

# For Your Benefit

UFCW & EMPLOYERS BENEFIT TRUST

Spring 2009



Being active can help in prevention of type 2 diabetes.

## Diabetes & You Part 1: What is it?

□ In a three-part series, *For Your Benefit* will discuss all aspects of diabetes, from symptoms and prevention to treatment and long-term maintenance.

**D**iabetes is a disease that affects the body's use of glucose, a sugar that is our main source of energy. We get glucose from the foods we eat.

The pancreas, a large gland in the abdomen, makes a hormone called insulin that helps glucose enter the body's cells through the bloodstream.

When someone has diabetes, the body either can't make insulin or the insulin doesn't work in the body as it should. When glucose can't enter the cells normally, the blood's sugar level gets too high. Too much sugar in the blood can make you sick if you don't get treatment.

There are two kinds of diabetes —

type 1 and type 2 — as well as gestational diabetes, which occurs during pregnancy. There is also a condition called pre-diabetes that develops prior to development of type 2 diabetes.

### Type 1 diabetes

In type 1 diabetes (formally called insulin-dependent diabetes or juvenile diabetes), the pancreas can't make insulin. The body still can get glucose from food, but the glucose can't get into the cells where it's needed and the glucose stays in the blood. This causes blood sugar levels to rise, leading to serious health problems. To fix the problem, someone with type 1 diabetes must take insulin either through regular injections or an insulin pump.

No one knows for sure what causes type 1 diabetes, but many researchers (Please see page 3)

*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.

### Also in this issue...

- ▲ informedRx and your prescription needs
- ▲ Brush your teeth to avoid heart disease, stroke

Prstl Std  
US Postage  
PAID  
Permit #89  
San Ramon CA

UFCW-Employers Benefit Plans  
of Northern California  
P.O. Box 9000  
Walnut Creek, CA 94598-0900  
Return Service Requested



## informedRx and your prescription needs

**i**nformedRx is your new Pharmacy Benefit Manager and your prescription benefits have not changed. Here is a reminder of some important points for your prescription needs.

### Rx Maximum Day Supply

The Plan provides coverage for a maximum day supply of 30 days for non-maintenance medications. The Plan will provide coverage for a 90-day supply for maintenance medications. You may purchase a 90-day supply of maintenance medications for two co-payments. You may visit [www.myinformedrx.com](http://www.myinformedrx.com) for a complete list of maintenance medications. Retirees may obtain both maintenance and non-maintenance medications through informedMail, informedRx's mail-order pharmacy.

### Where to obtain prescriptions

You can fill your prescriptions in California at any UEBT Network Pharmacy. When filling a prescription outside of California, you can go to any informedRx Network Pharmacy. Please visit [www.myinformedrx.com](http://www.myinformedrx.com) for a complete list of pharmacies in the UEBT Network (within California) or the informedRx Network (outside California). Whenever you obtain a prescription outside of your network (for example, in an emergency situation or if you live out of area of a network

pharmacy), you must now submit your claim to informedRx for reimbursement. You can download a reimbursement form at [www.myinformedrx.com](http://www.myinformedrx.com) and submit it to informedRx in accordance with the instructions on the website.

### Reimbursement through HRA

If you are eligible for the HRA benefit, reimbursement of copayments from your HRA is automatic provided you have funds available in your HRA. You do not have to submit a request for reimbursement.

### Self-injectables

If you are covered by an HMO, you must obtain your self-injectable drugs through your HMO plan. If your self-injectable drug is not covered under your HMO plan, covered self-injectables will be provided by the Trust Fund at 80 percent (75 percent for retirees) of covered charges until an out-of-pocket maximum of \$2,500 per calendar year is reached. The Fund will then pay 100 percent of covered charges for the remainder of that calendar year.

If you are covered by a PPO plan, covered injectables will be payable under the Prescription Drug Program after satisfaction of the deductible (for retirees only) and the applicable copayment amount.

### Insulin pump supplies

Insulin pump supplies are subject to the medical deductibles and coinsurance. Claims for insulin pump supplies for PPO participants should still be sent to the Trust Fund office.

Other diabetic supplies such as insulin syringes, needles, test strips, lancets and lancet puncture devices are payable under the Prescription Drug Program.

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

1277 Treat Blvd., 10th Floor  
Walnut Creek, CA 94597

2200 Professional Drive, Suite 200  
Roseville, CA 95661

**(800) 552-2400**

*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.*

# Diabetes & You: What is it?

(Continued from front page)

believe it is a genetic disease. However, having the gene is usually not enough to cause the disease. It is often triggered by something else, such as a virus infection.

Type 1 diabetes cannot be prevented and there is no way to tell who will get it and who won't.

## Type 2 diabetes

In type 2 diabetes (formerly known as adult-onset diabetes), sugar also builds up in your bloodstream instead of moving into your cells. This occurs when your pancreas doesn't make enough insulin or your cells become resistant to the action of insulin. Exactly why this happens is uncertain, although excess fat — especially abdominal fat — and inactivity seem to be important factors.

## Gestational diabetes

Gestational diabetes affects between 1 and 3 percent of all pregnant women. It usually develops in the second trimester (sometimes as early as the 20th week of pregnancy). High sugar levels in your blood can be unhealthy for both you and your baby. If the diabetes isn't treated, your baby may be more likely to have problems at birth. Most often, gestational diabetes goes away after the baby is born.

## Pre-diabetes

Before people develop type 2 diabetes, they almost always have "pre-diabetes" — blood glucose levels that are higher than normal but not yet high enough to be diagnosed as diabetes.

There are 57 million people in the United States who have pre-diabetes. Recent research has shown that some long-term damage to the body, especially the heart and circulatory system, may already be occurring during pre-diabetes.

If you take action to keep your weight down and manage your blood glucose when you have pre-diabetes, you can delay or prevent type 2 diabetes from developing.

## Symptoms of diabetes

Diabetes is a treatable disease. If you have any of the following symptoms, see your primary care physician as soon as possible.

**Excessive thirst:** A person with diabetes urinates frequently because the body tries to get rid of the extra blood sugar by passing it in the urine. Therefore, people with this disease are often thirsty and drink lots of fluids to make up for losing water through urination.

**Excessive appetite:** A diabetic person usually eats a lot



Good nutrition is an important step in managing diabetes.

because the body is hungry for the energy it can't get from sugar.

**Weight loss:** As the body starts to use fat and muscle for the fuel that it can't get from sugar, people with this disease normally lose weight.

**Fatigue:** Because sugar cannot be used for energy, diabetics often feel excessively fatigued, even after the mildest exertion.

**Blurred vision:** If your blood sugar level is too high, fluid may be pulled from your tissues — including the lenses of your eyes. This may affect your ability to focus.

**Slow-healing sores or frequent infections:** Diabetes compromises the body's ability to repair itself.

Please check your medical coverage to verify if services such as diabetes education and glucose monitors may be provided.

## Diabetes education

The PPO plan provides coverage for diabetes education subject to applicable deductible and coinsurance. There is a \$300 lifetime maximum for diabetes education for all services within 12 months of diagnosis. The maximum is \$100 for services received more than 12 months after diagnosis. Participants who have elected Kaiser or Health Net as their medical carrier should contact their health plan for coverage information.

## Glucometers/Blood glucose monitors

If non-insulin dependent, the Plan provides coverage for a glucometer subject to the deductible and coinsurance up to a maximum payment of \$75 every two years. If insulin dependent, the maximum payment of \$75 does not apply. The covered charge will be subject to the deductible and coinsurance. Participants who have elected Kaiser or Health Net as their medical carrier should contact their health plan for coverage information.

Next issue: Diabetes prevention and treatment.



## Brush your teeth to avoid heart disease, strokes

**R**esearchers have found that people with periodontal or gum disease are much more likely than others to suffer from heart attacks and strokes.

Evidence continues to mount that poor oral health can have far-reaching effects on a person's overall wellbeing. In addition to causing gum disease and eventual tooth loss, poor oral hygiene can lead to diseases such as heart disease and stroke.

According to the World Health Organization, heart disease is the leading cause of death worldwide, killing more than 17 million people each year.

Smoking, obesity and high cholesterol are the leading factors that cause heart disease. Bad teeth and gums can create bacteria that create problems throughout the body.

The mouth is often described as the dirtiest part of the human body, home to nearly 700 forms of bacteria, both good and bad. Failure to brush and floss regularly allows bacteria to grow and enter the blood stream, attach to fatty plaques in the heart's blood vessels and contribute to clot formation.

Blood clots can obstruct normal blood flow, restricting the heart's access to nutrients and oxygen. This may lead to heart attacks. Inflammation caused by periodontal disease increases plaque buildup, which then contributes to clogging of the arteries.

In one study, people who had a stroke were found more likely to have an oral infection than others.

### The diabetes link

When diabetics have poor blood sugar control, they tend to get more gum disease more often and lose more teeth than people who have good blood sugar control.

Diabetes can cause blood vessels to thicken and become less elastic. This decreases the flow of oxygen and nutrients to body tissues and slows the removal of harmful waste. When their blood sugar levels are not under control, diabetics' sugar levels increase and feed bacteria in their mouths, setting the stage for gum disease.

### Getting serious about prevention

Keep up with your regular screenings and cleanings at the dental office. Brush with a fluoride toothpaste and floss daily. Plaque that is not removed after eating or drinking can harden into tartar, which makes it more difficult to clean your teeth with normal brushing and leads to infection.

Seek professional dental care regularly to maintain a healthy mouth and to detect disease early, even if you have full or partial dentures. It also helps to stop smoking and limit alcohol consumption.