
FOR YOUR BENEFIT

NEWSLETTER OF THE LOCAL 295 IBT EMPLOYER GROUP BENEFIT FUNDS
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WELFARE FUND BENEFIT IMPROVEMENTS

The Board of Trustees is pleased to announce two changes to the Welfare Fund schedule of benefits that could be a great benefit to you which were effective July 1, 2018. You should have already received the mailing of the Summary of Material Modifications (“SMM”) announcing these changes.

The first enhancement is a totally new benefit that scans for conditions that can lead to heart attacks, strokes, aneurysms and thyroid cancer. These scans are not usually available to people with private insurance unless specifically ordered by a doctor if a problem is suspected. These scans are being provided by Heartscan Services, Inc. You do not need a doctor’s prior approval or prescription to get scanned. The results will be given directly to you. There is no cost to you or your spouse for these non-invasive tests. Please refer to the SMM you received for more

information. Call Heartscan Services, Inc. at 866.518.1112 to arrange this valuable preventative test.

The second improvement is the removal of the \$20 co-pay for certain radiological tests such as CAT scans, PET scan-s and MRIs if these tests are performed in a center associated with One Call. You will be receiving- a new health care identification card with One Call’s phone number. You give them a call at 866.458.8746 and they will arrange for you to have the test performed at a center near you that has the appropriate equipment and you will not have to pay the \$20 co-pay.

Please refer to the recently sent SMMs or give the Fund Office a call if you have any questions. We recently sent out new Blue Cross identification cards to all participants to reflect the information for One Call. Please keep and use the new card going forward. You should destroy or throw out your old cards

HAVE A QUESTION ABOUT A FAMILY MEMBER’S HEALTH COVERAGE?

Even though the people at the Fund Office want to be as helpful as they can be in answering all of your questions, sometimes the law interferes. You see, a privacy law called the Health Insurance Portability and Accountability Act (HIPAA) protects the Fund Office’s medical records. For example, if your child is over 18 years old, we might not be able to discuss his or her doctor’s appointments with you. The same is true for your husband or wife!

But not to worry! There is an easy fix. We just need you to provide us with an authorization form. This form gives us the green light to talk to you about your family member’s coverage. You



can return it to us by fax or mail, or even in person at our office.

Switching gears, imagine you want to authorize a family member or even a third party to talk to the fund on your behalf. Remember that authorizations can be limited or unlimited. Just because you want to allow your family member to discuss one claim with the Fund does not mean you need to allow that family member to discuss any of your claims. You can also limit your authorization to a certain time period, say a month or a year.

Once we have your authorization form, we’ll get back to answering all your questions in no time.

BEEN DISABLED? YOU COULD GET NO-COST WELFARE COVERAGE AND PENSION SERVICE CREDIT

If you become disabled, either on or off the job, and you are receiving workers' compensation benefits or state disability, call the Fund Office to report that fact.

If your coverage in the Welfare Fund is in effect at the time your disability begins, you could have your eligibility for medical coverage extended for a period of up to twenty-six weeks.

To keep your Welfare Fund coverage in force, simply send a copy of your weekly payment information to the Fund Office. Your coverage will be kept in force just as if you were still working.

You can also receive pension service credit for periods of absence up to twenty-six weeks if you are on workers' compensation or state disability benefits.

Please call the Fund Office if you have any questions. Don't miss out on these very valuable benefits just when you need them the most.

ONE OF OUR MAJOR HEALTH CONCERNS

COPD (Chronic Obstructive Pulmonary Disease) is one of our Fund's major health problems affecting a significant percentage of our membership and one of our largest cost conditions. COPD is a lung disease that makes it hard for you to breathe. It is caused by damage to the lungs over a long period of time. COPD is almost always caused by smoking, but other things can put you at risk such as chemical fumes, air pollution and other environmental hazards.




It is often a mixture of two diseases: chronic bronchitis and emphysema. COPD gets worse over time. You can't undo the damage to your lungs, but you can take steps to prevent it from getting worse and to make you feel better.

The main symptoms of COPD include a long-lasting cough, mucus coming up when you cough and shortness of breath that gets worse when you physically exert yourself. As COPD gets worse, you may find yourself getting winded by doing even simple things such as walking upstairs or getting dressed. It could get harder to eat or exercise and breathing takes much more energy.

If there is a chance you might have COPD, it is very important to find out as soon as possible. This will give you a chance to take steps to slow down the damage to your

lungs. To find out if you have COPD your doctor will do a physical exam and listen to your lungs. You will have to do a breathing test to find out how well your lungs are working and do a chest x-ray. There are many things you can do to stay as healthy as you can. You can avoid things that irritate your lungs by stopping smoking and staying away from secondhand smoke. You can use an air filter in your home and do regular exercises approved by your doctor. It is possible to live and work with COPD for many years.

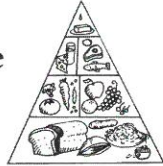
As COPD progresses, you may have flare-ups where your symptoms quickly get worse. It is important to talk with your doctor to understand when this happens and to know what to do when it does. Your doctor may give you an action plan and medicines to help you breathe if you have a flare-up. But if the attack is severe, you may need to go to the emergency room or call 911. If you or one of your dependents has been diagnosed with COPD your Wellness the Right Way benefit program can help! You can speak confidentially and at no cost to a specially trained Registered Nurse over the phone about managing your condition.

 Call 877.834.4596 to get the support you need to live healthily with COPD.

HEALTHY MIND – HEALTHY BODY

NINE FOOD IDEAS TO HELP YOU STAY HEALTHIER AND LIVE LONGER

✔ Embrace plant food – Fruits, vegetables and other plant-based foods are rich in vitamins, minerals, fiber and other substances that may reduce your risk of certain diseases. They are also naturally low in calories. Including them in your diet may be a key to weight control and helping you to avoid type 2 diabetes, heart disease and certain cancers.



✔ Feature more foods with fiber – Dietary fiber comes with numerous health benefits, from heart health to weight control. Besides fruits and vegetables, beans and whole grains are good sources. To get more fiber, go for whole grain breads, pastas and brown or wild rice. If a food has at least three grams of fiber per serving, it is a good source.

✔ Cut down on sodium – Excess sodium in your diet raises the risk of serious medical conditions, like high blood pressure, heart disease and stroke. Cutting down on sodium is one of the most important, and also one of the hardest things to do. One of the easiest ways to reduce sodium intake is to cut down, or even stop adding salt when cooking and at the table. Use your favorite spices instead to add flavor. Sodium often comes from processed foods. Compare labels so you can choose those with less sodium.



✔ Choose lean proteins – Such as skinless poultry, fish, eggs and lean cuts of meat. Good options are also unsalted nuts, peanut butter and budget-friendly beans. Before cooking meat, trim away excess fat.

✔ Give your heart an oil change – When cooking, use a healthy vegetable oil such as olive or canola. Simple, but makes a big difference.

✔ Go fish – or get your fatty acids elsewhere – Try eating fatty seafood such as tuna, salmon or trout. All are great



sources of heart-healthy omega-3 fatty acids. Aim to eat fish twice a week. You can also get omega-3 benefits from snacking on unsalted walnuts or edamame. Omega-3 acids may also play a role to maintain brain health.

✔ Star in your own cooking show – Healthy cooking can be fun as well as good for you. Get the kids and your spouse involved in preparing meals. Make it fun.



✔ Calcium up for bones and more – Your bones need calcium and vitamin D-rich foods to stay strong. It turns out that these foods may be good for your blood pressure as well. Good sources include low-fat dairy items, leafy greens and fortified unsweetened cereals.

✔ Up your potassium – Increasing your potassium, along with decreasing your sodium, may help you lower your risk of high blood pressure. Potassium rich foods include bananas, cantaloupe, oranges, potatoes, sweet potatoes, tomatoes and white beans.

IS IT TIME FOR A PHYSICAL?

How long has it been since your last complete examination? A year? Two years? More...? It's time for your check-up. Remember that many serious health conditions have no symptoms



at all. High blood pressure and high cholesterol are usually only discovered when you get a check-up. People with diabetes aren't aware of it until they have their blood sugar checked. These, and other conditions, can cause real problems unless they are discovered and treated.

Call your doctor and schedule a full exam. Annual physicals are covered in full without any co-pays when you use a network provider.

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THINGS TO KEEP IN MIND

The following are just some things to bear in mind with respect to your benefits:

- Apply for your pension at least three months before you wish to start receiving your monthly benefit. The processing for your pension application takes time. Remember to give yourself sufficient time when applying, so your pension can start on the date you wish.
- It is also a good idea to apply for Social Security (available to you at a reduced level from age 62) if you want to coordinate that benefit with your pension benefit. Your full level of Social Security benefits can begin at your normal retirement age which can be 65 to 67, depending on your date of birth.
- You should apply for Medicare coverage (which is available at age 65) three months before you wish the coverage to begin.
- Keep your beneficiary information updated. Circumstances change. Your benefits may include

pension, life insurance and death benefits, and possibly even continuation of welfare benefits. If you haven't kept the Fund Office informed as to whom your desired beneficiary is, then these benefits may not go to whom you wish.

- Keep the Fund Office up to date with your current address. We occasionally send out information on changes that affect your benefits and we want you to have the notices, so you always know what is happening in your Funds. Also, when you approach retirement age we send letters informing you of what your benefits could be and how to apply for them. If we do not have a current address, then obviously, you will not receive this information and your benefits will be delayed. Don't let this happen. Every time you move, send the Fund Office your new address. Do this even, and actually especially, if you have stopped work for a contributing employer and are entitled to a future pension.