



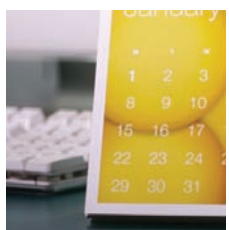
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NECA/IBEW LOCAL 48

Time to Reform Our Health Care System

Over the last few decades, health care reform has been a part of just about every presidential, congressional and even some gubernatorial races. Former Oregon Governor John Kitzhaber, an emergency room doctor from Roseburg, was a champion of health care and he dramatically revamped the state's system during his tenure. President Obama, Congress, Governor Kulongoski and the State Legislature have all made health care reform a priority. The challenges are great and the competing interests are significant. A recent nation-wide survey by the Department of Health and Human Services found that the public's concerns fell into the following categories:

- Cost of Health Insurance (31%)
- Cost of Health Care Services (24%)
- Lack of Emphasis on Prevention (20%)
- Difficulty of Finding Health Insurance Due to Pre-Existing Conditions (13%)
- Quality of Care (12%)

In March, President Obama outlined his reform principles which include:

- Guaranteeing choice of health plans and physicians
- Making health coverage affordable
- Protecting families' financial health
- Investing in prevention and wellness
- Providing portability of coverage
- Aiming for universality
- Improving patient safety and quality care
- Maintaining long-term fiscal sustainability

A cornerstone of the President's plan is for Congress to establish a health care reserve fund that would be budget neutral and similar to a trust account. The key players will be Senators Max Baucus (D-MT) and Ron Wyden (D-OR). Sen. Baucus chairs the Finance Committee with jurisdiction over health care and Sen. Wyden sits on the Senate Finance Subcommittee on Health Care.

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At a recent meeting, Sen. Wyden stated that “no state can fix the health care problem. States don’t have the control or authority to do so. A lasting solution can only come from the federal level.” Sen. Wyden predicts that the Senate will pass health care reform legislation before the end of the year.

But there are things that Oregon can do related to the Oregon Health Plan and to make sure that the maximum amount of matching federal dollars is secured. Currently, the State Legislature is considering a variety of health care taxes and assessments to expand the number of people covered by the Oregon Health Plan. How these costs are spread among hospitals, insurance companies, doctors and employers is being hotly contested. From our perspective, the health care providers and insurance companies benefit from expanding the number of Oregonians covered, because they will recoup taxes paid by being compensated for providing the additional services. On the other hand, employers that do the right thing by providing health care coverage for their employees should not be penalized while others, especially competitors, fail to provide any coverage. If anyone should be assessed or taxed it should be those irresponsible employers.



Greetings from Tim Gauthier, Oregon Columbia NECA Chapter executive manager

Fifty-five years ago, long before health care came to be one of the nation’s most discussed issues, the Oregon-Columbia Chapter of NECA and the members of IBEW Local 48 came together to create a health care plan that would help union electrical workers and their families obtain quality medical care by providing comprehensive coverage.

Since 1954, the Harrison Trust has grown. Today more than 15,000 individuals, both actives and retirees, get their medical, dental, time loss, vision, and life insurance through Harrison. We have a one of a kind IRS approved Flex benefit plan that over 4300 electrical workers participate in. Our drug free workplace program is a model program duplicated by other Locals and NECA chapters, and encompasses eight locals and four NECA chapters covering 9800 workers.

With the national spotlight on health care, electrical workers and contractors are more aware than ever of the importance of their health and welfare program. The Harrison Trust Board of Trustees continues to manage a financially sound program. Despite the market decline and the increasing cost of health care, our financial reserves are healthy. We live up to our philosophy of providing a quality comprehensive medical plan, only 5 percent of our dollars are spent on operating expenses and the other 95 percent on medical care.

The Harrison Trust is “A Family Health Plan” owned and operated in partnership between NECA and IBEW. The history of the Trust has been one of consistently providing top benefits for our participants. While many changes have happened over the years, the purpose has always remained the same: to provide the care our participating electrical workers and their families need to safeguard their health.



Greetings from Clif Davis, IBEW Local 48 business manager

Our state is facing severe budget shortfalls, forcing legislators to look in every corner of the state for new revenue. Unfortunately for IBEW and our contractor partners, the Governor and some legislators believe they have found a previously untapped revenue source in taxing self-insured health plans like our trust, which all together cover more than 500,000 Oregon workers.

In the past, the state has been unable to tax self-insured plans because of a federal statute known as the Federal Employee Retirement Income Security Act (ERISA). ERISA sets the rules for employee benefit plans, and those standards preempt all state regulation (including taxes). Any tax on a trust such as ours violates ERISA and almost guarantees costly litigation.

So what's changed? Well, the target. State health policy researchers and other interest groups have pointed out to the Governor that the majority of self-insured trusts rely on Third Party Administrators (TPA) to handle the immense amount of paperwork. For example, we contract with the Oregon-based TPA, A&I Benefit Administrators. This is cost-efficient, keeping our administrative costs low and our coverage as broad as possible.

With this in mind, several TPA-related bills have surfaced in the 2009 Legislative session. Two bills (HB 2009 and HB 2192) would impose taxes on TPAs with another six bills placing reporting requirements on TPAs.

In the past, legislators could not get at this potential revenue source because of ERISA, and now they believe they can get around the federal law by taxing TPAs. A&I and many other TPAs are small businesses with low profit margins. As a result, any additional tax will be passed directly onto our trust. The result is a cost-shift from insurance companies and hospitals onto the backs of Oregon workers.

The proposed tax will increase our coverage costs, lessen our competitive position, act as a disincentive to providing these benefits for our employees and ultimately jeopardize our employer-based health coverage. This increases the population of uninsured and exacerbates the original problem. In short, it is a counterproductive solution to a very real problem.

We understand the state is facing budget problems, but the right legislation would place the costs for the state's health care crisis on one of the major causes of uncovered kids and working adults: the thousands of employers who choose not to provide coverage for employees and their families or who classify them as independent contractors to avoid these costs.

This legislation punishes employers who do the right thing to make-up for the employers who don't.

contractor & journeyman Spotlights



Donna Marshall

Although the vast majority of IBEW members are electricians, it's important to remember and recognize the hard-working IBEW 48 members that may not pull wire but are still a big part of the IBEW family.

Donna Marshall is one of these IBEW 48 members. You can find her desk in the front office at the Union Hall processing fringe benefit reports, Market Recovery payments to the contractors and member services. She started at the hall in 2001 as Norman Malbin's legal assistant and moved to her current position about a year ago.

Since she's been at the hall, Donna has been an active coordinator of volunteer programs for IBEW 48 members. About five years ago, Donna successfully organized a blood drive at the hall and has plans to coordinate another blood drive on a Membership meeting night.

"I know that IBEW 48 has a lot of members who want to give back to the community," Donna said. "Our strength is in our numbers and I know together we can make a difference."

Donna's most recent project is coordinating a Susan G. Komen Race for the Cure Team. She and Beth Parish, wife of Heil Electric's Rick Parish, are heading up the effort. They're hoping to recruit 50 IBEW family members for the 5K walk to cure breast cancer on September 20, 2009. If you're interested in joining the IBEW team, you can look for more information at ibew48.com.

NECA/IBEW thanks Donna Marshall for coordinating volunteer efforts for IBEW 48. She's a great example of how all IBEW members, even those in the office, exhibit standards of excellence on and off the job.

OREGON ELECTRIC GROUP

The Measure of Customer Satisfaction

Oregon Electric Group

Oregon Electric Group (OEG) is a shining example of how one of the largest electrical contractors in the Portland can use its many resources not only to help the environment by providing renewable energy installation services, but help the larger community by highly encouraging and facilitating community involvement.

As an entire company, employees of Oregon Electric elected the Oregon Food Bank to be the primary charity. During the holiday season, management sets up a program that allows employees to donate holiday hams and other food items to the Oregon Food Bank. In addition to the annual December food drive, OEG also sponsors smaller food drives throughout the year. The efforts are impressive: in 2008 this NECA electrical contractor was able to provide food for 720 families.

Although the Oregon Food Bank is the primary charity, OEG sponsors other events that allow employees to be more engaged in their communities. In years past, IBEW members were able to join the OEG team at the most recent Lance Armstrong's Live Strong Challenge, the Susan G. Komen Race for the Cure, Walk for Cystic Fibrosis and Hood-to-Coast.

"At Oregon Electric, we believe in providing our employees a healthy work environment," says Jeff Thiede, President of Oregon Electric Group. "A commitment to safety and a commitment to excellence are not our only core values – a commitment to community service is equally important."

Thank you, Oregon Electric Group, for your community service efforts. You are an example of NECA/IBEW 48's commitment to excellence, on and off the job site.



Electrifying Families

Jakob Juntunen

Congratulations to Jakob Juntunen and his wife Maggie – our 1st Electrifying Family Winner!

Jakob is a 7th term apprentice from Portland, and he and his wife Maggie really understand the importance of being sustainable. An avid bike rider, Jakob commutes by bicycle when working in Portland and currently carpools to Hillsboro. Not only does the Juntunen family practice sustainability in their everyday lives, Jakob and Maggie are actively involved in trying to solve the climate crisis.

Recently, Jakob was picked for the LERC (Labor Education Resource Center) program at the University of Oregon where he works with members from other unions to discuss climate change crisis and its effect on labor. An avid believer in the idea that union labor is sustainable labor, Jakob volunteers his time to tell others in outreach presentations about the LERC findings. “With all the discussion on green jobs,” Jakob said, “we need to make sure that green jobs are good jobs. Sustainable communities need good paying jobs.”

Jakob’s wife Maggie, an SEIU 49 member, serves on the Portland Multnomah Sustainability Commission representing the voice of labor. She is also studying for a Green Building Council LEED AP accreditation.

Jakob and Maggie are expecting a newborn very soon. “Part of the reason sustainability is so important to me is that I want my kids to grow up in the same environment I’ve been lucky to explore,” said Jakob. “We try to do our part to help set the path for a sustainable future.”



May

- NW Solar Expo, Oregon Convention Center**
- NW Youth Careers Fair, Oregon Convention Center**
- NECA Chapter Meeting, NECA offices**
- Women in Trades Fair, NIETC**
- IBEW 48 General Membership Meeting, IBEW Union Hall**

- May 1-3**
- May 7**
- May 11**
- May 16**
- May 27**

June

- Electrical Safety Day, Oregon State Capitol Rotunda**
- IBEW 48 General Membership Meeting, IBEW Union Hall**

- June 1**
- June 24**

July

- IBEW 48 General Membership Meeting, IBEW Union Hall**
- IBEW 48 Annual Picnic, Oaks Park**

- July 29**
- July 12**

code of excellence

Union Labor is Sustainable Labor

Part of what makes union electricians the best in the business is our dependability. Our customers know that they can count us to be on the job, on time and ready to work. That's one reason why our IBEW Code of Excellence stresses health and safety as key components of the commitment we make to our trade. If we don't take care of our bodies, we won't be able to provide the outstanding service we're known for.

Two aspects of the Code of Excellence speak directly to maintaining optimum health. In the first, we promise to "promote an alcohol and drug free workplace." This is critical. Not only is working under the influence incredibly dangerous in our trade, but substance abuse can lead to other health issues and loss of work.

Additionally, in our code, we pledge to "work in a safe and healthy manner." When we take extra steps to guarantee that we do our work in an exemplary fashion, avoiding unnecessary risk, we avoid unnecessary injury. Workplace accidents drive up healthcare costs for all of us. Remember to work smart and work safe. It saves us all in the end.



Rod's Corner - Written by Rod Belisle

Teaching life style choices along with basic wiring skills

As an apprentice electrician, a couple concepts become clear early on: First, the job site is where the rubber meets the road where you have to prove your skills, both physical and in your attitude; this is reflected in arriving on time and promptly returning from breaks and lunch.

Second, if you don't go to work, you don't get paid, simple and straight forward. Although the second rule seems obvious, it gets very cloudy, as these young prospects reflect on what they like to do in their spare time.

During the basic skills orientation that each apprentice goes through prior to their first days on the job, apprentices are asked to introduce themselves and allow the fellow students and staff to get to know them. In doing so, without exception the topics of snowboarding, skiing, motorcycles, snowmobiles, rock climbing and every other extreme sport are mentioned. It appears that young people with little money and high expectations for themselves are drawn to fairly dangerous hobbies. This combined with the concept of "no work equals no pay" come face to face as a possible conflict. So as you might expect, students are reminded that their own personal health is one of the most important parts of their obligation to themselves, their families and ultimately, the electrical industry.

I am also quickly reminded that both personal health and hobbies are important. One cannot live on work alone. Everyone needs a release away from the daily grind. I too fall into this category, as on any weekend you can find me on a single track trail riding my mountain bike. I tend to push the limits and find myself sore and pained after an occasional crash, but always return for more. I have a saying that "wreckin's ridin" and if you aren't sore or tired, you aren't doing it right. I also consider the concept of work vs. play and am always quick to return to reality when I have a close call. I have had a stitch or two to learn from.

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So how do we satisfy the inner athlete while being safe and sane? For me, it's a helmet, elbow and knee pads. For others it may be a safety line or crash pads. In either case, we need to keep our hobbies in check and our priorities in line.

In addition to simply setting ground rules for safety, we follow up with training. For apprentices, we promote health and safety in the form of First Aid and CPR, which includes discussions about what health risk factors we can or cannot control. We focus on what we can, and address ways in which to meet good health goals. We also discuss drug awareness, the effect it has on the body, and methods in which to cope with negative influences,



safety first – Written by Barry Moreland

Reducing Healthcare Costs Through Contractor Safety & Health Programs

The construction industry has long been identified as one of the most dangerous places to work. In 1970 OSHA adopted many safety regulations applicable to those types of work activities and locations.

In efforts to comply with these regulations, our NECA and IBEW electrical contractors developed and implemented safety programs and topic specific toolbox talks. Today, that original safety foundation now supports very effective safety committees, jobsites with mandatory safety orientation, site protocol with pre-planning, including job hazard assessments and the use of best-known methods, to jointly increase productivity and safety. Furthermore, our industry leaders adopted a drug free workplace program including an employee assistance program, and as part of our healthcare benefit, access to a very affordable wellness program used to identify any unhealthy conditions while still in the early stages.

Before placement in the field, new apprentices are required to attend 30 hours of basic safety training including OSHA 10, safe equipment and tool operation and first-aid and CPR. Our field foremen complete a specialized series of safety and management training courses as well.

Many contractors have employed full time safety managers and are constantly revising their safety programs to address an ever-changing work environment, from the conditions and materials used to build structures, to the dynamics of an aging workforce.



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While these strides may have initially been in reaction to regulatory compliance, the focus on safety today is how it impacts the bottom line, including workman compensation and overall healthcare costs. For instance it is estimated that \$170 billion dollars are spent each year due to injuries and illnesses in the workplace. Measurable, direct costs are estimated at \$1 billion spent every single week on the medical providers of those who fall injured or ill and for the sick pays of those who cannot work for a period of time.

The National Safety Council reports that due primarily to employer's safety programs and training, statistics now reflect that we are more likely to be injured off the job than on. The costs associated with off the job injuries are staggering. Off the job injuries suffered by workers cost the nation at least \$246.8 billion in 2007, compared with \$175.3 billion for on the job injuries.

The benefit of workplace safety training applies just as much at home as it does on a construction site. Hopefully, employees will continue to apply the same safety concepts and lessons learned at work in their day-to-day personal activities and help keep healthcare costs down.

NEW NECA/IBEW Ad Campaign

The Portland Business Journal, DJC, Sustainable Industries, Vancouver Business Journal and Oregon Business are just a few of the high profile publications where you can see the new NECA/IBEW 48 print ads. Take a look at the billboards in Keizer, you'll see our newest billboard there as well. If you have a project that you'd like to see featured, contact Sarah at hammer@pacwestcom.com.

SOAKING UP OREGON'S SUNSHINE

From electrical design to installation, the nearly 5,000 solar panels atop the **Portland Rehabilitation Center Northwest** in NE Portland is an excellent example of how a talented team of electricians and contractors can inspire innovation in sustainability. The 75,400-square-foot array produces 800kW of electricity. **Dynalectric** and the electricians of **IBEW 48** are proud to be partners in one of Oregon and SW Washington's largest photovoltaic systems.

Together we will make a difference – one project at a time.

necaibew48.com

ENHANCING SKILLS WHILE SUSTAINING OUR FUTURE

"When I returned from Iraq, I worked behind a desk in a downtown Portland high-rise and quickly learned that wasn't for me. I wanted a career that let me work with my hands while earning good money with benefits. Joining the NECA/IBEW 48 apprentice program is the first step to a career that allows me to support my family. Plus, I feel like I'm part of something "bigger". The camaraderie in IBEW 48 reminds me of the Army. I highly recommend the program to any returning Veteran."

Joe D. Beaverton, 3rd Term Apprentice

Together we will make a difference – one project at a time.

necaibew48.com

Soaking Up Oregon's Sunshine

necaibew48.com

NECA IBEW
OREGON • COLEMAN • LOCAL 48

ENHANCING SKILLS WHILE SUSTAINING OUR FUTURE

Leave it to a team of talented electrical contractors and electricians to set the standards of excellence in sustainability. **EC Company** has installed a 25 kW solar photovoltaic system on its NW Portland headquarters that allows this NECA contractor to provide specialized hands-on training to the IBEW electricians and apprentices. NECA contractors and 1,000 **IBEW 48** electricians trained renewable energy installations and are leading the path to a sustainable future.

Together we will make a difference – one project at a time.

necaibew48.com

Family Nights 2009 – Win Beavers tickets!

Just ask Robert More, Bruce Barnes, Jeff Matson, Chris Thurman, Erik Richardson, Drew Garvin or Karl Jensen– these are just a few of the 16 lucky Family Night Winners. The FREE drawing happens at IBEW 48 Membership Meetings and NECA chapter meetings. Come to the next meeting for your chance to win!



Each family night is valued at hundreds of dollars. Check out necaibew48.com for more information.

Social networking – NECA/IBEW on Web 2.0



Wiring a green tomorrow



Are you on Facebook? What about Twitter? Don't forget to add your friend NECA/IBEW 48 to your social networking sites. We're also on LinkedIn and MySpace. Look on the right side of necaibew48.com to connect to us! We look forward to seeing you in cyber space.

Sticker Shock

Could you use a \$100 Gift Card to Fred Meyers?



You could be our next winner! If we spot your car with the NECA/IBEW 48 Green sticker, you're a winner. Wonder what Steve Combs, Darrell Bell and Zach Belt spent their winnings on?

