
FOR YOUR BENEFIT

NEWSLETTER OF THE LOCAL 295 IBT EMPLOYER GROUP BENEFIT FUNDS
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DIABETES OUR NUMBER ONE HEALTH CONDITION

A recent analysis of our Welfare Fund determined that diabetes was the number one most costly condition for more people than any other and that medical expenses for diabetes care were collectively the single largest expense of the Fund. This is no surprise. More than 33 million people in the United States have diabetes. It is among the costliest of all disease types in the United States. According to the American Diabetes Association, it is the 7th leading cause of death in the United States with over 330,000 deaths in 2014 caused by either diabetes or pre-diabetes conditions. In 2014 it killed more people than breast cancer and smoking combined. The annual cost of the disease is over \$245 billion in direct medical costs and lost productivity. The incidence of diabetes in the New York metropolitan area is even higher than nationwide.

What is diabetes?

There are basically two types of diabetes. In Type 1 your body does not produce insulin. In Type 2 your body does not make or use insulin well. Most people have Type 2 diabetes. When your body does not produce or use insulin properly, diabetes allows excess sugar to build up in your blood and that causes terrible damage throughout your body. Nerve damage, stroke, heart damage and kidney failure could all result. In addition, many people suffer loss of fingers, toes and even entire legs.



If you know you have diabetes

Regular medical monitoring is essential. Follow your doctor's orders concerning diet, medication and lifestyle choices. Check your insulin levels as per your doctor's instruction. Make sure you get an A1C test that measures the sugar levels in your blood at least twice a year. In addition, the Welfare Fund's health consultant, HMC Healthworks, has a monitoring and advice program that could be very valuable to

you. Please take advantage of this program by contacting HMC directly at 877.834.4596 or responding when HMC reaches out to you.

If you want to do whatever you can to prevent diabetes

It is very important to get an annual physical exam. Your doctor will know what tests may be necessary to screen for the disease.

Eat well. Your plate should consist of one-half fruits and vegetables, one-quarter a lean protein and one-quarter whole grains.

Lose weight. If you are more than 15 pounds overweight, the incidence of diabetes and pre-diabetes is far greater than if you maintain your ideal weight.

Exercise. It reduces stress, gets the blood flowing and helps maintain weight.

If you receive a phone call from the Fund's health consultant, HMC HealthWorks, please respond.

They will have valuable information to give you that may make a dramatic difference in your health.

While there is presently no cure for diabetes, many people live long and happy lives if they do what is necessary to manage this disease.

CHANGE OF ADDRESS NOTIFICATION

Over the years, we have done many articles informing participants to advise the Fund Office of a change in their address. This is important for many obvious reasons while you are still actively working, but it is also important even if you leave employment under Local 295 and are no longer covered by the Funds. If you become vested in the Pension Fund, that is you leave with 5 years of Covered Service, you will be entitled to a future pension benefit. You might leave this industry at age 40 with 10 years of Credited Service. You would be entitled to a pension benefit at age 65. If you move several times in those following years, the Fund may not be able to locate you to advise you that a benefit is payable when you turn 65. So please, always remember to change your address with the Fund.

HOW YOU CAN AVOID OPIOID MEDICATION ABUSE

*By Andy Johnson, Administrator,
Teamster Center Services*

For the past several years the opioid abuse crisis has been a daily feature on both local and national news. While this epidemic is nationwide, several places in the New York metropolitan area have been identified as being some of the hardest hit communities in the United States.

It is estimated that some 12.5 million Americans over age 11 misused prescription painkillers in 2015. People “misuse” prescriptions when they use prescriptions that aren’t their own or take more than their physician had prescribed.

Opioid medications are powerful drugs and need to be recognized as such by both doctor and patient. While these drugs have many important health benefits, they also can be easily abused and that abuse too often leads to drug dependence.

If you or a loved one is prescribed an opioid medication, there are some precautions that you can take to minimize the chances of abusing that drug. First, ask the physician if an opioid medication is really necessary to treat the condition and if there are alternative medications or therapies that could be used instead. Secondly, if an opioid medication is the best treatment, only take the medication for a short period of time (2-4 days) and see if that resolves the pain. Whenever possible you should avoid taking opioid medications for long periods of time as these medications can cause “tolerance,” a condition where a person needs to take higher doses in order to receive the desired pain relief.

The National Institute on Drug Abuse recommends several steps that people can take when they are prescribed opioid medications. These include:

- following the directions as explained on

the label or by the pharmacist

- being aware of potential interactions with other drugs as well as alcohol

- never stopping or changing a dosing regimen without first discussing it with the doctor

- never using another person’s prescription, and never giving their prescription medications to others

- storing prescription opioids safely

Also, it is important to properly discard unused or expired medications by following U.S. Food and Drug Administration (FDA) guidelines or visiting U.S. Drug Enforcement Administration collection sites. In addition, it is important for patients to always inform their health care professionals about all the prescriptions, over-the-counter medicines and supplements they are taking before they obtain any new medications.

Should you suspect that you or a family member has developed a dependence on opioid medication or any other substance, you should call the union’s employee assistance program, Teamster Center Services (TCS), right away at 800.433.4827. All calls to TCS are confidential and the TCS staff is trained to assist you in addressing all substance abuse and mental health inquiries. All services provided by TCS are free to Local 295 members and dependents.

CHANGE IN CARRIER FOR INSURED DEATH BENEFIT FOR ACTIVES

As of January 1, 2018, the Local 295 IBT Employer Group Welfare Fund changed the carrier for the insured death benefit provided to active participants of the Fund. The Fund has switched to Guardian. All provisions of the prior contract will remain exactly the same as it has always been but the Fund was able to secure a more economical rate with Guardian than the prior carrier. No changes have been made to the self-insured benefits provided to the family of an active participant. If you have any questions regarding this change, please feel free to contact the Fund Office at 212.308.4200.

IT'S FLU SEASON

Some helpful hints

Flu season runs every year from January through April. This year's strain of the flu virus is particularly nasty. To make matters even worse, this year's flu vaccine is only about 30 percent effective. If you haven't gotten a flu shot yet, you should still do so. Even 30 percent is better than nothing.

How do I tell if it is the flu or just a common cold?

Colds generally just produce symptoms above the neck. The scratchy sore throat, stuffy nose and sinus congestion are indications that what you have is a cold. If you begin to have body aches, feel really tired and have a dry cough, that is usually the flu.

There are some steps you can take to avoid getting the flu. Nothing is perfect, but if you do the following, it may help you avoid getting the flu.

- Wash your hands as often as possible. You do not need to use antibacterial soaps or hand sanitizers.

Washing with soap and warm water is the one thing you can do that will help you avoid getting the flu the most.

- Avoid close contact with people who are sick. If you do get sick, keep your distance from others.

- Cover your mouth and nose with a tissue when coughing or sneezing. Dispose of the tissue as soon as you can.

- Avoid touching your eyes, nose or mouth. Viruses are spread when you touch something that is contaminated and then introduce that virus or germ into your body by touching your open areas.

- Clean and disinfect frequently touched surfaces at home or work especially if someone is ill. Use a disinfectant wipe to clean door handles, steering wheels, pens, keys and other commonly handled surfaces.

What to do if you still get the flu

Even if you take all the common-sense steps indicated above, that is no guarantee that you will avoid getting the flu. If you feel yourself coming down with something, here are some of the things you can do.



- See your doctor right away. There is medication your doctor can give you that can lessen the severity and duration of your case. However, the medication must be given within a day or so after first symptoms. Any later than that and it is not at all effective and your doctor will probably not give it to you.

- Stay home. This is something that cannot be stressed enough. If you do not stay home and take care of yourself, the severity of your flu could worsen, and you may spread the disease to others.



- Drink plenty of liquids. Do not drink alcohol. Try to eat foods high in protein. Drink more fluids.

- Get plenty of sleep. Your body needs time to fight off the infection. Bed rest is essential to this process.

- Drink MORE fluids. I know I already said that twice, but this is the one thing you can do to ease your symptoms and shorten the length of your illness.

If symptoms persist and you become even worse, see your doctor. If you are running a high fever, have coughing spasms and are very weak, let your doctor know that. He may want to see you right away or might even have you go to the emergency room. Flu is no mere cough or cold. Flu can kill. It is most severe in the young or old, but it can result in tragic consequences even for middle-aged, healthy people. Please do not take it lightly.

DOES IT MATTER WHAT HOSPITAL I GO TO?

YES AND NO

A 2016 SURVEY DONE BY THE New York State Government Health Foundation had two major conclusions:

- **NO.** Hospitals with higher prices do not have higher quality. On the other hand, hospitals with lower prices do not have lower quality.

- **YES.** There are significant differences in overall price levels among hospitals of similar size, services and teaching designation regardless of how sick the hospital's admitting population is. The highest price hospitals are 1.5 to 2.7 times more expensive than the lowest priced hospitals in the same region.

(continued on page 4)

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(continued from page 3)

We are all aware that the cost of health care has skyrocketed in the last twenty years. In your Fund, more than half of the overall covered expenses are “institutional” or hospital charges. These charges have increased even faster than medical and surgical charges in this same period.

Due to large cost increases in providing medical care, all welfare benefit funds are endangered. While your Fund is currently on a sound financial basis, if these trends continue, actions may need to be taken in future years. Any dollars that we can save today will remove or lessen the need to make changes in the future. One of the ways to cut costs without impacting care is to try to go to hospitals that are lower cost.

The main reason why some hospitals are more expensive than others is because more people go to them, so they can charge insurers, in our case Anthem Blue Cross and Blue Shield, more. The NYS survey determined that “hospitals with a large market share are generally higher-priced as a result of the power that hospital has in contract

negotiations.”

Of course, there will be times when you do not have a choice of what hospital you will be treated at. Your doctor may not have privileges in all hospitals or your condition may force you to a specific hospital, but many times you will have a choice as to where to be treated.

At present, there are wide differences in hospital costs in the New York metropolitan area. Some of the lowest cost hospitals are currently Lutheran Hospital, Jacobi Medical Center and Queens Health Center. Moderately priced hospitals are the Mount Sinai, New York Presbyterian and Methodist Hospital systems. Among the costliest hospital groups are Montefiore, Northwell (formerly North Shore) and the NYU group of hospitals as well as Staten Island Hospital.

Whatever steps we can take today to preserve the Fund’s assets, especially if there is no correlation with the quality of care, are steps that allow the Fund to be on a sounder basis and to provide you benefits in the future.