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# FOR YOUR BENEFIT

NEWSLETTER OF THE LOCAL 295 IBT EMPLOYER GROUP BENEFIT FUNDS  
VOL. XXIV, ISSUE 2, FALL 2024

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## CYBERSECURITY REMINDER



Over the last few years, there have been a number of news reports of cybersecurity breach events involving employee benefit plans. In response to these events, the U.S. Department of Labor has put together a list of "Online Security Tips", which offers helpful suggestions for reducing the risk of cybersecurity fraud and loss. A copy of the Online Security Tips on pages 2-3. The Fund encourages you to review the tips and consider following them.

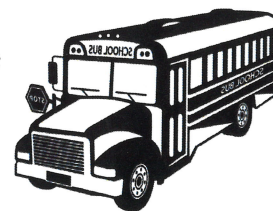
If you believe you have been the victim of a cybersecurity breach you should consider taking appropriate measures like putting in place credit monitoring. If your potential or suspected breach relates to the Fund, please immediately notify the Fund Office's Privacy Office, Cherryann Boucher, at 212.308.4200 so that appropriate protective steps can be taken.

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## BACK TO SCHOOL TIME IS ALSO ANNUAL PHYSICAL EXAM TIME

It's the most wonderful time of year: Back to School! With that being the case, now is also a wonderful time to have your children's annual physical exams done. This will not only ensure that they're healthy and ready-to-learn, but will also serve to get them up-to-date on their immunizations, screenings, and related preventive care. And now that Fall is already here, it's also the best time to contact your general practitioner's office to have your own annual physical scheduled. Don't delay and schedule today!

Everyone should get a physical exam done annually.



Questions? Our Fund Office is available Monday through Friday during normal business hours to assist you. Contact 1.212.308.4200 or Toll Free at 1.888.728.2782 and ask to speak to a Welfare or Pension Representative.

EMPLOYEE BENEFITS SECURITY ADMINISTRATION UNITED STATES DEPARTMENT OF LABOR

## ONLINE SECURITY TIPS

You can reduce the risks of fraud and the loss of personal data and assets from your health, welfare, or retirement account by following these basic rules:

### • REGISTER, SET UP AND ROUTINELY MONITOR YOUR ONLINE ACCOUNT

- Maintaining online access to your retirement account allows you to protect and manage your investment.
- Regularly checking your health/retirement account reduces the risk of fraudulent account access.
- Failing to register for an online account may enable cybercriminals to assume your online identity.

### • USE STRONG AND UNIQUE PASSWORDS/PASSPHRASES

- Don't use common passwords.
- Don't use letters and numbers in sequence (no "abc", "567", etc.).
- Don't write passwords down.
- Consider using a secure password manager to help create and track passwords.
- Use 14 or more characters.
- Change passwords annually, or if there's a security breach.
  - » National Institute of Standards and Technology guidance suggests favoring longer passwords/passphrases instead of requiring regular and frequent password resets
- Don't share, reuse, or repeat passwords.

### • USE MULTI-FACTOR AUTHENTICATION

- Multi-Factor Authentication (also called two-factor authentication) requires a second credential to verify your identity (for example, entering a code sent in real-time by text message or email).

### • KEEP PERSONAL CONTACT INFORMATION CURRENT

- Update your contact information when it changes, so you can be reached if there's a problem.
- Select multiple communication options.

### • CLOSE OR DELETE UNUSED ACCOUNTS

- The smaller your on-line presence, the more secure your information. Close unused accounts to minimize your vulnerability.
- Sign up for account activity notifications.

### • BE WARY OF FREE WI-FI

- Free Wi-Fi networks, such as the public Wi-Fi available at airports, hotels, or coffee shops pose security risks that may give criminals access to your personal information.
- A better option is to use your cellphone or home network.



## ONLINE SECURITY TIPS

### • BEWARE OF PHISHING ATTACKS

- Phishing attacks aim to trick you into sharing your passwords, account numbers, and sensitive information, and gain access to your accounts. A phishing message may look like it comes from a trusted organization, to lure you to click on a dangerous link or pass along confidential information.
- Common warning signs of phishing attacks include:
  - » A text message or email that you didn't expect or that comes from a person or service you don't know or use.
  - » Spelling errors or poor grammar.
  - » Mismatched links (a seemingly legitimate link sends you to an unexpected address). Often, but not always, you can spot this by hovering your mouse over the link without clicking on it, so that your browser displays the actual destination.
  - » Shortened or odd links or addresses.
  - » An email request for your account number or personal information (legitimate providers should never send you emails or texts asking for your password, account number, personal information, or answers to security questions).
  - » Offers or messages that seem too good to be true, express great urgency, or are aggressive and scary.
  - » Strange or mismatched sender addresses.
  - » Anything else that makes you feel uneasy.

### • USE ANTIVIRUS SOFTWARE AND KEEP APPS AND SOFTWARE CURRENT

- Make sure that you have trustworthy antivirus software installed and updated to protect your computers and mobile devices from viruses and malware. Keep all your software up to date with the latest patches and upgrades. Many vendors offer automatic updates.

### • KNOW HOW TO REPORT IDENTITY THEFT AND CYBERSECURITY INCIDENTS

- The FBI and the Department of Homeland Security have set up valuable sites for reporting cybersecurity incidents:
  - » <https://www.fbi.gov/file-repository/cyber-incident-reporting-united-message-final.pdf/view>



Employee Benefits Security Administration  
UNITED STATES DEPARTMENT OF LABOR

LOCAL 295 IBT EMPLOYER  
GROUP PENSION TRUST FUND AND  
EMPLOYER GROUP WELFARE FUND  
655 Third Avenue, 12th Floor  
New York, New York 10017

Presorted  
First Class Mail  
U.S. Postage  
**PAID**  
Hicksville, NY  
Permit No. 125



## PENSION & WELFARE FUNDS

New Summary Plan Descriptions (“SPD”) for both the Pension Plan and the Welfare Plan have been mailed out to you. The Welfare Fund SPD contains the comprehensive hospital, medical, dental, prescription, optical, death benefits, and legal service benefits of the Local 295 IBT Employer Group Welfare Fund. The Pension SPD contains all the eligibility requirements for pension fund benefits. Both SPDs were updated to reflect changes to the Plans and were distributed so that eligible members and their eligible dependents understand the benefits that they are entitled to. They include information such as: when you and your Dependents become eligible for benefits, the type of coverage provided, how to file a claim for benefits, when your coverage will terminate and what you should do if a claim is denied. Each member should read them carefully and refer to them when seeking services and claiming benefits.

The SPDs also detail what services are NOT covered or “excluded” and the provisions that the plan must follow in order to remain compliant with the government. Appeals procedures and vendor information can also be located within the SPD and will help you understand your rights and obligations under the Plan. Some words in the SPDs are capitalized. If words in the SPDs are capitalized, please check the definitions to ensure you understand their meaning and how those definitions affect your coverage.

Additionally, the SPDs will provide guidance on how to effectively use your benefits and navigate any issues that may arise. Understanding these details can enhance your ability to manage your healthcare needs and resolve any potential disputes. Reviewing your SPD is crucial to fully understanding and optimizing your benefits. Please contact the Fund Office if you would like to be provided a copy or if you have any questions.