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# FOR YOUR BENEFIT

THE LOCAL 295/LOCAL 851 EMPLOYER GROUP BENEFIT FUNDS NEWSLETTER  
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## WHERE DO I GO? THE ER? OR AN URGENT CARE CENTER?

When you have a life-threatening situation, such as chest pain, or a sudden and severe pain, the emergency department of the nearest hospital is the only option. If you went to an urgent care clinic, they'd just send you on to the ER in an ambulance. If your condition is less serious, but still requires immediate attention, choosing an urgent care facility can save you loads of time and money, as well as keeping the emergency room free to handle more serious situations. If you have a sprained ankle, or an ear infection, you may end up waiting for many hours in the emergency room and paying thousands of dollars. Most urgent care centers are open for extended hours, and will be able to accommodate you more quickly.

### *When you need to go to the Emergency Room....*

If you have a serious condition - stroke, heart attack, severe bleeding, head injury or other major trauma - go straight to the nearest ER. Don't take a chance with anything life-threatening. The ER is the best place for these and other critical conditions, including:

- Chest pain
- Difficulty breathing
- Severe bleeding or head trauma
- Loss of consciousness
- Sudden loss of vision or blurred vision

*An Urgent Care Center can better meet your needs when you have:*

- Minor burns or injuries
- Sprains and strains
- Coughs, colds, & sore throats
- Ear infections
- Allergic reactions  
(non life-threatening)
- Fever or flu-like symptoms
- Rash or other skin irritations
- Mild asthma
- Animal bites
- Broken Bones

And, when in doubt, call ahead. If the urgent care center can't accommodate your condition, they will advise you to go the nearest emergency facility.

Remember, urgent care centers are also a resource for flu shots, and physicals for sports or school.

### *Number of ER visits is staggering...*

According to the Centers for Disease Control and Prevention (CDC), Americans made 136.1 million visits to one of the country's nearly 3,900 emergency rooms in 2012. Approximately 20 million of them arrived by ambulance. About 43 percent of all hospital admissions originate in an emergency room.

Normally, emergency room patients receive one of five levels of care: Level 1 is for minor problems, such as an earache. Level 2 may be for a cut that requires stitches, while level 5 is for more severe problems, like a broken bone.

*Up to 65 million ER visits could have been avoided...* The National Hospital Ambulatory Medical Care Survey estimates that one-third to one-half of all ER visits are for non-urgent care. In fact, the top three reasons for ER visits were for superficial injuries and contusions, sprains and strains, and upper respiratory infections. The main reason that so many emergency room visits are for non-urgent care is that hospitals are required by federal law to provide care to all patients, regardless of their ability to pay. Since they cannot be turned away, patients without health insurance, or the necessary funds to pay out-of-pocket costs, often utilize emergency rooms as their main health care provider.

### *Urgent Care cost versus ER...*

Your out-of-pocket expense for treatment at an urgent care center will be a small co-payment. The co-payment is the same amount you would pay for a doctor's office visit. If you are treated in the ER and it is not a true emergency, you will have to pay the entire bill out of pocket. That could be several thousand dollars.

### *Finding an urgent care center...*

You can find an urgent care center near you by calling Blue Cross toll free at 1.800.810.2583. You can also go on the internet to: [www.empireblue.com/eralt/](http://www.empireblue.com/eralt/) There are more than 100 of these facilities in the metropolitan New York area. Find a center now, before you need it, and jot down the address and telephone number next to your doctor's telephone number.



**DON'T RISK HAVING  
YOUR PENSION BENEFIT  
SUSPENDED  
AND TERMINATION OF  
HEALTH PLAN COVERAGE**

The Pension Fund sends out a form once a year to everyone who is receiving a pension benefit. The purpose of the form is to verify that everyone receiving a pension benefit is continuing to be eligible for the payments.

Don't delay... The form must be fully completed, signed and notarized and returned to the Pension Fund Office. If this form is not returned to the Pension Fund Office, your monthly pension benefit will be suspended. The benefit suspension will remain in effect until such time as the form is received by the Fund Office and the benefit payments will not resume until the first day of the next month.

No income and no health plan coverage...

A suspension of your pension benefits could cause your coverage in the Welfare Fund to be terminated if the cost is deducted from your pension.

82 benefits suspended...

The Pension Fund recently suspended the monthly benefits of 82 persons. That, in turn, caused the health plan coverage of many of them to be terminated and they are now personally responsible for paying their health care claims out of pocket.

**MOVING? BE SURE TO TELL US ABOUT YOUR NEW ADDRESS!**

If you are moving to a new address, please be sure to send a change of address card to the Welfare and Pension Fund Office.

If you are receiving your monthly pension benefit through electronic funds transfer (EFT), you still need to send a change of address form to the Fund Office to make sure that our newsletters, announcements, booklets, year-end tax forms and other important Welfare and Pension Fund information can be sent to you.

*Change of address cards are free...* Go to any US Post Office and pick up a supply of change-of- address cards.

*Tell everybody...* You should send a change-of- address notice to your union office, your bank, your life insurance and car insurance companies and several government agencies as well to make sure that you continue to receive mail and any government benefits at your new location.



*Internal Revenue Service...* If you are expecting a tax refund or other mail, notify the Internal Revenue Service.

You can also change your address with the IRS by writing your new address on your tax return.

*Social Security Administration...* Change your address online if you receive Social Security disability, retirement or survivors benefits.

*Department of Veterans Affairs...*

Be sure to change your address if you are a veteran who receives benefit payments or you wish to update your medical enrollment and/or records.

*U.S. Customs and Immigration Services...* If you are not a U.S. citizen and you are required to register with the U. S. Customs and Immigration Service (USCIS), then you need to let them know if you move.

*Driver's License...* Contact your state if you need to change your address on your driver's license and motor vehicle registration.

*Voter Registration...* Contact your state's election office if you want to change your address on your voter registration record.

*Arrange for mail forwarding...* While you are at the post office picking up the change of address forms, you should complete a mail forwarding card to arrange for mail to automatically go to your new address.

You can also arrange for mail forwarding on line. There is a \$1 fee and you need a credit card.

*Much Less Stress, Change the Address! Avoid the Mess!*



## DRINK UP!

Everyone knows that water is essential to good health. But, how much should you drink every day? Your water needs depend on factors such as your health, how active you are and where you live. Knowing more about your body's need for water will help you to estimate how much water to drink each day.



Every system in your body depends on water. Water flushes toxins out of vital organs, carries nutrients to your cells and provides a moist environment for ear, nose and throat tissue.

Every day, you lose water through your breath, perspiration, urine and bowel movements. To function properly, you must replenish your body's water supply by drinking and eating foods that contain water.

The Institute of Medicine has determined that an adequate intake of water for a healthy adult male, living in a temperate climate, is roughly 3 liters (about 13 cups) of total beverages a day. The adequate intake for a healthy adult woman is 2.2 liters (about 9 cups). If you exercise or engage in an activity that makes you sweat, you need to drink extra water to compensate for the fluid loss. During intense exercise, it is best to use a sports drink that contains sodium to replace the sodium lost in sweat.

While water is your best bet, milk, juice, coffee, beer and wine can contribute to your daily fluid intake. Keep in mind these should NOT be a major portion of your fluid intake. What you eat also provides a significant portion of your fluid needs. On average, food provides 20% of your total water intake. Many fruits and vegetables, such as watermelon and tomatoes, are 90% or more water by weight. So, make sure to add plenty of fruits and vegetables to your diet as well!

Generally, if you drink enough fluid so that you rarely feel thirsty and produce 1.5 liters or more of colorless or light yellow urine a day, your fluid intake is probably adequate.

If you are concerned about your fluid intake or if you have some questions or health issues, you should check with your doctor or a registered dietician.

## BENEFICIARY RECORD UP TO DATE?

Most of the persons who are covered by the Local 295/Local 851 Employer Group Welfare Fund have life insurance and/or death benefit coverage in force. When a covered dependent dies the Welfare Fund regulations provide that the death benefit amount is automatically paid to the covered employee.

When a covered employee dies, however, both the death benefit and life insurance proceeds have to be paid to the person who has been designated as the beneficiary.

Unfortunately, some of the covered participants have not kept their beneficiary designations up to date. For example, an employee may not have been married when originally enrolling in the Plan and they designated a friend or a family member as beneficiary.

If the employee later gets married and doesn't change the beneficiary designation and dies, the Welfare Fund is required to pay the designated beneficiary instead of the spouse.

Updating your beneficiary designation is easy to do. You may change your beneficiary at any time without the consent of your spouse or beneficiary. Simply contact the Welfare Fund Office at (212) 308 4200 to request a change form.

You should fully complete the form and mail it to the Welfare Fund, Sixty Broad Street, 37th Floor, New York, New York 10004.

The change becomes effective when the new form is received at the Fund Office.

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## FOOD SAFETY MYTHS

**Myth:** It is OK to thaw meat on the counter.

**Fact:** Bacteria grows on food surprisingly fast at room temperature, so the counter is never a good place to thaw foods. Thaw foods in the refrigerator.

**Myth:** I do not need to wash fruits or vegetables if I am going to peel them.

**Fact:** It is easy to transfer bacteria from the peel or rind you are cutting to the inside of your fruit and vegetables. Wash all produce, even if you plan to peel it.

**Myth:** Once food has been cooked, all of the bacteria has been killed.

**Fact:** The possibility of bacteria growth increases a lot after the food has been cooked. Keep cooked food warmed to the right temperature.



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



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## “WELLNESS – THE RIGHT WAY – FOR YOUR BENEFIT” HAS ANOTHER SUCCESS STORY

Recently, a new benefit went into effect in the Local 295/Local 851 Employer Group Welfare Fund. The benefit is “Wellness – The Right Way – For Your Benefit.”

This new benefit is provided through HMC Health-Works. The program can be used by all of the active Welfare Fund participants and pre-Medicare retirees as well. Eligible dependents who are age 18 and older may also use this new and unique service.

“Wellness – The Right Way – For Your Benefit” provides you with ways to maintain and improve your health.

*Many health conditions are supported...* The program supports individuals who have high blood pressure, coronary artery disease, congestive heart failure, chronic obstructive pulmonary disease, diabetes, asthma or low back pain.

*Success stories to tell...* This innovative program has a number of success stories. Among the recent success stories is one about a 50 year old man who found out he is pre-diabetic. He was overweight - morbidly obese. He also had high blood pressure and high cholesterol and his blood sugar level was climbing. He was very close to becoming diabetic and he had to improve his health.

The man made the decision to enroll in Wellness – The Right Way – For Your Benefit even though he was seeing his doctor on a regular basis.

He had chat sessions with a health coach for weight management, nutrition and exercise.

Through the education program, the man learned about stress management and weight management and he has continued a healthy diet and exercise regimen.

His blood pressure, cholesterol and blood sugar levels have all greatly improved and he is no longer in the pre-diabetic range.

*The sneaky silent killers...* High blood pressure, high cholesterol and high blood sugar are all sneaky medical conditions. None of them presents any symptoms. They slowly creep into your life and silently kill you. The only way to detect their presence is through testing at your doctor's office.



*Go to your doctor's office...* So, if you haven't paid a visit to your doctor for a while, maybe it's time to pick up the telephone and call for an appointment. The doctor's office visit is covered by the Welfare Fund. If you're not on Medicare, you just have to make a small co-payment.

*Why don't you enroll?* It's time to enroll in Wellness – The Right Way – For Your Benefit. Enrollment is easy. Call 1.877.834.4596. You can also enroll on their web site. The address is <http://wellnesstherightway.hmcportal.com>

Each covered person should enroll. In that way, the services will be tailored exactly to the needs of each individual.

*What are you waiting for?* Go on line or call right now to enroll. The telephone call is toll free and the new benefit program will not cost you anything out of pocket.