
FOR YOUR BENEFIT

THE LOCAL 295/LOCAL 851 EMPLOYER GROUP BENEFIT FUNDS NEWSLETTER
VOL. XI, ISSUE 3, FALL, 2012

INTRODUCING: WELLNESS – THE RIGHT WAY/FOR YOUR BENEFIT

A new benefit is going into effect at the start of the new year. The Board of Trustees of the Local 295/Local 851 Employer Group Welfare Fund is pleased to announce that Wellness – The Right Way/For Your Benefit will begin on January 1, 2013.

An exciting new approach to getting well and staying well...

This new and innovative wellness and health education program can be used by all of the active Welfare Fund participants and dependents as well as the pre-Medicare retirees and dependents who are covered by the Welfare Fund

Wellness... The wellness part of the plan provides support to maintain and improve your health. You'll be able to have telephone and on-line chat sessions with a Health Coach for:

- Weight Management Support
- Nutrition and Exercise Tips
- Healthy Eating Guidance
- Stress Management
- Smoking Cessation
- Diabetes Awareness and Education
- Heart Health and Disease Prevention

Health Education... The Health Education portion of the Program identifies and supports individuals who have one or more of the following health conditions:

- Coronary Artery Disease (CAD)
- Congestive Heart Failure (CHF)
- Chronic Obstructive Pulmonary Disease (COPD)
- Diabetes
- Asthma
- Back Pain

Persons who have any of these health problems will have the option of working with a Registered Nurse and they will be able to enroll by telephone.

Important links... When you enroll in Wellness – The Right Way/For Your Benefit, you'll get important links to health related topics and wellness articles, self assessments, videos and interactive tools on a variety of health topics. You'll be able to calculate your body mass index (BMI), look at symptom checkers and more.

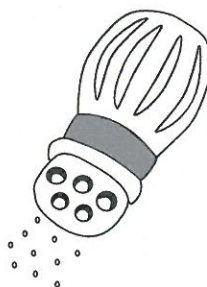
Nothing out of pocket... Here's the best part – You won't have to pay any fees or co-payments for this valuable service. You'll have no out of pocket expenses to pay. The program is being

provided by the Welfare Fund through an arrangement with HMC HealthWorks. HMC HealthWorks joins with your Board of Trustees in the commitment to improve the health and quality of life for you and your family.

More details to follow... More information will be provided a little later this year about how you can enroll and participate in this new program of your Welfare Fund. We will also be giving you a toll-free telephone number and an internet web site address you and your family members can use.

SODIUM AND DIABETES

About 90 percent of Americans consume more salt than is recommended for a healthy diet. This can lead to high blood pressure, a major risk factor for heart disease. That's important for people with diabetes to know, because diabetes itself also increases heart disease risk.



A recent analysis of data from more than 4,000 adults in the Framingham Heart Study showed that even though people with diabetes have done a better job of managing heart disease risk factors over the past few decades, they need to do more to protect heart health, including lowering

high blood pressure. People with diabetes are two to three times more likely to develop heart disease. Limiting salt intake as part of a healthy diabetes diet is one step toward achieving better heart health but shedding salt from your diet can be difficult because it's in so many foods.

The Centers for Disease Control recently reported that the top salt culprits in the average American diet are bread and rolls – which may contain twice as much sodium as salty junk foods like potato chips. Added to that is that some people's taste buds seem to make saltiness extremely appealing. Reduce your risk, put the salt shaker away and buy foods that are low in sodium. Read the nutrition labels on the food you are buying.

NO MORE PAPER PENSION CHECKS NEXT YEAR – THE COUNTDOWN IS ON

The Social Security Administration has announced that all of their benefit payments will be by electronic funds transfer (EFT) beginning early in 2013. At that time, they will stop printing and mailing paper checks to their benefit recipients.

According to their latest news release, the change will go into effect on March 1, 2013.

EFT is a method of electronically sending your payment to your checking or savings account at your bank. It is a safe and efficient way to pay benefits and it has many advantages over the traditional paper check method.

There are no delays in delivery and there are no more lost or stolen checks. You don't have to make as many trips to the bank and you have cleared funds in your bank account on the day your benefit payment is due.

The Local 295/Local 851 Employer Group Pension Fund also offers the option of going paperless.

If you are a retiree who is receiving paper pension checks in the mail, you can make a seamless change to EFT. All you have to do is call the Pension Fund Office at 212.308.4200. Ask for a direct deposit form. When you get the form, complete your part and take it to your bank for them to complete their part. Return the completed form to the Pension Fund Office and you are now ready to start EFT.

The Pension Fund will send test information to your bank and you may receive one more paper check. After that, all of your pension payments will be electronically sent to your checking or savings account where you will have cleared funds on the first business day of every month.



7 SURE FIRE WAYS TO SABOTAGE YOUR EYES

None of these ways of damaging your eyes is as obvious as running with scissors or shooting a BB gun. At a glance, most of them are seemingly harmless.

Sleeping in your contact lenses... This is harmful because less oxygen flows to the corneas when the contact lenses are on your eyes overnight. Over time, this can cause infection, red eyes, excess tearing and other corneal damage.

Not wearing sunglasses... This is harmful because damage from ultraviolet rays (UV) can lead to blindness, inflammation of the corneas and conjunctiva and a risk of melanoma.

Sleeping in your eye makeup... This is harmful because residual eye makeup is a prime target for bacterial growth and can lead to infection, brittle lashes and irritated and dry skin around your eyes.

Re-using contact lens solution... Contact lens solution loses its disinfectant quality when you reuse it. Contaminants stick to your contact case, polluting clean solution and posing a threat of infection.

Smoking... It's well known that smoking increases your risk of cancer. But, did you know it increases your risk of cataracts, age-related macular degeneration and heart disease?

Eating junk food... This can be harmful because consistent poor food choices increase the likelihood of developing conditions such as diabetes, high blood pressure, glaucoma, macular degeneration, high intraocular pressure and blindness.

Losing sleep and stressing... Lack of sleep and high stress can cause dry eyes, under eye bags, high blood pressure, blood shot eyes, blurry vision, eyelid twitching and eye strain. Loss of sleep and stress are not only harmful to your health; both can greatly affect your job performance and your personal relationships. If you are fatigued you are less alert and you have greatly increased the risk of having an accident.

If you can't remember when you last had an eye examination, it's time to make an appointment. If you want to use the vision care plan of the Welfare Fund, call or visit the Fund Office and ask for an optical voucher. The Welfare and Pension Fund Office is located in the financial district of Manhattan at Sixty Broad Street, 37th Floor, New York, New York 10004. The telephone number is 212.308.4200. The Fund Office hours are Monday through Friday, 9:00 A.M. to 5:00 P.M., Eastern time, except holidays.

YOU HAVE TO TELL THE FUND OFFICE IF...

...you want to change your beneficiary. The Welfare Fund is required to pay life insurance benefits and self insured death benefits to the named beneficiary. If you have gotten married or divorced or re-married and if you want to be sure the Fund pays the right person, call the Fund Office for a form to change your beneficiary.

...you are getting a divorce. When a covered worker is divorcing, the Welfare Fund Office must be told about this event. The spouse's health benefit coverage terminates as of the effective date of the divorce. If you don't notify the Fund Office of the divorce and any claims are paid after the effective date of the divorce, you will have to re-pay the Welfare Fund for all of the claims that were improperly paid. That could turn out to be very expensive since a hospital confinement of two or three days can cost as much as \$75,000. Also, the spouse will be eligible to buy continuation coverage under the terms of a federal law known as the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA).

MORE PREVENTION

You have the power to prevent colon cancer. Here's how:

- If you're 50 or older, or if you have a family history of colon cancer, frequent polyps or inflammatory bowel disease, call your doctor and schedule a colonoscopy.
- During this screening, your doctor can detect and remove precancerous growths or polyps
- Early detection and removal of colon cancers can prevent up to 80% of colon cancer deaths.
- Colon cancer is the nation's number 2 cancer killer. Early detection can change that.
- A colonoscopy is the most reliable test for detection and removal of growths that lead to colon cancer.

NUTRITION LABELS (Part II The Product Claims)

In the last issue of For Your Benefit we explained most of the information you see on the nutrition labels printed on the packaging of the food you buy.

When reading the labels, you have seen product claims such as Calorie Free, Sugar Free, Fat Free and more on the food packaging. What do these claims really mean? Here is a listing all of the product claims and their true meanings according to the Food and Drug Administration (FDA).

If a product claims to be:	It means that one serving contains:
Calorie Free	Less than 5 calories
Sugar Free	Less than 0.5 grams of sugar
Fat Free	Less than 0.5 grams of fat
Low Fat	3 grams or less of fat
Reduced Fat	25% less fat than the regular product
Low in Saturated Fat	1 gram of saturated fat or less & not more than 15% of the calories are from saturated fat
Lean	Less than 10 grams of fat, 4.5 grams of saturated fat and 95 milligrams of cholesterol
Extra Lean	Less than 5 grams of fat, 2 grams of saturated fat & 95 milligrams of cholesterol
Light (or lite)	1/3 fewer calories or no more than half the fat, or no more than half the sodium of the regular product
Cholesterol Free	Less than 2 milligrams of cholesterol & 2 grams or less of saturated fat
Low Cholesterol	20 milligrams or less of cholesterol & 2 grams or less of saturated fat
Reduced Cholesterol	25% less cholesterol than the regular product & 2 grams or less of saturated fat
Sodium Free	Less than 5 milligrams of sodium & no sodium chloride in ingredients
Very Low Sodium	35 milligrams of sodium or less
Low Sodium	140 milligrams of sodium or less
Reduced Sodium	At least 25% less sodium than the regular product
High Fiber	5 grams or more of fiber
Good Source of Fiber	2.5 grams to 4.9 grams of fiber

LOCAL 295/LOCAL 851 IBT EMPLOYER
GROUP PENSION TRUST FUND AND
EMPLOYER GROUP WELFARE FUND
Sixty Broad Street, 37th Floor
New York, New York 10004



HERE'S A FEW TIPS
ON HOW TO SAVE
SOME MONEY



Stay within the network when you need hospital, medical and surgical services. Make sure that your hospital and doctors and other health care providers are part of the network. You can call 1.800.810.BLUE (2583) to check.

Ask your doctor to prescribe generic drugs. Generic drugs cost much less than brand name drugs and the FDA requires that all generic drugs are the equivalent of their brand-name counterparts. When you buy generic drugs, your co-payment is less and the Welfare Fund saves as well. If you need any dental work, use the dental PPO. To find a DDS participating dentist, call DDS toll free at 800.255.5681.

If it is not a serious emergency, go to an urgent care center instead of the emergency room. Your cost will only be a \$20 co-payment instead of one or two thousand dollars.

COORDINATION OF
BENEFITS

When a person who is covered by this Welfare Fund is also eligible for benefits under another group health insurance or self-insured plan, both plans will coordinate benefit payments so that the combined payment from both plans will not exceed the actual expenses. One plan (the "Primary Plan") will first pay the benefits available under the terms of the plan for the services.

The other plan (the "Secondary Plan") pays any expenses that remain beyond the primary plan benefits, up to the maximum amount that the secondary plan would pay if there was no coordination of benefits.

The coordination-of-benefits provisions also apply to all retirees and their dependents. This health plan is the secondary plan in all cases where a retiree or covered dependent has other health plan coverage in force or available through their employment even if the retiree or dependent is required to pay part or all of the cost.

If still active at work.....

If you are covered by the Welfare Fund because of current employment or the current or active employment of a spouse, it changes Medicare's responsibility for claim payments. Instead of paying first, Medicare provides coverage after the active-at-work person's coverage has paid. Medicare refers to these procedures as the Medicare Secondary Payer Program. The active-at-work coverage has to pay first and Medicare will then consider any remaining expense.

Everyone is obligated to follow the Medicare regulations....

All retired members and dependents who are covered by the Welfare Plan and Medicare are required to tell the Welfare Fund about their Medicare coverage. The Welfare Fund is supplementary to Medicare.

In addition to telling the Welfare Fund about your Medicare coverage, you should tell your doctor and hospital that you have insurance other than Medicare so they will know how to handle your bills correctly.