If left unchanged though, prediabetes can and most often does lead to diabetes. However, you can reverse course with the progression from prediabetes to diabetes by making lifestyle changes now, the same lifestyle changes needed to prevent type 2 diabetes—eating healthy foods, increasing physical activity, achieving and maintaining a healthy weight.

Prediabetes doesn't have any warning signs so the best thing you can do is see your doctor regularly for routine blood tests, maintain a healthy weight, take part in physical activity, quit smoking, keep a close eye on your blood pressure and cholesterol level and get quality sleep.

Are All Signs Pointing to Diabetes?

- Urinating often
- Feeling very thirsty
- Feeling very hungry, even though you are eating
- Extreme fatigue
- Blurry vision
- Cuts/bruises that are slow to heal
- Weight loss, even though you are eating more (type 1)
- Tingling, pain or numbness in the hands/feet (type 2)





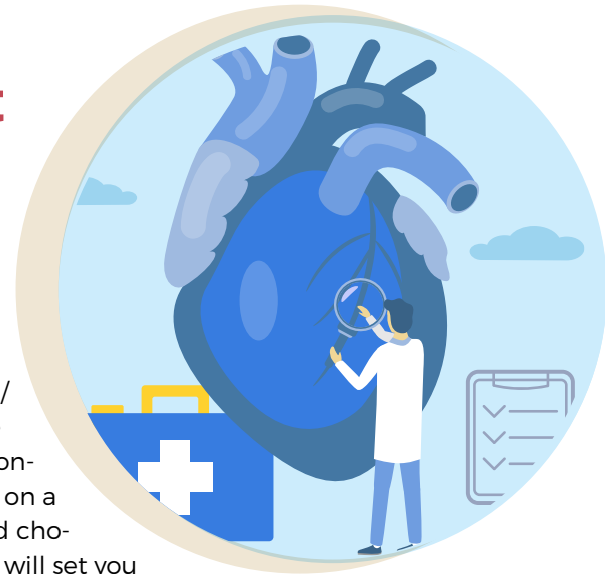
Diabetes and Other Health Risks Can Go Hand in Hand

As if requiring insulin and keeping a careful watch on every bite of food you take isn't challenging enough, those with diabetes have to be ever vigilant about diabetes' comorbidities, medical conditions that often go along with diabetes itself. Diabetes' comorbidities include:

- * Obesity
- * Cardiovascular Disease
- * Heart Failure
- * Coronary Artery Disease
- * Cerebrovascular Disease
- * Hypertension
- * Hyperglycemia
- * Hypoglycemia
- * Dyslipidemia
- * Metabolic-Associated Fatty Liver Disease
- * Chronic Kidney Disease

Keep a Healthy Heart and Control the Impact of Diabetes

Hello Heart is an EWTF benefit available to all Plan participants and adult dependents 18 years and older who have high blood pressure and/or are being treated with blood pressure medication. Hello Heart can help you monitor cardiovascular health and guide you on a path of bringing your blood pressure and cholesterol into a healthy range. Hello Heart will set you up with everything you need to keep track of your blood pressure and cholesterol including an at-home blood pressure monitor, an app for your smartphone or tablet so you can track your readings, and support from health coaches. Information obtained through participation in Hello Heart can be shared with your doctors so they may be part of your cardiovascular health journey.



Hello Heart is available at no additional charge. Enroll today by visiting helloheart.link/EWTF-Enrollment.

Get Diabetes in Control



With Virta

Virta Health, a personalized nutrition program, is a no-cost benefit for all EWTF participants that can help you get your diabetes in control or even kick your diabetes, and all the medications that go with it, to the curb for good! Virta can help you lose weight, lower your blood sugar and reverse type 2 diabetes.

Visit www.virtahealth.com/join/ewtf to learn more and get started. Virta provides everything you need to be successful—testing strips, medical oversight and health coaching. With Virta you can join the roster of those getting healthy instead of becoming another diabetes statistic. And, you can eat many of your favorite foods on the program!



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**YOUR INDIVIDUAL
ACCOUNT PLAN**

growing your assets

In the Event of an Emergency...

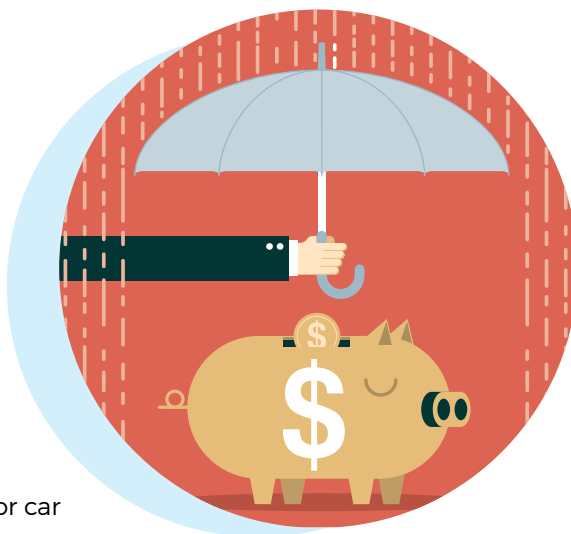
Ever wonder how much you really need to have in savings in case of an emergency?

The standard rule of thumb is to have the equivalent of three to six months' of expenses socked away. This savings would be to cover the things you hadn't planned on happening, such as emergency home or car repairs, pet health expenses, or even unemployment. These things happen and you don't want to turn to high-interest credit cards or loans to get you through!

However, saving three to six months of expenses isn't easy so the key is to start small. Think baby steps. Aim to build your emergency savings fund up to \$1,000 and then set the bar higher and higher in manageable steps. Fidelity has interest-yielding savings options that can help you build your emergency fund and you can even schedule regular automatic withdrawals from your checking account to a savings account so the deposits are made for you. If you should receive any work bonuses, tax refunds, surprise monetary gifts from a long-lost relative or even hit a lottery ticket (you never know!) put those unexpected monies into your emergency fund.



Speak with a Fidelity advisor to learn more about Fidelity's savings options or visit Fidelity's website at <https://www.fidelity.com/learning-center/overview> and type "emergency savings" into the search bar.



KIDS' CORNER



WORD SCRAMBLE

THANKSGIVING

Do you know that over 300 words can be made from the letters in the word Thanksgiving? How many words can you make? Try making:

- 1 eight-letter word
- 2 seven-letter words
- 3 six-letter words
- 4 five-letter words
- 5 four-letter words
- 6 three-letter words
- 7 two-letter words

