
FOR YOUR BENEFIT

NEWSLETTER OF THE LOCAL 295 IBT EMPLOYER GROUP BENEFIT FUNDS
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ATTENTION NEW DHL EMPLOYEES

Congratulations on your upgraded full-time position and welcome to the Local 295 IBT Welfare Fund. Your inclusion in the Fund comes with many benefits for you and your family. This is a result of the Collective Bargaining Agreement between DHL and your Union, Local 295 IBT. All the costs associated with the benefits in the Fund are based on the contributions made to the Fund by DHL as a result of this bargaining agreement. There is no cost to you for all these benefits as an active employee. You should have received a "Welcome Package" from the Fund which listed all the benefits you and your family now enjoy. Your medical identification cards will come from the carrier directly.

If you have not yet received this package, please contact the Fund Office and we will send one out to you. Because you may have already had coverage directly with DHL in which you listed your spouse and dependent children, you may have thought you did not need to do so with the Fund Office. DHL does NOT forward the Fund this information. You should ask your Shop Steward for the enrollment form for the Welfare Fund. This form will ask for your dependent information. In addition, you will need to provide a copy of your marriage certificate and the birth certificates of your children as well as copies of everyone's social security card. If the Fund does not have this data, then medical claims, death benefits, life insurance and any of the other benefits that your family may be entitled to will be delayed at best or even possible denied in some instances.

Please remember to get the enrollment card and return it to your Shop Steward or send it to the Union or Fund Office. Protect your spouse and children. Do it today!

AUTOMOBILE INSURANCE COVERAGE ...

Group or individual automobile insurance coverage that provides medical coverage, including non-fault insurance, is always considered as primary coverage, and this Plan will only provide secondary coverage regardless of whether an individual actually enrolls in the automobile insurance medical coverage. This means that, even if an active employee or a retiree or a dependent opts out of the medical coverage available under his or her automobile insurance policy, the Plan will only provide coverage to that individual to the extent it would have if the individual had not opted out of the available automobile insurance medical coverage.



RETIREE MEDICAL MEMBER SERVICES

If you are receiving your Retiree Medical Coverage through the Welfare Fund, you have a Medicare Advantage medical and prescription drug plan through Aetna. If you have any questions or need information about your benefits, please contact Labor First. Local 295 has a dedicated phone line with Labor First. The number is 516.218.5683. You may also reach them at 855.857.6896 or on the web at laborfirst.com. They are there to help.

SCAM ALERTS

Many people across the country (I was one of them) are reporting being targeted by a new scam: fraudulent operators who pretend to be calling about Medicare, Social Security, or personal insurance, but whose actual purpose is to trick you into disclosing your financial information. Disclosure of your Social Security number or banking account numbers can lead to identity theft or unauthorized withdrawals from your accounts.

The scam works by these scammers who claim that new cards are being issued by governmental and private insurance company agencies and that your files must be updated so they need this information. Many of these scammers may call several times a day to wear you down. In some cases, they may even have some limited information about you such as your name and address (anyone can get this information from something as simple as a phone book) and use that information to make you believe they are legitimate.

No one from ANY governmental agency will EVER ask for your personal, financial information. If the caller was actually from the government or from a private company you do business with, they will already have your Social Security or Medicare number. While it is true that new Medicare cards have been issued (ironically to cut down on fraud) there is no reason Medicare will need your personal financial information. No one from the Social Security Administration will ever call you unless you call them first with a question or a request.

Only give out your private information to trusted sources. For example, if you are or are about to retire from covered employment and wish to have your pension check electronically deposited in your banking account, then the Fund will need your account information. For your protection and to document this

information, the Fund Office will only accept your account information in writing. The Fund Office will never ask you for such information over the phone.

Be very suspect when giving out personal information. Please follow these tips to protect yourself:

☎ Remember, Medicare and Social Security will not call you to update your information or to give you a new card

☎ If someone, who you did not call, asks for any personal information, do not provide it

☎ If calls persist, speak to your phone company to get that number blocked and report the calls to the Social Security and Medicare offices and even call the FBI


WHEN DO I QUARANTINE?


While the pandemic is still rampant, we want to share with you some advice as to how you and your family should deal with the virus based on recommendations from sources such as the CDC and federal and state health boards.


We suggest that everyone get vaccinated as soon as possible as soon as you are eligible. The Chief Medical Officer of the CDC has stated publicly that that that is the best way to avoid being put on a respirator. Even after your two vaccinations it is unclear if you could still transmit the disease, but you will be protected from having the effects of the disease.


In the meantime, we must all be wary of our actions and do what we can to mitigate our risk. CDC continues to suggest quarantine or isolation if we come in "close contact" with the following:

☎ You were within 6 feet of someone with Covid-19 for a total of 15 minutes or more

 You provided care at home to someone sick with Covid

 You had direct physical contact (hugged or kissed) with someone with Covid

 You shared eating or drinking utensils with them

 They sneezed, coughed, or somehow got respiratory droplets on you.

If any of the above has happened, you should get a test about 5 days after the occurrence. In the meantime, you should quarantine which means keeping away from others. If you receive a negative test, then you should continue to monitor your health looking for fever or breathing difficulties for up to 5 more days. If your test is positive you should isolate yourself for 10 days. Isolation means keeping away from everyone, even members of your household. We know that this is very hard to do but we must all do our best to prevent further spread.

PARENTING DURING THE PANDEMIC

Now that I am dealing with remote learning with my kid, I know that the teacher who told me it was a joy to teach my child was a liar!!
– Anonymous Parent

It is tough for both parents and kids in the world we live in today. It really is unlike anything that we as parents have faced before. Parenting has always been tough but schooling at home, working differently and the financial uncertainties surrounding Covid-19 have made it even tougher. It is important to remind yourself that this is a unique situation that none of us had to face before. Do not beat yourself up. By going easy on yourself, and your kids, and following these tips for maintaining a sense of balance, you can keep your stress levels in check and make each day a little better for you and your family.



Join forces with other parents –

Reach out safely or via phone, email or social media and exchange tips for keeping kids focused and engaged. Organize a virtual activity or study group so the kids can help each other and make them feel less isolated.



Connect with your child's teacher –

Let them know what is working and what is not. Just remember it is new to them as well and they are doing the best they can.



Create a learning routine –

most kids need structure. A routine gives them a sense of normalcy when they are probably feeling uncertain. Try to make the same time each day for schoolwork, whether it is remote or just traditional homework.



Set Goals and Celebrate Completion –

Set up small rewards and get the whole family in on it. Having something to look forward to can help your kids stay motivated. Give them and yourself a treat.



Deal with Conflict –

These are far less than normal times and at some point conflict at home is bound to happen. If your frustration builds and you are about to or have already lost it, take time to separate yourself from the stressful situation and calm down. Apologize to your family and forgive yourself. If your kids go bananas just remember they are kids and that is what kids do. You are already a parent and know how to deal with an unruly child.



Importance of Sleep –

This is for both your kids and you. Sleep relieves stress so make sure they are on a regular schedule and give yourself as much sleep as you can.

Parenting is always tough but these days it is an entirely new ballgame. You are going to do the best you can for yourself and your family.

LOCAL 295 IBT EMPLOYER
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IMPORTANCE OF KEEPING YOUR BENEFICIARIES UP TO DATE

Well, it happened again recently. One of the Fund participants passed away. The spouse and children were expecting the life insurance and death benefit from the Welfare Fund. The amount of the two of these benefits combined came to \$70,000. The family really needed it and was counting on the money to get them through this tough time.

Unfortunately, even though we have repeatedly written about the importance of keeping your beneficiary designations up to date to reflect your wishes, the person in question had not changed their designation in years. Their mother was listed as the person to receive the benefit. This was done at a time before the participant was married and had children.

We are required by law to give the money to the listed beneficiary. The Fund has no choice. We had to tell the grieving spouse that we were not going to be sending them anything. It was very tough to have to do that, but we are sure it was tougher for them to hear. Whatever happened with the two families after that is beyond our control. We hope things worked out for all of them.

Do not put either of your families through this. Contact the Fund Office and get a change of beneficiary form. If you do not know who you have listed as your beneficiary, call the Fund Office and we will look it up. It is a small thing to do but it can make a world of difference to your loved ones.