
FOR YOUR BENEFIT

THE LOCAL 295/LOCAL 851 EMPLOYER GROUP BENEFIT FUNDS NEWSLETTER
VOL. XII, ISSUE 1, WINTER, 2012 - 2013

“WELLNESS – THE RIGHT WAY – FOR YOUR BENEFIT” IS NOW IN EFFECT

A new benefit went into effect at the start of the new year. The benefit is “Wellness – The Right Way – For Your Benefit.”

This new benefit is provided through HMC Health-Works and 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.

Enrollment is easy. You can enroll in “Wellness – The Right Way – For Your Benefit” by calling 1.877.834.4596. You can also enroll via the internet at: <http://wellnesstherightway.hmcportal.com>

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

“Wellness – The Right Way – For Your Benefit” will provide you with ways to maintain and improve your health. This innovative program has a number of success stories:

- An overweight woman under a doctor’s care for diabetes underwent a dramatic improvement. After enrolling in the health education program, she now weighs less than 200 pounds and leads a much healthier way of life.

- A man who had been on insulin worked with a coach and lost 85 pounds and was able to go off the pills. He is now controlling the diabetes through his diet.

- A woman on medication for high blood pressure and cholesterol worked with a health coach for six months and lost 60 pounds. Her doctor has taken her off her medication after seeing positive results in her health condition.

You can have telephone and on-line chat sessions with a health coach for weight management, nutrition and exercise, healthy eating, stress management, smoking cessation, diabetes and heart health.

The program also supports individuals who have high blood pressure, coronary artery disease, congestive heart failure, chronic obstructive pulmonary disease, diabetes, asthma or low back pain. Persons who have any of these health problems will have the option of working with a Registered Nurse.

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.

SOCIAL SECURITY CHECK COUNTDOWN IS CONTINUING

If you are still getting a monthly pension benefit check in the mail, make a changeover to Electronic Funds Transfer (EFT).

All of the Social Security Administration’s benefit payments will be by EFT as of March, 2013. At that time, they will stop printing and mailing paper checks to their benefit recipients.

The Pension Fund can also pay your monthly pension benefit by EFT. Hurricane Sandy delayed the

mailing of paper checks by more than a week. EFT payments were right on time.

Contact the Pension Fund Office to get an EFT form. Complete your part of the form and have your bank complete its part. Re-

turn the form to the Pension Fund Office and you’ll be all set for EFT. Do it now! Don’t delay your pension payment.



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 breast reconstruction. Your 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 under the terms of the Plan.

ARE YOU STILL SMOKING?



If you are trying to quit smoking, nicotine addiction is probably your biggest challenge. Nicotine is the chemical that causes

cigarette cravings. The longer you have smoked and the more cigarettes you smoke each day increases the cravings you can expect.

The good news... The good news is that cigarette cravings do get weaker, and every time you find a way to resist them, you get one step closer to permanently quitting smoking. The worst part of a craving is the first few minutes. After that, the craving generally goes away in about 20 minutes. In most cases, if you can find a way to get through those first few minutes, you can resist the craving for good.

Activities to help you stop smoking... Think about the "D's" to overcome cravings. They are: **D**rink water, **D**eep breathe, **D**elay & **D**o something

Drink a glass of water... Drinking water is good for you and seems to have a calming effect on cigarette cravings for many people. Avoid drinks such as coffee or alcohol that you may have associated with smoking in the past.

Take some deep breaths... Just stop what you are doing and take about 10 deep breaths. Go outside if you can and think about filling your lungs with fresh air. These deep breaths will relax you and decrease some of the anxiety associated with nicotine withdrawal.

Delay and Do something... You can delay the craving by doing something to pre-occupy yourself:

- Enroll in "Wellness – The Right Way – For Your Benefit" where you can get support and help to stop smoking.
- Get some exercise – Take a walk.
- Call a friend – You'll get a lot of support.

- Go to a movie – There's no smoking there and it will get your mind off the temptation.
- Chew a stick of gum – Cinnamon gum works for some people.
- Listen to some music – It will help you relax and lessen the irritability.
- Have a snack – Headache and hunger are symptoms that you have with a craving.
- Take a shower – A hot shower or a relaxing bath can soothe cigarette cravings away. Being able to say you have quit smoking for good is great news you can give yourself and your loved ones. But even if you have a slip, it does not mean you have failed in the long run. Many people have several slips before they finally stop smoking. Each time you try to quit smoking, you learn a little more about your roadblocks and add some tools for future success.



WELFARE FUND WILL PAY FOR DURABLE MEDICAL EQUIPMENT

The Local 295/Local 851 Employer Group Welfare Fund provides coverage for durable medical equipment. If the equipment is prescribed by the patient's doctor and if it meets the definition of durable medical equipment, the Welfare Fund can make a payment.



Payment in full through the network...

When covered durable medical equipment is purchased through a network provider, the full cost will be paid with no deductible or co-payment required on the part of the patient. If the

durable medical equipment is purchased out of network, coverage is provided through the major medical part of the benefit plan. Major medical coverage is subject to an annual deductible of \$400 per year for each person and then payment is made at the rate of 75% of the remainder of permissible plan charges. When durable medical equipment is purchased out of network, the patient will always have some out-of-pocket expense for the deductible, co-insurance and costs that are over and above the permissible plan charges.

Must meet the definition...

Durable medical equipment is defined as equipment that is made for and mainly used in the treatment of a disease or injury and it is designed to withstand prolonged use. It is suited for use while not confined to a hospital and it is normally not of use to persons who do not have a disease or injury. Equipment or appliances used for altering air quality or temperature or for exercise or training is not covered.

Not covered just because the doctor prescribed it...

The Welfare Fund will not cover your health club or gym membership cost or a treadmill or exercise bike even if your doctor has prescribed an exercise program for you. Likewise, no coverage is provided for air conditioners, dehumidifiers, humidifiers, air cleaners and similar equipment although your doctor may have prescribed it and even though you have some medical condition such as sleep apnea, asthma, allergies or bronchitis.

Other over-the-counter items are excluded... There is no Plan coverage for many other over-the-counter

items such as crutches, splints, ace bandages, slings, supports, support hose or socks, canes, walkers, commodes and shower bars or handles.

To find a network provider... You can locate a Blue Cross network provider by calling 800.810.BLUE or by going to the Blue Cross website at: www.empireblue.com

THIS IS A GOOD TIME FOR RETIREES TO CONSIDER CHANGING YOUR PENSION FEDERAL INCOME TAX WITHHOLDING

With the start of a new year and the Federal Income Tax filing deadline approaching, now is the time to take a look at your Pension Fund Federal Income Tax withholding.

Withholding is one way for you to pay a portion of your Federal Income Tax.

If no tax or not enough tax is withheld from your benefit and other sources of income, you may have to file and pay quarterly estimated taxes during the year. You could be charged a penalty by the Internal Revenue Service.

Whether or not you have to pay Federal Income Tax on your pension depends on the total amount of your taxable income.

Your decision about having Federal Income Tax withheld is an important one. You may wish to discuss the matter with a qualified tax advisor before you make any changes.

If you wish to change the Federal Income Tax withholding on your pension benefit, contact the Pension Fund Office at 212.308.4200 and ask for a tax withholding form.



TELL THE FUND OFFICE IF...

...you have moved. The benefit funds need to have your current address on file so that your mail is not misdirected.

...you have gotten married or divorced or re-married. When you are getting married, the Fund Office must be told about it to add your spouse to the health plan coverage. When divorcing, a spouse's health coverage terminates as of the date of a divorce. If claims are paid after the date of a divorce, the covered worker will be required to pay the Welfare Fund for the claims.



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



Do You Need...

...mental health or substance abuse services?

Contact the Teamster Center Services (TCS) at 1-800.433.4TCS (4827).

TCS is staffed by experienced counselors who can provide counseling, inpatient care, or drug or alcohol rehabilitation.

TCS will confidentially discuss the matter with the person in need of care and direct the person to the appropriate services.

Review by a TCS counselor is required in order to receive payment from the Welfare Fund for any mental illness or substance abuse benefits.

...to locate a participating dentist?

Contact DDS, Inc.
Call 516.794.7700 or
800.255.5681.
Monday-Friday, 9 A.M.
to 4:30 P.M., ET.

IS YOUR BENEFICIARY DESIGNATION UP TO DATE?

Most of the participants who are covered by the Welfare Plan of benefits have life insurance and/or death benefit coverage in force.

When a covered dependent dies the Welfare Plan regulations provide that the death benefit amount is automatically paid to the member. When a covered member dies, however, the death benefit and life insurance proceeds are paid to the designated beneficiary.

Unfortunately, some of the beneficiary designations aren't up to date. For example, a member may not have been married when originally enrolling in the Plan and they designated a friend or a family member as beneficiary at that time. If the member later gets married and doesn't change the beneficiary designation and then dies, the Welfare Fund would have to pay the beneficiary instead of the spouse.

How to update your beneficiary

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.

Fully complete the form and mail it to the Local 295/Local 851 IBT Employer Group Welfare Fund, Sixty Broad Street, 37th Floor, New York, New York 10004. All changes become effective when your form is received at the Fund Office.

HERE ARE THE FLU F.A.C.T.S.

Be aware of the FLU F.A.C.T.S.

Fever
Aches
Chills
Tiredness
Sudden onset



Influenza, commonly known as simply "the flu" - is a contagious respiratory illness caused by viruses infecting the nose, throat and lungs. It spreads via infected people coughing, sneezing or talking.

This winter is shaping up to be one of the worst flu seasons in a while, officials from the Centers for Disease Control (CDC) said. There have been a larger number of flu cases than usual in some of the states, and this year's strain may be more deadly. A number of people have died of the illness. More than 200,000 people are hospitalized each year due to complications from the flu, according to the CDC. A similar flu virus struck during the 2003 season, killing more than 48,000 people in one of the most lethal seasons in the past 35 years.

This year's vaccination appears to be better matched to the virus. Be sure to get your vaccination. It's easy to do. You can get your flu shot at your doctor's office or almost any of the drug stores in your neighborhood.