

For Your Benefit

UFCW & EMPLOYERS BENEFIT TRUST

Fall 2009



Diabetes & You Part 3: Long-term Maintenance

□ This is the final article of a three-part series that explores all aspects of diabetes, from symptoms and prevention to treatment and long-term maintenance.

Diabetes is a serious disease. Following your diabetes treatment plan takes round-the-clock commitment. Careful management of diabetes can reduce your risk of serious — even life-threatening — complications.

Management tips

Maintaining the proper balance of fat, protein and carbohydrates is of vital importance to maintain the appropriate blood sugar levels.

If you have type 1 diabetes, you should eat around the same time each day and try to be consistent with the types of food you choose. This helps prevent blood sugar from becoming too

high or too low.

People with type 2 diabetes should follow a well-balanced and low-fat diet to maintain the appropriate blood sugar levels.

Regular exercise also helps control blood sugar, weight and blood pressure. People with diabetes who exercise are less likely to experience heart attacks and stroke than those who do not exercise regularly.

Taking care of your feet is also crucial for people with diabetes. Diabetics are more likely to have foot problems because the disease can damage blood vessels and nerves and diminish the body's ability to fight infection.

To prevent injury to the feet, check and care for your feet every day, because you may not notice a foot injury until an infection occurs. If left

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For Your Benefit is a quarterly newsletter designed to keep all members informed about how to use their benefits most effectively.

Members also may contact their Union's Benefit Clerks or call the Trust Fund office directly:

(800) 552-2400

Phone hours for the Trust Fund's Member Services Department are 7:30 a.m. to 5:30 p.m., Monday through Friday.

www.ufcwtrust.com

Also in this issue...

▲ Flu season information ▲ Healthy snacking

UFCW & Employers Benefit Trust

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Prevention tips

While a vaccine is being manufactured to protect against the H1N1 (“swine”) flu virus, there are precautions you can take to limit the spread of germs that cause respiratory illnesses:

- Cough or sneeze in the bend of your elbow.
- Wash your hands frequently and thoroughly with soap and water or an alcohol-based hand rub solution. Clean your hands after shaking hands or having other close contact with people, before eating or preparing food, and before touching your eyes, nose or mouth.
- Use disinfectant wipes to clean shopping cart handles or baskets when you go to the market.
- Limit your contact with others who may be ill.
- If you become ill, stay home from work or school and generally avoid going out in public.

Tamiflu and Relenza, two commonly prescribed H1N1 drugs for treatment, are classified as Tier 3 (non-formulary) by the Fund.

Prepare for flu season

Flu season begins as early as October and ends as late as May. You can reduce your risk of getting the flu this winter by getting an influenza vaccination.

Vaccines are available now for seasonal influenza viruses. Vaccines for the H1N1 (“swine”) flu also are being rushed to providers.

The Centers for Disease Control announced that 3.4 million doses of the H1N1 vaccine would be available in early October, primarily for medical personnel, caregivers and household contacts for infants. An additional 85 million doses are expected to be available by the end of October, with an equivalent number expected in November as well.

Getting a flu shot is especially important for children from 6 months through 19 years of age, adults age 50 or

older, people with certain chronic conditions and women who are pregnant or expect to be pregnant during flu season.

Since some people should not get a flu shot, you should talk to your doctor before receiving one — especially if you have health issues.

Common flu symptoms include fever, coughing, sore throat and headache. If you experience more than one of these symptoms for longer than 24 hours, contact your doctor.

For tips about flu precautions, and to avoid spreading the illness to your family or coworkers, please see the list of prevention tips on this page.

Your flu-related benefits

Participants must be seen by a physician during the first day of a sick leave in order to be eligible for benefits. Telephone advice does not satisfy this requirement.

Under a special program, all UEFT (UFCW & Employers Benefit Trust) network pharmacies will be considered PPO providers under the preventive care provisions of the PPO medical plan. This means eligible participants can get their flu shots from the same pharmacy they already use for their prescriptions.

Just show your informed Rx ID card at a UEFT pharmacy and you can get your flu shot for free. This benefit also applies to your spouse or domestic partner.

If you are in Plan C/Standard, immunizations are usually subject to the

regular plan provisions. Under this special program, Plan C employees also can receive a free flu shot. Remember, you must receive your flu shot from a UEFT network pharmacy for this special program.

To take advantage of this benefit, you do not need to be an employee of one of these stores or receive your shot at the store where you work. You must, however, be covered under the 2007 collective bargaining agreement (CBA). These special provisions apply only to PPO enrollees in Plan A/Premier, Plan B Ultra and Plan C/Standard under the 2007 CBA. This program does not apply to HMO enrollees, retirees or active participants under an earlier CBA. If you have questions regarding your eligibility for this new program, call the Fund Office at (800) 552-2400.

Reminder

Open enrollment is over. If you did not participate in Open Enrollment, you **must** participate in the Annual Verification process. Verification of your personal and family information is required each year.

Failure to provide and/or verify this information annually through Open Enrollment or Annual Verification will result in the denial of claims in 2010 until you provide the required information.

For Your Benefit is an official publication of the UFCW & Employers Benefit Trust

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This bulletin describes particular benefits and does not include all governing provisions, limitations and exclusions, which may vary from plan to plan. Refer to the Summary Plan Description and Evidence of Coverage and Disclosure Form for governing information.

Visit the new website

www.ufcwtrust.com

Diabetes & You: Long-term maintenance

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untreated, the foot condition may worsen, resulting in the need to amputate.

With proper control of blood glucose and blood pressure, you can significantly reduce the risk of kidney disease, eye disease, nervous system disease, heart attack, stroke and other complications of diabetes.

It is also important to visit your health care provider or diabetes educator at least four times a year to talk about any problems you are having.

You should have the following regularly tested or checked:

- blood pressure
- hemoglobin (HbA1c) checked every six months if your diabetes is well controlled, otherwise every three months
- cholesterol and triglycerides checked annually
- kidneys checked yearly
- eye exams by an ophthalmologist — preferably one who specializes in diabetic retinopathy — at least once a year, or more often if you have signs of diabetic retinopathy
- dental exams and a thorough dental cleaning every six months and make sure your dentist and hygienist know that you have diabetes
- foot exams during each visit to your health provider

Treating low blood sugar

Low blood sugar is known as hypoglycemia. It can occur from too much insulin, too much exercise or too little food. Hypoglycemia can develop quickly in people with diabetes. Symptoms typically appear when the blood sugar level falls below 70.

Watch for headaches, hunger, nervousness, shaking, sweating or weakness. If these symptoms occur and you have a test kit available, do a blood sugar check.

If the level is low, eat something with sugar: fruit juice, several teaspoons of sugar, a cup of skim milk, or regular soda. If you don't have a test kit handy, eat sugar anyway — it can't hurt. Symptoms should go away within 15 minutes. If the symptoms don't go away, eat more sugar and test the sugar level again.

Eat simple sugar first to get the situation under control. Even if you or your child is hungry, do not eat “real” food until the sugar level comes up. Real food won't produce enough sugar and takes too long to digest. After the symptoms go away, you can eat more substantial food.

Your physician may prescribe a glucagon emergency kit. Glucagon is a hormone that raises the level of glucose in the blood. This emergency kit can help you if you are unable to take sugar by mouth. Be sure that everyone in your home, including babysitters and care givers, know where the emergency kit is and how to use it. Check the expiration date of the kit and replace it if needed.



If the symptoms become worse (confusion, seizures or unconsciousness), don't panic. Get the emergency kit and give the person a shot of glucagon. Glucagon works very fast — usually within 15 minutes. Lay the person on the side to prevent choking. If he or she is not better in 15 minutes, call 911. You should also call 911 if there is no glucagon available for treatment of these severe symptoms.

Treating high ketones

When there is not enough insulin to move glucose into cells, glucose can build up in the blood. The body then

looks for other forms of energy and uses fat as a fuel source. As fats are broken down, acids called ketones build up in the blood and urine. In high levels, ketones are poisonous. This condition is known as ketoacidosis.

You can check for ketones using a simple urine test kit available at pharmacies. This test should be done every 4-6 hours whenever a person with diabetes has a blood sugar level above 240.

Also do the test if the person has a dry mouth, experiences frequent urination or vomiting, is sick or is unusually thirsty.

The warning signs that ketoacidosis is getting serious might include deep, rapid breathing, dry skin and mouth, flushed face, fruity breath odor, nausea or vomiting and stomach pain.

Diabetes resources

The Plan allows for a \$300 lifetime maximum for diabetes education within the first 12 months of diagnosis or a \$100 lifetime maximum after the initial 12 months following the diagnosis. Plan members also have MedExpert as a free resource to use for information.

In addition, the American Diabetes Association (www.diabetes.org) and the National Diabetes Education Program (ndep.nih.gov/diabetes/diabetes) are excellent sources for information. The advocacy arm of the ADA (advocacy.diabetes.org) pushes for easy-to-access nutritional information in restaurants, supports legislation that would improve diabetes research for minority populations, and tells parents how to ask for special accommodations for diabetic students when they are required to take extended tests like an SAT.

On the *Diabetes Forecast* magazine website (www.forecast.diabetes.org), you can send in recipes and ingredient lists to be “diabetized” for preparing meals for those with the disease. There are also several DVDs that provide diabetes education, from animated videos to cooking tips to diabetes-specific Tai Chi routines.

If you have diabetes, it's important that you take a positive attitude. The good habits you adopt today can help you enjoy a long and healthy life.

Healthy snacks for you and your children



It's late afternoon, you're at work and you start to feel those familiar hunger pangs. Dinner is hours away.

You're eyeing the fresh cookies in the bakery case, but you know that you'll feel guilty if you indulge.

If you think your best option is to avoid a snack altogether and wait for dinner, think again.

Snacking can be part of a balanced diet. Eating small portions between meals provides your body with energy to keep you going throughout the day. So, don't avoid snacks, but plan your snacks with variety, moderation and balance in mind.

Lots of snacks can fit into a healthy diet. Here are some you might want to consider:

- Popcorn with dark chocolate shavings;
- Half-cup of low-fat cottage

cheese with chives and pepper, plus vegetables for dipping;

- Almonds mixed with dried tart cherries or blueberries;
- Plain oatmeal with fresh berries;
- Three-quarters cup of shelled edamame;
- A multigrain cracker with part-skim ricotta and honey;
- A peach, low-fat cheese and a piece of dark chocolate;
- Whole-wheat English muffin with peanut butter;
- Hard-boiled egg with black pepper;
- One steamed artichoke;
- Low-fat Greek yogurt with chopped walnuts and honey;
- Rye melba toast with low-fat cream cheese and dried cranberries;
- Apple slices dipped in a tablespoon of almond butter;
- Two slices of low-sodium deli turkey and a handful of

grapes;

- A handful of almonds;
- Multigrain waffles with fruit spread, honey or fresh berries;
- One inch cube of hard cheese, plus dried apricot halves;
- One cup of mixed cereal (like bran flakes or oat bran flakes);
- Bowl of pureed tomato soup and a dollop of low-fat sour cream;
- Sliced cucumbers with light Swiss cheese;
- An energy bar containing at least four grams of protein;

Eating healthy snacks as part of a healthy diet can make a difference for everyone. It can help keep your weight under control and give you the energy you need without excess calories.

Smart school lunch choices for kids

Starting your kids off right by packing school lunches with nutritious foods that taste good will help them establish healthy eating habits for life. Here are some suggestions:

- Tuna sandwich wrap with light mayonnaise, lettuce and tomatoes;
- Egg salad sandwich on whole grain bread;
- Peanut butter, cashew or almond butter with a 100 percent fruit spread on whole grain bread;
- Sliced turkey, lean roast beef, or chicken from the deli with light mayonnaise, mustard and a slice of cheese;
- Single portion-sized cups of unsweetened applesauce or fruit without added sugar;
- Trail mix made with cereals, nuts, pretzels, dried fruit or raisins, and a few chocolate morsels;

• Low-fat cheese spread on a whole-wheat cracker.

Be creative. Ask your child to help you pack the lunch. Let him or her choose one treat for lunch each day. Also, cut and peel foods so they are easy to eat. Most of the items that kids dump into the garbage are hard-to-eat items like unpeeled oranges.

You can also get the school menu and find out what your child would like to eat. On days when an undesirable food is served, pack a lunch.

If your children eat a cafeteria lunch and have a choice of which foods to eat, instruct them to choose the meal that isn't fried or the one without the sauce. Advise them to skip the potato chips and French fries.

Fruit juice and milk are always better choices than sugary soft drinks. And a slice of fresh fruit is a

healthier alternative to cakes and cookies.

You can help your children in school by making sure they eat a nutritious breakfast each day. Studies of children show that consuming a nutritious breakfast results in improved attention spans, quicker and more accurate retrieval of information (i.e. working memory), fewer errors made in problem-solving activities, and better concentration and ability to perform complex tasks.

Also, be sure to pack a hand sanitizer for cleaning up before and after lunch to prevent the spread of germs.

You can visit the HMC website at www.hmc.emap.com to find information about proper nutrition and the fight against obesity.

