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# FOR YOUR BENEFIT

NEWSLETTER OF THE LOCAL 295 IBT EMPLOYER GROUP BENEFIT FUNDS  
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## WOMEN'S HEALTH AND CANCER MESSAGE

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.

## WELLNESS AND YOU

*Healthy Nutrition, Good Fats Vs. Bad Fats*

Fats have gotten a bad rap. Most of us think of all fats as unhealthy, but this is simply not true. Our body, including our heart and brain, actually need some good fats to survive – and thrive.

Fats, or lipids, are an important part of a healthy balanced diet. They provide our bodies with much needed energy and help absorb important vitamins and minerals. What's more, fats are the building blocks for healthy cells and are necessary for proper cell function.

Triglycerides and cholesterol are two types of lipids found in the blood. Both are important for different reasons. Triglycerides store excess energy from your diet. Any calories you don't use right away are stored as these and are released between meals to give us energy. Cholesterol is necessary to make hormones such as estrogen, progesterone and Vitamin D. As we have all heard, there is good cholesterol ("HDL") and bad cholesterol ("LDL")

The "good" kind of fats are called unsaturated fats. These lower blood pressure, improve sugar levels and removes excess triglycerides. "Bad" fats are called saturated fats. These fats raise the bad or LDL cholesterol which is a risk factor for heart disease and an increased risk for diabetes.

Okay, so what foods belong to the good vs. bad fat categories? Good fats are unsaturated fats like almonds, nut butters, avocados and plant-based oils such as canola or olive. Good fats also containing Omega-3 fatty acids in such foods as salmon, spinach, herring, walnuts mackerel and flax seeds. Among the best "good" fats are extra virgin olive oil, beans and legumes, whole grain breads and rice, fatty fish and nuts and seeds.

Bad fats are just what you thought they were. Whole milk, butter, cheese, processed deserts, fatty meats and palm oil are among the worst saturated fats. Bad Trans fats include shortening, frostings, stick margarine, non-dairy creamers and of course fried foods and packaged candies. If your diet is high in these bad fats you are asking for trouble like heart disease, diabetes or obesity.



## THE MORE YOU KNOW: UNDERSTANDING YOUR WELFARE BENEFITS

One of the most important benefits that you receive from your membership in the Local 295 IBT Union is that you work under Collective Bargaining Agreements that mandate that your employer make contributions to the Local 295 IBT Employer Group Welfare Fund. Participation in this Fund provides you and your family with essential health and welfare benefits. In the world today we all know how important this is.

The Fund provides a wide range of medical and life insurance benefits to you and all your eligible dependents. These benefits include doctor's visits, hospital stays, lab tests, all types of radiological procedures such as x-rays, MRI's and CAT Scans, pharmacy drug benefits, dental coverage and life insurance. As you can see, your participation in the Welfare Fund provides you with a range of extremely valuable benefits.

The Fund provides both in-network and out-of-network benefits. The Board of Trustees of the Fund has selected Empire Blue Cross/Blue Shield as your network. This network has thousands of providers in the metropolitan area and provides nationwide

coverage. There is almost always a network provider conveniently located near you that you can use. The great news is there no referral required to see a specialist. If you wish to see a specialist that is your right.

If you use a network provider, then all you have to pay is your scheduled co-pay. If, on the other hand, you choose to use a non-network provider, you will be subject to an annual deductible, co-insurance amounts and have your claim paid at a level which will probably be below what the doctor, hospital or lab is charging. You will be responsible for the difference between what the Fund will pay according to its rules and what the provider charges. This can be very substantial in some cases, so we urge you to use in-network providers whenever possible.

Verifying that your provider is in-network contact Blue Cross Blue Shield directly at: 1.800.810.2583, you can also visit them on the web at [www.empireblue.com](http://www.empireblue.com).

### Becoming Eligible:

You become eligible for all these benefits based on the contributions made on your behalf by your employer under the terms of your Collective Bargaining Agreement between your Union and your employer. If you work for one or more days in a calendar week, then a contribution to the Fund is made on your behalf. Eight or more weeks of contributions in a calendar quarter makes you eligible for benefits in the following quarter. Calendar quarters are the three consecutive months starting in January, April, July and October.

For example, if you start work in the last week of January and then work 7 more weeks in February and March, you become eligible for

benefits in April and maintain your benefits for the entire quarter of April, May and June even if you do not work again. If you continue to work, then your coverage continues to roll over for the subsequent quarters. If on the other hand, you do not start to work until the third week in February, you will not have eight weeks of contributions by April so you will have to work eight weeks in April, May and June to become eligible in July.

If you feel there is some discrepancy between what you have worked and what the Fund Office has as your contribution history, please contact your employer to resolve the matter.

LOCAL 295 IBT EMPLOYER  
GROUP PENSION TRUST FUND AND  
EMPLOYER GROUP WELFARE FUND  
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## Retirees Tip:

### SOCIAL SECURITY INCREASE!

After such a hard year it is very good news that there will be a substantial increase in your monthly Social Security checks that you receive. This increase that will be effective for all payments on or after January 1, 2022, is the largest increase in 32 years.

Social Security and Supplemental Security Income (SSI) benefits for approximately 70 million Americans will increase 5.9 percent in 2022.

The 5.9 percent cost-of-living adjustment (COLA) will begin with benefits payable to more than 64 million Social Security beneficiaries in January 2022. Increased payments to approximately 8 million SSI beneficiaries will begin on December 30, 2021. (Note: some people receive both Social Security and SSI benefits).

To read more about the Cost-of-Living Increase (COLA) visit <https://www.ssa.gov/cola/>

