

MARCH 2025
Through the WIRE
LOCAL 26 IBEW-NECA JOINT TRUST FUNDS

**YOUR
HEALTH CARE PLAN**

protecting your family

The Sun is Shining, the Birds are Chirping....



Spring is in the air so get outta here! That's right, it's time to get outside, enjoy the long-awaited warmer temps and boost your mind and body. For most people, the winter months lead to way too much hibernation—cozy fires to lounge by and heavy comfort food filling our bellies. It's time to swap the heavy sweaters, the warm throw blankets, and the remote control for fresh air, bright sunshine, and outdoor fun.

Fresh air is not only free and accessible, it's a natural way of clearing the mind, stimulating mental health and providing other health benefits. Fresh air contains higher levels of oxygen which can lead to improved lung function, a reduction in respiratory problems and increased energy lev-

els. Fresh air promotes the release of serotonin which has mood boosting effects and reduces stress and anxiety, and getting outside increases sunlight exposure to help the body produce Vitamin D which is crucial for bone health. Fresh air is also often credited with enhancing immune function due to its natural bacteria and microorganisms that stimulate the immune system, improved sleep quality due to a reduction in indoor air pollutants, increased focus and concentration, improved heart health and improved overall well-being. Heading outside can also be a social experience and after months indoors, it's good to be social again.

Exercising outside is an obvious way of getting out more regularly but even taking Fido for a walk is a great way to get your muscles moving and sun on your shoulders!



Hop On and Start Pedaling

Want to feel like a kid again? Hop on a bike! Riding a bike is not just for kids; that's why bikes come in all sizes.

Biking can help you improve your heart health as people who bike regularly have a lower risk of cardiovascular disease. Even just 30 minutes of biking per week will provide heart health benefits. Biking also boosts your mental health by combining exercise and fresh air and biking can help you build muscle while burning fat.

What's more, biking can be a mode of transportation. Try swapping your car for your bike when you can and you'll be reducing pollution from the air.

Be sure to be bike safety smart and wear a helmet!



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



Afraid of the Dentist?

According to the National Institutes of Health, a little more than a third of the U.S. population is afraid of going to the dentist. Dental anxiety, known as dentophobia, is real. That anxiety often translates into an avoidance of the dentist altogether and, ultimately, the potential for major dental problems.

Our EWF members and dependents have access to premium dental care coverage through **United Concordia Dental** so finding a convenient and qualified provider and having coverage for dental care is not a concern for our participants. Dentophobia? Well, that's its own challenge.

There are many things those with dental anxiety can do to alleviate some of the stress of visiting a dental provider and receiving treatment. Most importantly, it may be helpful to know what could happen if you do not receive regular dental care. Poor dental care can lead to:

- Complications from diabetes
- Decayed teeth
- Gum disease
- Heart disease
- Missing teeth
- Pneumonia and respiratory conditions

All of these could require even more advanced medical/dental care than if you just participated in regular preventative dental visits!

If you suffer from dentophobia, you can manage it in much the same way you would manage anxiety or fear in general. Techniques such as exposure therapy (exposure to the very things triggering your concern), acupuncture, cognitive behavioral therapy, distraction, guided imagery, hypnotherapy, relaxation techniques and sedation can all be quite effective.

It is also important to choose a dental provider who understands your concerns/dentophobia. Such providers are known as fear-free dentists. Schedule a consultation with a dentist before having a care visit or procedure and be honest about your fears with that provider. You may want to visit your chosen provider at a less busy time of day to create a more relaxing experience or even establish a signal with your dental provider to indicate that you may need a break during the visit/procedure.

Don't let a fear of the dentist lead to more complicated health concerns. Keep your smile pearly white and keep yourself in good health.



Start 'Em Young

Good dental health and good dental habits start in childhood. Make practicing oral hygiene fun even at the first tooth!

- * First and foremost, lead by example. Make sure your children see you taking good care of *your* teeth. Brush your teeth with your children morning and night to emphasize the importance of lifelong oral hygiene.
- * Choose fun toothbrushes and toothpaste geared toward children and even let your kids choose their dental products. And, don't forget the easy flossers designed for little hands.
- * Make brushing and flossing a game. Use a timer or play a song to encourage kids to brush for two full minutes. Create a reward chart to recognize consistent brushing and flossing. There are even apps, such as United Concordia Dental's Chomper Chums app, that are interactive and make dental care more fun. Chomper Chums can be downloaded from the Apple App Store or Google Play.
- * And, don't forget regular dental check-ups that will not only keep your kids' teeth healthy but will also make your kids more comfortable with visiting a dental provider.








Yes, You Really Do Need an Emergency Savings Plan

In the event of an emergency, would you have enough money saved to keep you and your family afloat, to help you weather a challenging few months, or to help you pay an unexpected expense? An emergency savings account is like an insurance plan—you hope that you never need to use it, but having it could save you from major financial hardship. What's more, an emergency savings fund can save you from relying on interest heavy credit cards, which can come with interest rates as high as 22%.

To be clear, however, an emergency fund is different from other savings funds in that it is intended to cover *unexpected* expenses, such as a large medical bill, major home repair, or layoff. It's not the account you would use to save for holiday gifts or a family vacation.

Knowing how much you need to save in an emergency fund depends on many things, among them:

-  your current expenses
-  the number of dependents or family who rely on you financially
-  whether major expenses such as your home or cars may be older and soon in need of repair or major maintenance
-  if you work in an industry in which employment can be cyclical
-  if you are retired or on a fixed income

All of these life circumstances can affect both your *likelihood* of experiencing an emergency financial situation and your *ability* to pay for a major unexpected expense.

Most financial experts, including those at **Fidelity**, suggest aiming to build an emergency fund that could cover three to six months' of living expenses. Those living expenses include:

- ✓ Rent or mortgage payments and utilities
- ✓ Basic groceries
- ✓ Health care



Go to <https://www.ewtf.org/individual-account-plan/plan-overview/> for more information on your Individual Account Plan.

- ✓ Insurance premiums
- ✓ Child care and/or tuition
- ✓ Transportation
- ✓ Minimum debt payments

Of note, the above living expenses do not include “extras” such as gym memberships, entertainment expenses or vacations, to name a few. These “extras” are not typically built into an emergency fund.

Building three to six months' of living expenses may not be easy but it is doable when you break it down into manageable steps. Try building up \$1000 in savings as a first step and then grow your emergency savings from there.

Read more at <https://www.ewtf.org/through-the-wire/yes-you-really-do-need-an-emergency-savings-plan> for suggestions from Fidelity about how to build an emergency fund.

YOUR INDIVIDUAL ACCOUNT PLAN

growing your assets

Choose Wisely With Your Tax Refund

It's tax season and for many people that means a tax refund is on the way. It's tempting to think of a refund as a gift or found money but in reality, it's YOUR money, money you EARNED! When you think of a tax return as found money it's easier to spend that money in a more frivolous, non-essential way. But, when you recognize that a tax return is money you already earned, you might be more inclined to use that refund for essentials, such as paying off debt, and that's a great way to put your money to work.

If you decide to use your tax refund to pay off debt, prioritize high-interest debt such as credit cards or personal

loans which can each carry interest rates from the high teens into the mid-twenties. And, be wary of tax preparers' offers of an advance or loan on your projected refund if you hire them to prepare your tax return. An advance or loan will let you borrow against your projected tax refund and give you the money immediately but you will pay fees and interest on money that is actually already yours. That's right, you will be paying for access to your own money and in the end receiving less due to fees and interest. The IRS says most refunds are issued in less than 21 days but you can get your refund quicker by filing electronically and choosing direct deposit.

KIDS' CORNER

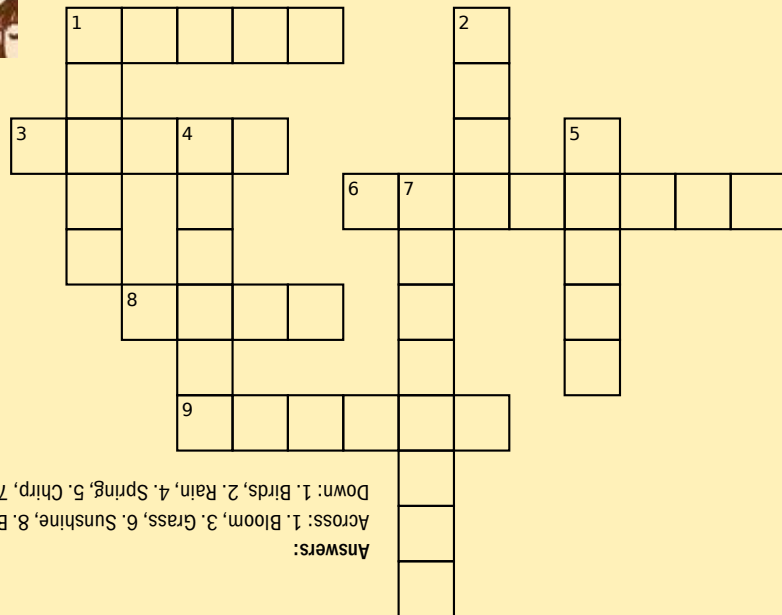
Across:

1. what flowers do when they grow
3. what grows green on the ground
6. what makes a day bright and warm
8. a mode of transportation with two wheels
9. where flowers and plants grow

Down:

1. animals that build nests in trees
2. water that falls from the sky
4. the season when flowers bloom
5. the sound birds make
7. cover from the rain

THINK SPRING



Answers:
Across: 1. Bloom, 3. Grass, 6. Sunshine, 8. Bike, 9. Garden
Down: 1. Birds, 2. Rain, 4. Spring, 5. Chirp, 7. Umbrella