
FOR YOUR BENEFIT

NEWSLETTER OF THE LOCAL 295 IBT EMPLOYER GROUP BENEFIT FUNDS
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HYPERTENSION ANOTHER ARTICLE CONCERNING THE MAJOR HEALTH CONDITIONS IN OUR FUND

Hypertension is another name for high blood pressure. It can lead to severe complications and increases the risk of heart disease, stroke and death. Blood pressure is the force that is exerted by the blood against the walls of your blood vessels. The pressure depends on the work being done by your heart and the resistance of the blood vessels.

Medical guidelines issued by the American Heart Association in 2017 define hypertension as blood pressure higher than 130 over 80 milliliters of mercury. Around 85 million people in the United States have high blood pressure.

Some key points about hypertension are that blood pressure of 120 over 80 is normal but hypertension is higher than 130 over 80. Stage 1 is between 130 and 139 over 80 to 89, Stage 2 is at least 140 over at least 90 and a hypertensive crisis is 180 over 120. This is a medical emergency and immediate help is needed. The top number is called the systolic and refers to the pressure as the heart pumps blood around the body. The bottom number is called the diastolic and refers to the pressure as the heart relaxes and fills with blood.

A person with hypertension may not notice any symptoms which is why this condition is called the silent killer. Sometimes symptoms, such as lightheadedness and dizziness appear but many times they do not.

The only way to determine if hypertension is a problem for you is to have your blood pressure taken by a medical professional or to take it

yourself. Many inexpensive blood pressure kits are available at your local drug store. This is one reason why having an annual physical is so important, as having your blood pressure checked will almost certainly be part of the physical.



The risk factors for hypertension are age — it is common in people over 60, size and weight — obesity is a key factor, alcohol and tobacco use — more than two drinks a day and any tobacco use can cause problems, and underlying health conditions such as heart disease, diabetes and high cholesterol levels.

Treatment for hypertension is best regulated through diet and exercise. Doctors recommend that if you have high blood pressure, you should engage in 30 minutes of moderate aerobic exercise such as walking, jogging, cycling or swimming five to seven times a week. The most important dietary steps you can take are to limit your intake of salt and fats. Check the sodium content of any pre-packaged food you eat and you may be shocked as to what percentage of your recommended daily allowance of sodium each of these contains.

Medication may be indicated if changes in your diet and exercise do not lower your blood pressure numbers to an acceptable level. There are many effective medicines that treat hypertension. Your doctor may need to try several before getting the combination that works best for you.

Hypertension is a major health threat to you. Treatment is available that greatly reduces your risk of serious, and even fatal, consequences. Always get your annual physical to determine if you are in danger.

TWO NEW WELFARE FUND BENEFITS

You recently received a couple of Summary of Material Modifications (“SMM”) detailing the new benefits in your Welfare Fund that were effective July 1, 2018. These new benefits are as follows.

New cardiovascular and thyroid cancer screening benefit for members and spouses



The Board of Trustees has partnered with Heartscan Services, Inc. to provide a new preventative screening program.

This preventative screening program focuses on identifying early stages of heart disease, carotid artery disease (stroke), thyroid cancer (nodules), and abdominal aortic aneurysm (AAA). These services are only provided to members and spouses. Children are not eligible.

In order to schedule these tests please contact Heartscan Services, Inc. at 1.866.518.1112. They will arrange a time and place to perform these exams. The ultrasound exams typically take about 45 minutes to complete and are painless and non-invasive. The results of these exams will be given directly to you. You may share them with your doctor or anyone else of your choosing.

With respect to these services, we are pleased to announce that more than 35 members and spouses have had these tests performed since the benefit was put into effect.

New no-out-of-pocket cost radiology benefit



The Board of Trustees has also partnered with One Call, Inc. to provide MRI, CT, or PET scan radiology exams. If you schedule and receive any of these types of radiological

exams from a center associated with One Call, you will NOT be required to pay the existing \$20 co-pay that is required for these exams from other providers.

We are excited that members are accessing the One Call program for MRI's, CT, and PET scans and enjoying the \$0 copay for these services. We had one member use the program and not only paid \$0 out of pocket but they also saved the plan nearly \$800 on their MRI. Remember every dollar saved is a dollar that can be used for benefits in the future. Please check out this video which illustrates how the program works (Type into your web browser on your smart phone, laptop, or computer.)


<https://vimeo.com/287316830>. These new benefits being provided to you by the Board of Trustees of the Welfare Fund are very valuable. Please make use of them.


HEALTH MYTH BUSTERS


We all know someone who absolutely “knows” all about the latest “facts” about all of our medical conditions. Sometimes it’s your spouse, or buddy, or kids. They mean well but are not always correct. Some of the biggest misconceptions are as follows:

(((♥))) Your heart needs one hour of exercise every day. Of course, physical activity is important, but moderate activity like a walk for 30 minutes five times a week or 25 minutes of harder activity like working out or jogging three days a week is just fine.


(((♥))) Your heart stops beating when you have a heart attack. During a heart attack, the heart is usually still beating but the blood supply to it is blocked. If it doesn’t get enough blood it won’t have enough oxygen and it can be injured.

 You get high cholesterol because of what you eat. Many things affect your cholesterol level including food, but your genes matter too. You can't control your genes, but you can control your food choices.

 Eat only fat free foods to protect your heart. Foods that are labelled "fat free" can still have lots of salt and sugar. A spoonful of sugar has zero fat but is high in calories. Too much salt or sugar is bad for your heart. Instead, choose a variety of foods and eat fat in moderation.

 You can catch a cold by being cold. You don't catch a cold by the temperature you are experiencing but by becoming infected with a cold virus, known as "rhinoviruses." You come into contact with these viruses by being near an infected person who is coughing and sneezing or by touching an object that the virus is on.

Always cover your mouth when coughing and do "vampire sneezes" (into the crook of your arm), and wash your hands frequently.




 Cracking your joints can lead to arthritis. Studies show that, in general, individuals who crack their joints are at the same risk of arthritis as those who don't.

You already know how to manage your health. Eat sensibly, exercise moderately, and get annual checkups.

ANNUAL NOTICE ABOUT THE WOMEN'S HEALTH AND CANCER RIGHTS ACT OF 1998

A federal law known as the Women's Health and Cancer Rights Act of 1998 (WHCRA) requires group health plans and insurance companies that provide coverage for mastectomies to provide certain mastectomy related benefits or services to persons covered by the Welfare Fund.

This Plan has historically provided the benefits required under the WHCRA and continues to make these benefits available to eligible persons. This notice is a brief overview of the benefits required under the WHCRA and your rights under the law. Under the provisions of the WHCRA, a group health plan eligible person who is receiving benefits in connection with a mastectomy, and who elects breast reconstruction in connection with the mastectomy is entitled to coverage for:

-  all stages of reconstruction of the breast on which the mastectomy has been performed;
-  surgery and reconstruction of the other breast to produce a symmetrical appearance; and
-  prostheses and treatment of physical complications of mastectomy, including lymph edema.

Coverage for these benefits or services will be provided in a manner determined in consultation with the eligible person's attending physician.

If you are eligible in the Plan and currently receiving, or in the future receive benefits under this Plan in connection with a mastectomy, you are entitled to coverage for the benefits and services described above in the event that you elect reconstruction of the affected breast.

Eligible dependents are also entitled to coverage for these benefits or services on the same terms. Coverage for the mastectomy-related services or benefits required under the WHCRA will be subject to the same deductibles and coinsurance or co-payment provisions, if any, that apply to any other medical or surgical benefits provided by the Welfare Fund.

LOCAL 295 IBT EMPLOYER
GROUP PENSION TRUST FUND AND
EMPLOYER GROUP WELFARE FUND
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OPEN OUR MAIL!!

We know that you all get tons of unwanted, unasked for, and utterly useless stuff in the mail (That's why it's called "junk" mail.) but when you see something sent to you by the Fund Office, please open it. Don't throw it away. It will be something that we are sure you would wish to see. It may be an official notice required by law concerning the status of our Pension Plan. It may be a Summary of Material Modifications detailing new benefits or changes in either Pension or Welfare Funds. It is also possible that it is a letter meant especially for you regarding some issue specifically affecting you. Please open our mail. Do NOT toss it in the trash. Thank you.

BLURBS

The percentage of members and dependents that had an annual physical over the last twelve months was just over 40 percent. While we are pleased that these participants had their annual physicals, as there is nothing you can do that is as important for your health as getting one, there are still far too many of our participants who did not. Serious conditions such as high-blood pressure, high cholesterol and diabetes can be detected early and addressed and treated. Please get one. Your life, or the life of a loved one, may depend on doing so. Please get this done!