

FOR YOUR BENEFIT

Spring 2012



Make healthy choices to manage diabetes

Learn about the different types of the disease and how you can take control. **Page 6**

¿Le gustaría una versión en Español de este boletín de noticias?
Would you like a Spanish version of this newsletter?

Visite www.ufcwtrust.com
Visit www.ufcwtrust.com

For Your Benefit is a 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 office's Health and Welfare Services Department are 7:30 a.m.-5:30 p.m., Monday-Friday.

www.ufcwtrust.com

ALSO IN THIS ISSUE

- How to reduce soaring health care costs
- Keep your contact info up to date with the Trust
- Heartburn and GERD: What are the differences?
- Blue Shield reminders
- Type 1 vs. Type 2 diabetes

UFCW & Employers Benefit Trust
P.O. Box 8086
Walnut Creek, CA 94596-8086



Prsrt Std
US Postage
PAID
Permit #89
San Ramon CA

How to reduce soaring



Don't go to the emergency room for a cut or a cold

Emergency rooms should be used only for severe or life-threatening situations. When you have injuries or illnesses that are not severe, you should go to an urgent care facility in your network. The charges for an emergency room visit could be thousands of dollars more than an urgent care visit.

Use in-network providers

The most expensive hospital or doctor might not provide the best service or care. It is important for you to use providers in your health care network. These providers have met the credentialing standards set by the Blue Shield PPO network, and provide their services at lower contracted rates. Use in-network providers to reduce your out-of-pocket costs.

Use generic drugs and use your prescriptions wisely

It is smart to ask a doctor or pharmacist if a generic alternative exists for brand-name prescription drugs.

These lower-cost alternatives use the same chemical formulas and are often made by the same company. They treat the same symptoms. They just cost many times less than the name-brands that are advertised.

Participants who use certain maintenance medications for specific conditions can purchase a 90-day supply for the cost of two copayments. Drugs considered maintenance drugs are used to treat chronic conditions: hypertension (high blood pressure), high cholesterol, diabetes, asthma, glaucoma and osteoporosis.

Retirees, unless they receive drug



For Your Benefit is the official publication of the UFCW & Employers Benefit Trust. 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. The information in these articles is for general use only and should not be taken as medical advice. In an emergency, you are advised to call 9-1-1.

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

2200 Professional Dr., Suite 200
Roseville, CA 95661

(800) 552-2400

www.ufcwtrust.com

The non-profit Kaiser Family Foundation reports that health care expenditures in the United States increased tenfold in the last 30 years, growing from \$256 billion in 1980 to \$2.6 trillion in 2010.

Premiums for employer-sponsored health care rose almost 113 percent in the last decade alone.

As a result, the average family spends more than \$15,000 each year on health care premiums — and that's if everyone in the family is healthy.

Many families have been caught unprepared for inflation in costs for medical care, and many more are unaware of their role in making the situation even worse by demanding unnecessary expensive treatments and medications.

Here is a list of "do's" and "don'ts" that can save money for your family and the Trust Fund, both in the near term and the long term:

health care costs

‘Regular check-ups enable a doctor to monitor your health and catch small problems before they become large ones.’

coverage through their HMO, may obtain both maintenance and non-maintenance medications through informedMail, informedRx’s mail-order pharmacy.

Keep up with check-ups

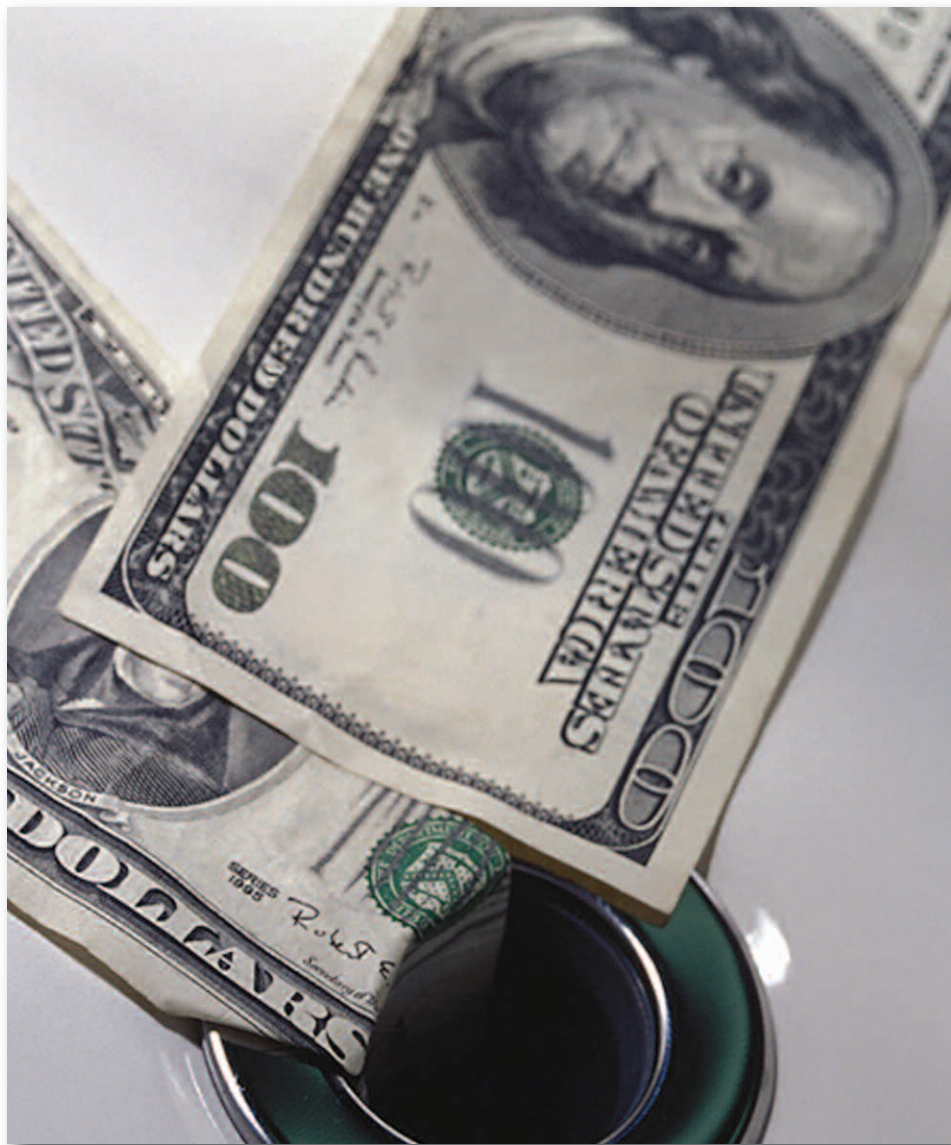
It may seem counterintuitive to save money by going to the doctor regularly, but it is critical to maintaining good health. When you put off your annual physical exam or follow-up appointments, you allow more time for minor health problems to develop into chronic or severe situations.

Regular check-ups enable a doctor to monitor your health and catch small problems before they become large ones.

Live a healthy lifestyle

One of the best ways to save on medical costs is to avoid getting sick! Eating healthy foods and exercising can go a long way toward avoiding many illnesses.

Choose active pastimes and hobbies such as running, swimming, cycling or team sports to maintain vigor *and* build up the immune system. A new



exercise program should start slowly and build in intensity so your body can adapt.

If a diet is not supplying essential nutrients, vitamins and supplements can be taken with a doctor’s supervision.

Weight training is one way to guard against osteoporosis. It will strengthen your bones and increase your balance, which will help older participants avoid falls and recover more quickly if they do occur.

Find ways to reduce stress in your

life and keep your mind active by taking up a new hobby, volunteering or attending or teaching a class in your community.

Yoga can help with stress relief. It can also increase your lung function through breathing exercises and help improve your circulation by bringing more oxygen into your body.

Stop smoking and limit alcohol intake. Smokers who kick the habit reduce their risk for lung cancer and can

(Please see page 8)



Heartburn and GERD:

Heartburn (acid reflux) relief tips

- Avoid fatty or fried foods
- Avoid citrus fruits or juices
- Quit smoking
- Don't eat chocolate or peppermint
- Don't drink coffee or alcoholic beverages
- Tilt your bed so your head is four to six inches above the rest of your body
- Take over-the-counter medicine for temporary relief
- Sleep on your left side

GERD facts

- Heartburn is a symptom of uncomplicated GERD
- GERD is a condition in which the lower esophageal sphincter (LES) loosens and allows stomach acids to frequently enter the esophagus.
- If untreated, GERD can lead to esophageal bleeding, ulcers and cancer.
- Your doctor can only diagnose GERD after conducting tests.
- Surgery is a last-resort treatment option for GERD.

It's the middle of the night and that burning feeling in your stomach won't let you fall asleep. It feels like fire is trying to escape your stomach and move up your esophagus — the tube that connects your mouth to your stomach — and nothing seems to make the feeling go away.

You might be experiencing heartburn (acid reflux), but if it's a frequent experience, you might have a more serious condition called, gastroesophageal reflux disease, or GERD.

Heartburn and GERD affect more than 60 million Americans at least once a month and about 25 million adults suffer from it daily.

GERD affects the lower esophageal sphincter (LES) to produce symptoms that are similar to heartburn, but the two conditions have significant differences.

Heartburn (acid reflux)

Heartburn occurs when stomach acids used to break down food escape into the esophagus. The burning feeling it produces causes discomfort that can last up to two hours.

Heartburn can be relieved by making changes to your diet. In most cases, avoiding foods and beverages such as tomato products, citrus fruits and juices, fatty and fried foods, coffee, alcohol, chocolate and peppermint can prevent heartburn.

Many overweight people experience a decrease in heartburn after losing weight. Those who smoke tend to have heartburn because the habit weakens the lower esophageal sphincter (LES).

If changing your diet is not enough, try tilting your bed four to six inches. Something as simple as placing pieces of wood under your bed, so your head is higher off the ground than the rest of your body, allows gravity to keep stomach acids from entering the esophagus.

What are the differences?

If your heartburn tends to occur at night, you're not alone. A recent study found that eight of 10 Americans with heartburn tend to experience it at night. As you go to sleep, you tend to swallow less, if at all. This deprives the digestive system of saliva, which contains bicarbonate, a chemical that neutralizes stomach acids.

Sleeping on your left side also can reduce symptoms because the esophagus enters the stomach at a slight right angle. Sleeping on the left side allows stomach acids to pool away from the esophagus.

If symptoms persist and antacids don't do the trick, consult your doctor to see if you might have gastroesophageal reflux disease (GERD).

Gastroesophageal reflux disease (GERD)

GERD is a digestive disorder that in some cases requires medication or surgery. It produces the same symptoms as heartburn, but it is mainly due to advanced weakening of the lower esophageal sphincter. If lifestyle and diet changes have done little to alleviate the symptoms of heartburn, you might be suffering from GERD.

Your doctor can recommend tests to see if you have GERD. The first is a special X-ray performed on your upper-gastrointestinal tract. Although it is not conclusive, this procedure helps rule out other diagnoses, such as peptic ulcers. An endoscopy uses a small tube with a light and video camera, which the doctor uses to evaluate the damage caused by stomach acids entering the esophagus.

Sometimes, a doctor might order a biopsy, a small removal of tissue, to determine your condition.

If the above tests are inconclusive, a Bernstein test might be performed. A mild acid drip on the mid-esophagus identifies low pressure in the lower esophageal sphincter or any contractions of the lower esophageal sphincter that are not normal.

Surgery is sometimes required for people who don't respond well to lifestyle or diet changes and if medication isn't successful. Although rare, surgery is the last resort for doctors who treat GERD.

If your condition isn't treated promptly, it can lead to esophagitis, a condition that includes esophageal bleeding, ulcers and, in extreme cases, esophageal cancer.

Blue Shield reminders

Medical Review

Blue Shield of California reviews hospital admissions, surgical procedures, certain medical services and certain medical devices to ensure that the services proposed and/or supplied are Medically Necessary and are not experimental or investigational.

Except for approved Preventive Medical Care benefits, the Fund does not cover any service or treatment that is not Medically Necessary. In addition, the Fund **does not cover** any charges outside the PPO Network that are in excess of Allowable Charges.

If you use a PPO Hospital, your hospital and physician will automatically obtain the review for you, and **Blue Shield of California** will issue you a letter of medical necessity

which is not a guarantee that it is a covered benefit of the Plan.

If you use an Out-of-Area or non-PPO provider of services, your provider **must** call Blue Shield at (800) 541-6652.

Remember: If you are using a PPO Hospital, a review is being obtained for you and there is nothing you need to do. If you are receiving services Out-of-Area or from a non-PPO provider, you should verify what expenses you will be responsible for prior to receiving treatment.

Some procedures require prior authorization to ensure that they are Medically Necessary. You should confirm with your provider that all required authorizations have been obtained before receiving any services, and confirm with the Trust Fund Office that the service is a

covered benefit.

If you are covered by the PPO plan, mental health and chemical dependency treatment is provided through the Employee Member Assistance Program (EMAP), administered by HMC. The podiatry plan is through Podiatry Plan of California (PPOC).

Submitting instate claims

When you use a Blue Shield provider's services, your provider should mail claims to the address on your Blue Shield member ID card and not to the Trust Fund which may delay processing of your claims. The address listed on your ID card is:

Blue Shield of California
Shared Advantage
P.O. Box 272540
Chico, CA 95927-2540

Please show your ID card to your Blue Shield provider when you check in.



Make healthy choices to manage diabetes

Diabetes is one of the most prevalent chronic diseases on the planet. The World Diabetes Foundation reports that an estimated 285 million people worldwide are living with some form of the disease.

More than 20 million diabetics and 40 million pre-diabetics live in the United States. Fortunately, there are steps that can be taken to manage its symptoms.

Diabetes is caused by an imbalance of insulin, a pancreatic hormone that regulates blood sugar. A person's body can fight against insulin or produce too little, causing blood sugars to rise to dangerously high levels.

There are three common types of diabetes. Type 1 occurs primarily in children. Type 2 diabetes is the most common. It is often linked to obesity or poor health, although it can develop in an otherwise healthy individual with a malfunctioning pancreas.

The third type is gestational diabetes, which occurs during pregnancy and is usually a temporary condition.

When a person is diabetic, some of the warning signs and symptoms include:

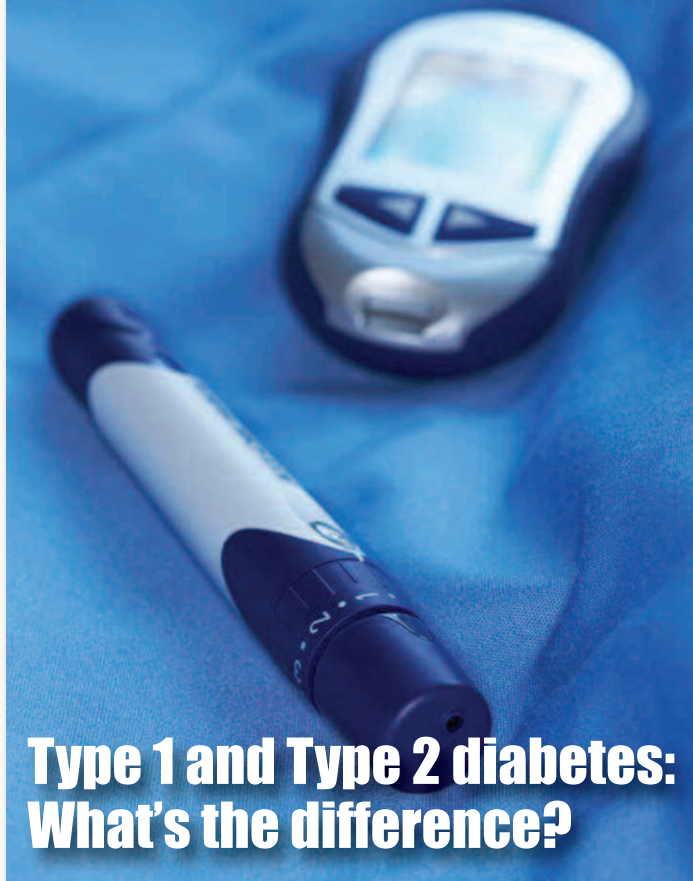
- Abnormal thirst

- Frequent urination
- Feeling excessively hungry or tired
- Sudden weight loss without trying

These symptoms are by no means definite indicators of diabetes, but if you or anyone you know experiences these symptoms, it would be smart to see a doctor. He or she will most likely request a urine sample, a fasting blood sample to check for glucose and hemoglobin levels, and an oral glucose tolerance test.

All adults over 45 years old should have a diabetes test every three years, whether or not they have the above symptoms. If a person is overweight or obese, he or she is at a much higher risk for diabetes and should be tested every two years (or, for children, every two years after the age of 10).

The invitation-only **Disease Management** program is available to active participants covered under the 2007 collective bargaining agreement who are enrolled in the PPO Medical Plan. This program can help participants manage their diabetes. If you are contacted about participating, consider taking advantage of this useful benefit.



Type 1 and Type 2 diabetes: What's the difference?

A child or adolescent with Type 1 diabetes must pay much more attention to what he or she is eating than a non-diabetic. (See the next column for some food suggestions or obtain a diet sheet from a doctor or a dietician specializing in diabetes.) Other adjustments, such as eating snacks mid-day to ensure proper blood sugar levels and attentiveness in school, may be required.

Anyone with Type 1 diabetes must also check blood sugar levels often and be given (or self-administer) insulin shots. An insulin pump can be used to regulate blood sugar levels.

Regular exercise can help maintain health and ensure normal growth.

With new medical advances, diabetes should not restrict a child from having an otherwise normal childhood. They can play sports, go on trips and have fun with their friends.

Type 2 diabetes occurs when the body doesn't react to insulin as it should. Often this is because of obesity, lack of exercise or eating unhealthy food. Obesity also links Type 2 diabetes with other chronic conditions such as heart disease, high cholesterol, stroke and kidney disease.

Small lifestyle changes often can reverse symptoms, in some cases eliminating them altogether. A healthy lifestyle dramatically reduces the chance of developing Type 2 diabetes.

Along with regular exercise to keep a person's weight within normal parameters, diet is important when treating or preventing diabetes.

Visit websites such as diabetes-guide.org, diabetes.org, diabeticgourmet.com or diabetesforums.com to find more information on diabetes and ways to convert common and comforting recipes to those with diabetic-friendly ingredients.

Control or prevent diabetes with these tips

Eat more:

- Whole grains
- Vegetables and fruit
- Heart-healthy fats (e.g., cooking with olive or vegetable oil instead of butter)
- Fish (specifically tuna, herring, mackerel, rainbow trout, sardines and salmon)
- Other Omega-3-rich foods (walnuts, flax seed, low-cholesterol margarine)
- Grilled, baked or steamed foods (as opposed to fried)
- Lean protein (poultry, lean pork)
- Water and decaffeinated tea for hydration



Eat less:

- Saturated fats (butter, whole milk, cream, rich cheeses and ice cream)
- Trans fats (check nutrition facts on foods)
- High-cholesterol proteins (egg yolks, liver, red or fatty meat)
- Fried foods
- Sugary or caffeinated drinks and sodas
- Salt and sodium-rich foods



How to clip soaring health care costs



‘Make sure you are receiving the best possible treatment by helping your health care providers coordinate your care.’

(Continued from page 3)
see significant savings every year.

Always try to get an adequate amount of sleep, at least seven to eight hours each night. Studies show it can help prevent weight gain as well as lower your risk for diseases.

Coordinate your care

Make sure you are receiving the best possible treatment by helping your health care providers coordinate your care. Whether you are visiting your primary care provider, a specialist or having a procedure done, check with the provider during the visit to confirm that they have the necessary information from your other providers.

Every provider you visit should be aware of medications that have been prescribed for you. You should have a list prepared of all medications and the dosage amounts you are taking to discuss with your provider.

Don't wait to see a doctor

When you have a condition that requires medical attention, don't put off a visit to your doctor. Conditions may

worsen and that could lead to a more severe health problem that is harder to treat. In addition, failing to treat the condition in its early stages may require more expensive treatment, requiring more resources from the Fund and a higher out-of-pocket cost for you that may have been avoidable.

Be prepared for doctor visits

Never be afraid to ask your doctor questions. Bring a list of questions to your visit and take an active role in your well-being. Write down any symptoms you are experiencing and have a list of all medications you are taking. Take notes to remember your doctor's instructions.

Use MedExpert

MedExpert is a benefit that allows participants to speak with a doctor with questions about their health at no extra cost. The number is (800) 999-1999. MedExpert is not a substitute for treatment, but it is a valuable resource to use in conjunction with a physician.

Keep your info up to date with the Fund

You need to keep your contact and dependent information current with the Trust Fund. Go to www.ufcwtrust.com and register on the website. Update the contact information and submit your changes directly to the Trust Fund online.