Our Future

Dear Members,

I want to focus on what’s ahead for both Local 292 and the individuals comprising it. The Local is dependent on skilled workers, so properly training new members is vital. And, as these new members gain experience and eventually take over leadership, current journeymen will retire into Senior Sparkies—a step that everyone, no matter their experience, should already be planning for.

TRAINING THE FUTURE

Whether in construction, broadcast, manufacturing or other areas of our Local, our future generations will only be successful if properly trained. As I reflect back on my first job, I must thank the members who trained me, for they were patient. We don’t all start our careers with the knowledge needed to succeed; we train, we learn and we want that for ourselves and our families. That is the apprenticeship that Local 292 wants to offer, and that’s the mindset apprentices need to have.

I would like to take a minute to remind those of you who are just getting started: You will start at the bottom like the rest of us. Sweeping floors, digging ditches and running for material are common tasks for apprentices. I can’t stress enough the importance of learning your craft. Be the person who asks for opportunities to do new things on the jobsite. As you demonstrate your ability to perform and need to learn, the journeyman will give you more opportunities. Work hard, be on time, be ready to go and in no time, you will be the one teaching the next generation.

Journeymen, please take the necessary time to train our new members. Think back to the apprentice you were at one time. Be the journeyman you looked up to, the person who gave you a chance to be better in your craft. We all have at least one we remember. The better trained these new members are, the smoother the job will run and the brighter our future will be.

KNOWING HOW TO SAVE

Over the last few months, I have been asked to explain the retirement options as an inside wireman. As most of you are aware, we have an employer-funded retirement account. This account is a defined-contribution account—or, as most of us refer to it, an annuity account. This account functions as a traditional defined-contribution account, meaning it is made up of pre-taxed money and that all gains will be taxed when assets are removed upon retirement.

In addition to the annuity account, members are able to self-contribute to their own 401(k) account. This account is available in either traditional or Roth style. The traditional 401(k) is pre-taxed, and all gains are taxed when assets are removed upon retirement, just like the annuity account. The Roth, on the other hand, is an after-tax account. Contributions are taxed, but gains upon retirement are not. Both 401(k) plans, traditional and Roth, have some limits set by the IRS. If you have any questions, including contribution limits, please call the benefits office. How much you save can determine how well you retire. The time to think about retiring is not at the end of your career but right now.

If we work together, there isn’t anything we can’t do.

Pete
“Some may find this hard to believe, but my political views have changed over the years because of personal experience,” Ray Zeran says. His articles have appeared in Keeping Current since he became political director in 2014, and while his focus is always on Union and labor concerns, his current center-to-progressive perspective is in stark contrast to his background.

“I grew up in a conservative place and time,” he says, referencing his childhood in a farming community in Northeast Iowa. Both of his grandfathers were in unions—one at a brick and tile yard, the other a UAW member—and his father was a CWA member, so he’s always had an appreciation for labor concerns and for the working class. His Christian faith also played a major role in his upbringing and his views.

While his lineage made it seem almost predestined that Ray would be a union member, his first foray into the career field had nothing to do with construction or electrician. Influenced by his neighbors, the high school football coach and his sons, Ray played football in college and got a degree in Physical Education. Hundreds of résumés and no offers later, he moved to St. Paul, where he still struggled to make a living despite working multiple jobs.

A single conversation made him decide to become a Union electrician. Ray and his wife, Sue, bought a fixer-upper in Brooklyn Center and needed some electrical work done. He called the IBEW Local 292 to speak with a rep. This conversation, combined with his family history with unions, was a turning point for him.

“I was raised to value hard work and quality effort, and I understood that unions are a good thing for the working class,” Ray says, so the idea of becoming a Union electrician held a lot of appeal.

He continued working full-time as a truck driver as he attended Anoka Technical College part-time to become an electrician. “I finally got entry into the apprentice program and became a member of IBEW Local 292, one of the proudest moments of my life,” Ray says. “I was finally on track to improve myself.”

And then the Great Recession happened.

Ray had just become licensed in July of 2008, and it was only a few months later, while he was working for Egan Co. at Seagate, that the recession began. “In the break room at Seagate that October, they had CNN on, and we watched the stock market tumble during our break time,” he says. “Seagate put all their plans for future development on hold, and we walked out of there not knowing what the future held.”

For the next few years, Ray worked whatever jobs he could, working as a JATC instructor, a Salt, and a traveler, working at a shipyard on the construction of the USS Fort Worth, and more. Eventually, he started reaching his breaking point. “I was working in Williston, ND, with little overtime and no per diem. My wife and I would fight every time we talked on the phone. The bills were barely getting paid, and my children were having a hard time dealing with their dad being gone for weeks at a time.”

The stresses were a lot to handle, and he kept looking back to the recession, trying to piece together the puzzle that would give him a clearer picture of how this had happened. “First I looked inward, to see ‘What did I do?’” he says. “What choices did I make that put us into this situation?”

He couldn’t find an answer. He’d done everything “right” and still had ended up here. “I worked hard; I listened to the lessons of life from the people around me. I wanted answers as to why my family was feeling so much pain.”

Continued on page 9
Construction remains an industry where workers may feel that taking risks is a part of the job. Some workers may even worry about what their peers will think of them if they take extra safety precautions. Changing this attitude is critical to creating a culture that embraces the benefits of safe work practices. Your work attitude affects not only how well you do your job but also how safe you are while doing it. Positive people usually perform better in the workplace because they maintain an open mind and consider the outcome of their behavior. Negative people, on the other hand, complain about everything, including having to practice safety. The person with the negative work attitude is less likely to care about the quality of the job he or she is doing or how he or she performs.

As there are more and more inexperienced apprentices cutting their teeth in the electrical industry, we as sisters and brothers need to give a helping hand by coaching and spreading interest in safety and addressing the hazards we can encounter day to day. While we have an instinct to avoid pain and injuries, having a negative attitude makes it easy to ignore the safety precautions that keep us safe and to put ourselves and others at risk. A person with a negative work attitude is more likely to become careless while performing his or her job, which can lead to unsafe work habits and accidents.

There are brothers and sisters who have different life experiences and who can possibly add a different perspective to the situation. Take time every day to assess your surroundings and talk to your tool partners and journeymen. Apprentices need to be clear on their task and the potential associated dangers. Choosing to risk your life or the lives of others, regardless of the trade, is not worth the shortcut you could take. Safety takes time!
Local 292 Fishing Trip Registration

Name ___________________________ Card #: __________________
Address ____________________________________________________________
City/State/Zip __________________________ Bus Stop Pickup #: ________
Telephone ____________________________  (circle one—see above)

Must enclose: Your check for $25

Send to:
Local 292 Fishing Trip.
312 Central Ave SE, Room 292
Minneapolis MN 55414

Indicate:
T-shirt size (circle) S M L XL 2XL 3XL

Remember:
Register by June 6 for Fishing.
Limited to 50 members.

Local 292 IBEW 292 Golf Tournament Registration

Name ___________________________ Card #: __________________
Address ____________________________________________________________
City/State/Zip ______________________________________________________
Telephone ____________________________ Handicap ________
(circle one—see above)

Must enclose: Your check for $25

Send to:
Local 292 Golf Tournament.
312 Central Ave SE, Room 292
Minneapolis MN 55414

Remember:
Register by July 11 for Golfing.
Limited to 200 members.
Lottery if more than 200 sign up.

August 19 Picnic

Wabun Park, 4655 46th Avenue South, Minneapolis, MN
Family Event (11 a.m. – 5 p.m.)
No Registration Required
Contact the office for more info at 612-379-1292 or office@ibew292.org

Local 292 Fishing Trip:
Fisherman’s Wharf, Mille Lacs Lake
Limited to 50 Members
Register by June 6
Registration form below
Contact the office for more info at 612-379-1292 or office@ibew292.org

Bus Stop #1: 7:00AM - Local 292: 312 Central Ave SE • Bus Stop #2: 7:40AM - Anoka Station: 4th Ave & Johnson St, 55303 • Bus Stop #3: 8:10AM - Elk River Northstar Park & Ride: 17200 Twin Lakes Rd, 55330

What’s your handicap?  A = 0–10  •  B = 11–20  •  C = 21–30  •  D = 30+

June 9 Fish

July 17 Golf

August 19 Picnic

• Fox Hollow Golf Club, St. Michael, MN
• 8 a.m. Driving Range Open and Sign-In, Shotgun Start is 9 a.m., 18 Holes of golf will be followed by dinner and awards.
• Limited to 200 Members; Lottery if needed.
• Register by July 11
• Registration form below
• Contact the office for more info at 612-379-1292 or office@ibew292.org

What’s your handicap?  A = 0–10  •  B = 11–20  •  C = 21–30  •  D = 30+

• Wabun Park, 4655 46th Avenue South, Minneapolis, MN
• Family Event (11 a.m. – 5 p.m.)
• No Registration Required
• Contact the office for more info at 612-379-1292 or office@ibew292.org

Local 292 IBEW 292 Golf Tournament Registration

Name ___________________________ Card #: __________________
Address ____________________________________________________________
City/State/Zip ______________________________________________________
Telephone ____________________________ Handicap ________
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Must enclose: Your check for $25

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Address ____________________________________________________________
City/State/Zip ______________________________________________________
Telephone ____________________________ Bus Stop Pickup #: ________
(circle one—see above)

Must enclose: Your check for $25
News from the Minneapolis Electrical JATC

By Jim Nimlos, JATC Training Director

It's spring already, and we will shortly have another successful school year at the JATC in the rearview mirror. We have 538 apprentices spread out over the five-year program. Through the winter, we've had many unemployed apprentices, but there has been steady turnover, the employment picture is improving rapidly, and this summer is projected to be quite busy. Even with the daily pressure to get the job done, journeymen, please take the time to train your apprentices. If you receive an evaluation form to complete, please go through it with the apprentice before sending it in.

Apprentices, please listen to your journeymen! And by all means, stay safe.

A Temp Agency or a Construction Company?

By Ray Zeran, Political Coordinator

On a recent weekend, I got a text message from a longtime family friend asking about our IBEW Local 292 apprenticeship program for his son. I encouraged him to have his son call me so we could communicate directly and clearly. Within minutes, I received a phone call. The son and I went over all the protocol for getting accepted into the apprentice program. When I asked him about his current employer, he told me about Tradesmen International—how it had hired him as a carpenter and sent him out to do a demo job, and how once he'd made it out to the jobsite, he'd realized that Tradesmen was a temporary agency when he learned that the boss didn't work for the same employer.

Tradesmen has for a long time been a placement service for ABC non-union construction contractors. Upon a little more investigation, we discovered that the company, on its own website, claims to provide full-time employment and to not be a temp agency. It is also registered as an electrical contractor with the Minnesota Department of Labor and Industry and has a Master Electrician listed. It's clear to me that House File 2320 and Senate File 2044 were designed with this company in mind as a way to make its currently illegal business model legal.

Since becoming an electrical contractor in January of this year, Tradesmen has not ever pulled a state electrical permit and yet has been supplying licensed and non-licensed electrical workers to electrical contractors who are providing the permits and construction contract responsibility throughout the state. As we all know, this practice is illegal in Minnesota. Legally, one electrical contractor can subcontract to another only when they have separate permits and separate supervision.

It seems that this temp agency is morphing its business model in order to be able to skim more wages from the workers and is asking for the law to be changed to fit its business model. This business model is not good for the customer, who will get a bad project and be left with two contractors pointing fingers at each other over who is responsible for the correction. It's also not good for the non-licensed worker, who will not get the kind of training needed in order to progress and become licensed. “However,” the argument has been made, “this doesn’t affect you Union guys.”

My response? We are looking out for all workers, whether they are dues-paying Union members or not. We—all of us—should always keep a diligent eye on the Minnesota legislature, no matter what year it is or which political party is in charge, to ensure that they are truly doing what’s best for Minnesotans.
“SENIOR SPARKIES NOTES”

Happy Spring!

By Paul Klesmit, Retirees Club President

Welcome and happy spring to all our fellow retirees! Easter is almost here, and with a very unusual winter almost behind us, we welcome our returning snowbirds. It has been more brown than white this winter and it’s been easy traveling here in Minnesota.

I hear we have 120 new retirees joining our ranks. Congratulations and welcome to you all! We have several events scheduled this year: a casino trip, a U.S. Bank Stadium tour, the summer picnic and a river boat cruise. Invitations will be sent out for all of these. Please come join us. These activities are in addition to the regular union events, such as the picnic, the fishing trip and the golf event this summer. I’d also like to remind our retirees that we have monthly meetings throughout the year at the Local 292 board room at 12:30 on the second Tuesday of the month. We have also printed out our Voluntary Retiree Directory, and copies are now available. You still have an opportunity to add your name to the list, as we will update it as needed.

Stay Safe, Stay Healthy

Welcome Spring

LOCAL 292 “SENIOR SPARKIES” VOLUNTARY DIRECTORY

I would like to be part of the Local 292 “Senior Sparkies” Voluntary Directory. I understand this is only to be used to keep retirees in contact with one another. I am only willing to share the information I have shared below.

Name _____________________________________________________ Card No. __________________

Address ______________________________________________________________________________

City ___________________________________________________ State _______ Zip_______________

Phone (H) _____________________________________ (C) ____________________________________

Email ________________________________________________@______________________________

Signed _______________________________________________ Date ___________________________

MEMBERS, DEPENDENTS

Scholarship application deadlines approaching

Although the application deadline for Local 292’s Alexander & Krech Scholarship has already passed, members and their dependents may still apply for several 2017 scholarships during the next several weeks.

The IBEW Founders’ Scholarship as well as several Minnesota AFL-CIO scholarships have April 30, 2017, deadlines. Applications for the IBEW Charles R. Brett Scholarship may be submitted through May 12, 2017, and the deadline for the Nellie Stone Johnson Scholarship is June 1, 2017.

Web links to the above scholarships, as well as to other conference and grant opportunities, may be found on Local 292’s website.

www.ibew292.org
Staying Connected: Eight Small Things That Can Make a Big Difference in Your Relationship

A strong, supportive relationship is built from a couple's words and actions. With work, children, and other responsibilities, sometimes it is easy to take your partner for granted or forget to do the things that strengthen the relationship. Here are some little things to do that can have a big payoff for your relationship:

- **Find something to laugh about.** Laughter helps us cope with stress and the pressures of our busy lives. A sense of humor helps relationship survive problems, large and small.

- **Have a shared activity both of you enjoy.** It can be anything from going out to dinner, dancing, or gardening. You may need to make time to do things together, but this is a great way of keeping intimacy alive and well.

- **Edit yourself.** Couples who make a point of not saying every critical thought when discussing touchy topics are consistently the happiest. No one wants to be in a relationship with someone who always has to be right.

- **Discuss the things that bother you.** Letting things build up day after day without discussing and resolving them leads to anger and resentment that hurts your relationship. The more quickly something can be addressed and taken care of, the more time you will have for the enjoyable and healthy parts of your relationship.

- **Pick the right time to bring up an issue.** Five minutes before you have to leave the house for work or when you are tired and getting ready for bed is not the right time to bring up an issue. Make sure you will be free of distraction for a period of time to discuss things and find solutions.

- **Have high standards.** Happy couples have high standards for each other. They refuse to accept hurtful behavior from one another.

- **Chart your course.** Charting a course establishes a shared vision for your relationship. It also can be useful to establish some markers to ensure you are moving toward your goals.

- **Seek help early.** The average couple waits approximately six years before seeking help for relationship issues. The sooner you seek assistance, the easier it is to repair and strengthen your relationship.

Check out T.E.A.M.'s Work-Life Services tab at [www.team-mn.com](http://www.team-mn.com) for more information and resources on maintaining a healthy relationship.

© Workplace Options. (Reviewed 2012). Taken from *10 Little Things That Can Make a Big Difference in Your Marriage*, Raleigh, NC.
Day On the Hill
Profile: Ray Zeran  Continued from page 2

Ray then started looking externally, doing as much research as possible, reading anything and everything that talked about the recession and its causes.

“The Great Recession changed my views on politics forever,” he says. In addition to helping him see clearly how the government had set bad regulations, he also started to see the world more socialistically, sort of as more of a web of intertwining lives instead of a corporate climb.

It’s one of the reasons he now wants to be a Union Business Rep; he believes we all have a mission to make the world a better place and that everyone benefits when working together. “What drives me is my desire to continue to keep a decent standard of living for working people—and my children, and, if at all possible, to improve our lives. Many people have sacrificed and shed blood for us to have decent pay and working conditions, with the ability to retire with dignity,” he says.

“I don’t believe there is a true free market system when all of life is socialized,” he adds, acknowledging that even he didn’t make it where he is on his own. In addition to the rep who got him interested in electrical work, he credits Chuck Gleason and Scott Martens, two IBEW Local 292 brothers, for their help during the darkest parts of the recession. While he was in North Dakota, stressed out and upset and not knowing what the future held, it was these two strangers, bonded to him only by the Union, who took him in. They rented “a dirty, run-down trailer house together,” and he was able to make it through. It’s one of the things he has never forgotten. And that’s why he wants to give back. “Another traveling brother once told me—and I will never forget this—the brotherhood will give you what you need,” Ray says. “To me, my Union is the hands and feet of God on Earth.”

Retirements

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Deaths

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At this time every year, members are reminded about two important health-related issues: the guidelines for childbirth hospital stays and an explanation of coverage for mastectomies. Please read carefully and call the Benefit Office if you have any concerns or questions.

**Childbirth**

Under federal law, group health plans and health insurance issuers offering group health insurance coverage generally may not restrict benefits for any hospital length of stay in connection with childbirth for the mother of the newborn child to less than 48 hours following a vaginal delivery or less than 96 hours following a cesarean section delivery. However, the plan or issuer may pay for a shorter stay if the attending provider (e.g., physician, nurse midwife, or physician assistant), after consultation with the mother, discharges the mother and newborn earlier.

Also, under federal law, plans and issuers may not set the level of benefits or out-of-pocket costs so that any later portion of the 48-hour (or 96-hour) stay is treated in a manner less favorable to the mother of newborn than any earlier portion of the stay.

In addition, a plan or issuer may not, under federal law, require that a physician or other health care provider obtain authorization for prescribing a length of stay of up to 48-hours (or 96-hours). However, to use certain providers or facilities, or to reduce your out-of-pocket costs, you may be required to obtain pre-certification. For information on pre-certification, contact the plan administrator at 763-493-8840 (Claims).

**Mastectomies**

Several years ago, Congress adopted a new Section 713 to ERISA which requires group health care plans that provide medical and surgical benefits with respect to mastectomies to include, in the case of a participant or beneficiary who is receiving benefits in connection with a mastectomy and who elects breast reconstruction surgery, coverage for (1) reconstruction of the breast on which the mastectomy has been performed; (2) surgery and reconstruction of the other breast to produce a symmetrical appearance; and (3) prostheses and physical complications for all stages of the mastectomy procedure, including lymphedemas. This coverage may be subject to any annual deductibles and co-insurance provisions which may be deemed appropriate and are consistent with those established for other benefits under the Plan.

This new section provides that a group health care plan may not (1) deny to a patient eligibility, or continued eligibility, to enroll in or to renew coverage under the terms of the Plan, solely for the purpose of avoiding requirements of this section; and may not (2) penalize or otherwise reduce or limit the reimbursement of an attending provider, or provide any incentives (monetary or otherwise) to an attending provider to induce such provider to provide care to an individual participant or beneficiary, in a manner inconsistent with this new coverage requirement.
This guide has been created for you to learn a bit more about some of the benefits offered through your IBEW 292 Benefits Health Care Plan.

How do I find an in-network provider for:
- **MEDICAL (BLUE CROSS BLUE SHIELD):** call 1-800-810-2583 or visit bluelinkTPAMN.com
- **DENTAL (DELTA DENTAL):** call 651-406-5900 or visit DeltaDental.com
- **VISION (VSP: VISION SERVICE PLAN):** call 1-800-877-7195 or visit VSP.com

For Dental and Vision coverage details and/or check claim status, call Delta or VSP directly.

IBEW 292 Healthcare Plan is a self-funded plan. We utilize Blue Cross/Blue Shield Aware Network. BlueLinkTPA can help you find an in-network provider in your area, view account balances, view and check status on claims, print copies of explanation of benefits, and much more.

See a Doctor, From the Comfort of Home: a convenient, health care service that allows you to get virtual medical advice online, no appointment needed. By visiting their safe and secure website, you can chat live with health care professionals who can answer your questions, make online diagnoses and prescribe medications* – all from your computer, phone or tablet! Get help with many common health concerns such as the flu, fever, rashes, abdominal pain, and more. 24/7, 365 days a year. Not available in all states. Video is required for any consultation that results in a prescription, in the states that permit prescribing. All other online clinics are not covered, eg. Virtuwell, etc.

HSM’s Patient Advocacy Program is designed to help you and your family obtain info you need to make informed health care decisions. You’ll receive useful and meaningful info about medical conditions, diagnostic and treatment options as well as info about doctors, providers and hospitals. HSM will provide you and your family with the tools and support needed to make decisions that are uniquely “right” for you to make the best decisions.

Total Employee Assistance Management (TEAM)
Employee Assistance Program (EAP) offers skilled counselors to talk about issues you and your family members may be facing such as alcohol or drug dependency, financial concerns, emotional concerns, legal referrals, and mental health services. Speak with a TEAM counselor to address the next steps needed to resolve your daily living concerns. This is a free and completely confidential service, available 24/7.

<table>
<thead>
<tr>
<th>Service</th>
<th>Phone Number</th>
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</thead>
<tbody>
<tr>
<td>BCBS Stop-Smoking Support</td>
<td>1-888-662-BLUE (2583)</td>
</tr>
<tr>
<td>BCBS Maternity Management</td>
<td>651-662-1818</td>
</tr>
<tr>
<td>Amplifon Hearing Care (formerly HearPO)</td>
<td>1-855-664-0127</td>
</tr>
<tr>
<td>Health Dynamics</td>
<td>414-443-0200</td>
</tr>
<tr>
<td>Prime Mail (by Prime Therapeutics)</td>
<td>1-877-35-PRIME (77463)</td>
</tr>
<tr>
<td>Center for Diagnostic Imaging (CDI)</td>
<td>1-866-765-7138</td>
</tr>
<tr>
<td>QualSight Lasik</td>
<td>1-855-800-2020</td>
</tr>
</tbody>
</table>

*Prescription patients only
April 2017
6  St. Cloud Informational meeting. 6 p.m.
   St. Cloud union hall, 2803 Clearwater Rd
11 Retirees Club meeting. 12:30 p.m.
   Stewards meeting. 6 p.m.
13 Safety Committee meeting. 4:20 p.m.
14 Good Friday. Office closed
19 Brotherhood Committee. 4:30 p.m.
24 Electrical Workers Minority Caucus meeting. 6 p.m.
25 Executive Board meeting. 4 p.m.
26 RENEW meeting. 4:30 p.m.
27 Sisters in Solidarity meeting. 4 p.m.
   History Committee movie night. 6 p.m.
   (Temporary date change from the 20th)

May 2017
4  St. Cloud Informational meeting. 6 p.m.
   St. Cloud union hall, 2803 Clearwater Rd
9 Retirees Club meeting. 12:30 p.m.
   Stewards meeting. 6 p.m.
11 General Membership meeting. 7 p.m.
11 Safety Committee meeting. 4:20 p.m.
   Steward’s Dinner. 5 p.m. -10 p.m.
   Invitation only
17 Brotherhood Committee. 4:30 p.m.
18 History Committee movie night. 6 p.m.
22 Electrical Workers Minority Caucus meeting. 6 p.m.
23 Executive Board meeting. 4 p.m.
24 RENEW meeting. 4:30 p.m.
   Retiree’s Dinner. 6 p.m. Celebrating new retirees. Invitation only.
25 Sisters in Solidarity meeting 4 p.m.
29 Memorial Day. Office closed

June 2017
1  St. Cloud Informational meeting. 6 p.m.
   St. Cloud union hall, 2803 Clearwater Rd
8 Safety Committee meeting. 4:20 p.m.
9 292 Fishing Trip 6:30 a.m.
13 Retirees Club meeting. 12:30 p.m.
15 Stewards meeting. 6 p.m.
17 General Membership meeting. 7 p.m.
21 Retiree’s Summer Picnic
24 Brotherhood Committee. 4:30 p.m.
22 Sisters in Solidarity meeting. 4 p.m.
26 Electrical Workers Minority Caucus meeting. 6 p.m.
27 Executive Board meeting. 4 p.m.
28 RENEW meeting. 4:30 p.m.