

FOR YOUR BENEFIT

Summer 2012



Healthy suggestions for the summer

Take advantage of the sunshine and make changes to feel better and stay safe this season. **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, haga click en el menú de Recursos y seleccione formas para elegir un tema.
Visit www.ufcwtrust.com, highlight the Resources menu and select Forms to choose an issue.

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

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Take advantage of immunization and injectables coverage

Participants can help themselves get the most out of their benefits by taking advantage of immunizations and injectable medications that are available to prevent and treat illnesses.

Depending on your level of benefits, many of these services do not require copayments.

Immunizations

For Premier and Ultra Plan participants covered under a 2007 collective bargaining agreement, immunizations at a PPO provider in accordance with the Preventive Care Guidelines are covered in full for you and your eligible dependents.

You may receive your immunization at a doctor's office. Premier and Ultra Plan participants can also receive certain immunizations (see partial list at right) from a UFCW & Employers Benefit Trust (UEBT) retail pharmacy. If the requested

immunization is covered under the Preventive Care Guidelines, it will be covered in full.

To receive an immunization from a participating retail pharmacy, provide the pharmacy with your informedRx ID number, which is the member's Social Security number.

To locate a participating UEBT retail pharmacy, visit the informedRx website, www.myinformedrx.com.

For active Standard Plan participants covered under a 2007 collective bargaining agreement, immunizations listed in the Preventive Care Guidelines are covered, subject to the deductible and co-insurance and in full for eligible dependent children (up to age 2), but only when administered by a PPO provider.

Immunizations at a UEBT retail pharmacy are not covered for Standard Plan participants, except for flu shots.

The pharmacy program for immunizations is not available to HMO Plan enrollees; HMO enrollees must obtain their immunizations through their HMO plan.

If you have questions about your benefits, contact the Trust Fund Office at (800) 552-2400. Also, refer to the Fund's Preventive Care Guidelines found in Appendix A of your Summary Plan Description.

Injectables

Participants should check with their local network pharmacy for availability of self-injectables.

Also, participants can save money by obtaining some injectables that cannot be self-administered from their retail network pharmacy and then taking them to their doctor for injection.

Participants should discuss with their provider before purchasing injectables from a pharmacy.

For HMO enrollees, injectable drugs will be provided by your HMO in most

cases. If an injectable drug (other than insulin) is not covered by your HMO, you may submit a request to have it dispensed from a UEBT pharmacy.

Some injectables require prior authorization, which means that the drug may be flagged at the pharmacy and not covered unless it meets certain utilization standards and guidelines.

Immunizations available at UEBT pharmacy include:

Pertussis (whooping cough)

Measles, mumps, rubella

Hepatitis A & B

Chickenpox

Polio

Rotavirus

Influenza

Diphtheria

Meningitis

Herpes (shingles & HPV)

Injectables available at UEBT pharmacy include*:

Epi-Pen

Forteo

Growth Hormones

Immune Globulins

LMW Heparins

Humira/Enbrel

Boniva

*Some prescriptions may require prior authorization. For HMO enrollees, these drugs will most likely be covered under your HMO plan.



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.

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Trust Fund reminder

It is important to notify the Trust Fund Office when adding or changing coverage of a dependent. Participants must submit completed paperwork in a timely manner to the Trust Fund Office. Please refer to your Summary Plan Description booklet for specific filing deadlines and effective dates of coverage.

Participants can learn more by visiting the Trust Fund

website at www.uncwtrust.com. Click on the “Resources” tab, then select “Forms” to review the Documentation Specification Sheet, which lists the documentation that must be submitted for each type of dependent.

If you have not yet registered online, please note there is a new My Claims section that provides 13 months of claims history for all PPO participants.



Vitamin supplements: harmful or helpful?

Know which vitamins may be useful and which ones could lead to harmful interactions

Many myths surround the vitamin and mineral supplements that fill the shelves of drug stores and health food shops.

Some manufacturers claim their pills can help you lose weight fast, while others claim to restore potency, lubricate the joints or reduce the risk of heart attacks.

The Food and Drug Administration is forbidden by federal law to regulate the supplement industry as rigorously as it does prescription medicines. As a result, some manufacturers of supplements get away with outrageous claims. That means it is your responsibility as a consumer to get the facts and know what you put in your body.

Useful supplements

We can't always eat the recommended amounts of fruits, vegetables and whole grains in our daily diet. When used properly, vitamin supple-

‘Supplements are meant to add to your diet, not replace the consumption of healthy foods.’

ments can help remove any doubt you're getting enough of these essential compounds.

Always consult a medical professional before beginning any vitamin regimen and discuss with him or her any supplements you are currently taking.

People in different age groups and those who have different medical conditions might need more or less of certain vitamins or minerals. Multivitamins, while convenient, may not be the right choice for everyone, so always consult your doctor first.

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Recognize symptoms of thyroid conditions

As people age, it is normal for them to experience increased fatigue and weight gain. But if those symptoms are accompanied by elevated blood cholesterol levels, muscle aches and brittle fingernails and hair, they might have a thyroid condition.

The thyroid is a butterfly-shaped gland at the base of the neck. It produces hormones that regulate heart rate, blood pressure, body temperature and weight.

Hypothyroidism

Hypothyroidism is a condition in which the thyroid gland does not produce enough of the thyroxine (T-4) and triiodothyronine (T-3) hormones that maintain metabolism, heart rate and protein production.

It can be caused by an autoimmune disease, unprotected exposure to radiation on the neck and head region or certain types of medication.

Symptoms of hypothyroidism are not immediately felt, but if left untreated they can lead to obesity, joint pain, infertility and heart disease. They include:

- Fatigue
- Increased sensitivity to cold temperatures
- Constipation
- Hoarseness in the voice
- Weight gain
- Muscle weakness and joint stiffness
- Brittle fingernails and hair

An advanced form of hypothyroidism known as myxedema can be fatal. It can cause low blood pressure, decreased breathing rates, reduced body temperature, unresponsiveness and coma.

Hyperthyroidism

Hyperthyroidism is the opposite of hypothyroidism because it produces too much of the thyroxine (T-4) hormone. It tends to run in families and is common in women. If a family member has experienced a thyroid condition, you should ask your doctor to monitor your thyroid function.

Much like hypothyroidism, it can turn into a serious health issue if it is left untreated.

Look for the following symptoms:

- Sudden weight loss, even when your diet remains the same
- Rapid heartbeat

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Vitamin supplements: harmful or helpful?

(Continued from page 3)

Vitamin types

There are two types of vitamins: fat-soluble and water-soluble.

Fat-soluble vitamins like vitamins A, D, E and K get stored in the body's tissues. This can lead to toxic buildups in the body if too much of these vitamins are ingested, so it's important to discuss proper use of supplements with a physician to avoid dangerously high dosages.

Water-soluble vitamins, such as vitamins B and C, dissolve in water before traveling through the body and excess amounts can be removed through urine.

Myths vs. facts

Supplements are meant to add

to your diet, not replace the consumption of healthy foods. Vitamins do not protect against a poor diet. It is a myth that there is a pill that can substitute for full servings of fruits and vegetables.

The fact is, for most people, a healthy diet is all they need to maintain a healthy lifestyle.

It is also a myth that taking certain antioxidant supplements can prevent cancer and heart disease.

Understanding vitamin interactions

Sometimes, when taken in conjunction with prescription medicines, vitamins can create toxic substances that can cause serious health problems — or even death.

For example, people who take certain diuretics and heart medicines should monitor their calcium intake. Calcium, when in contact with aluminum and magnesium, can cause severe negative reactions.

People who take coumadin to prevent blood clots should be careful when taking vitamin K because the combination may thin the blood to dangerous levels.

Excess zinc consumption commonly leads to vomiting and diarrhea.

Women on birth control should not take St. John's wort because it can decrease the effectiveness of the pill by breaking down estrogen. St. John's wort can also interfere with the effectiveness of anti-coagulants.

If you are a candidate for surgery, be sure to tell your doctor exactly what vitamins and medications you are taking, including their dosage amounts, so you don't encounter any complications during or after your surgery. Ask your doctor if any supplements could aid your condition — for example, studies show that vitamin E can help prevent the formation of blood clots.

Online resources

For more information on vitamin supplements, visit:

www.nlm.nih.gov/medlineplus/

www.webmd.com/vitamins-and-supplements/lifestyle-guide-11/default.htm

<http://fnic.nal.usda.gov/food-composition/individual-macronutrients-phytonutrients-vitamins-minerals>

Health tips for the summer

Summer is a season when it's easy to be active. Warm temperatures, blue skies, ample sunshine — it's a time of renewed energy and the perfect opportunity to think of healthy ways to enjoy the middle of the year.

Don't let these long days go to waste. Here are some suggestions to help you make the most of them:

Try gardening

Gardening is a good form of exercise — it's estimated to burn nearly 300 calories per hour — and a great way to enjoy a nice day outside. Plus, planting flowers and vegetables will both beautify your home and give you fresh and healthy foods to enjoy later.

When gardening, be sure to lift heavy objects with your legs, not your back. Kneel down when working on the ground rather than bending over. Also, always protect yourself from the sun by wearing a hat and applying sunscreen.

Be responsible

Take caution when relaxing with

friends and family. Don't overindulge in alcohol and never drive if you are under the influence of alcohol or other substances. Obey speed limits and pull over to rest if you are tired.

Manage stress and keep your mind sharp

It's hard to maintain healthy habits if you're always feeling stressed. Consider yoga or other stress-relief techniques to help you make the most of each day. Deep breathing and meditation are also pleasurable activities to try outside.

Mental activity is important, too. Take a summer class in your community or engage in some logic problems and brain-building puzzles. Find a bench in the shade at your local park and give your mind a workout.



Recognize signs of heat illness

Your body temperature can rise rapidly in hot weather, which can be dangerous.

Cool off immediately if you start to experience headaches, weakness or a rapid pulse. These are symptoms of illnesses such as heat exhaustion and heat stroke.

If you experience these symptoms, get to a cool, shaded area, sit down and drink cool fluids, preferably water. Don't hesitate to ask for help or seek emergency assistance if immediate relief is not available.

Stay hydrated

When you are spending an extended



period in the sun or hot weather, drink plenty of water. Two to four glasses of water or a cool beverage is recommended each hour, or more if you are active. Avoid alcohol, soda or other sugary drinks that cause your body to lose more fluid.

Think twice before selecting energy drinks or sports beverages for hydration. Energy drinks are usually high in sugar and, while they promise a caffeine-fueled energy boost, many don't contain as much caffeine as a small cup of coffee even though they are large in volume. They also could contribute to weight gain and tooth decay.

Sports drinks advertise their electrolytes as necessary to re-nourish your body after intense activity, but for all except the most extreme tests of endurance, water is all your body needs after a workout. Your body will receive what it needs for nutrients during your next meal or snack.

Avoid insect bites

Spending more time outdoors in the summer leads to more opportunities for bug bites.

Before choosing a repellent, take a couple of quick precautions. Wear light, long-sleeved clothing and pants when it is comfortable to do so. Also, make sure the area around your home is free of standing water, which attracts mosquitoes.

Repellents containing the active ingredient DEET, such as Off! and Raid brand products, are the most effective at preventing bites. Such products should not be applied to skin covered by clothing, however, or to damaged skin.

There are several forms of relief from mosquito bites, such as applying an ice pack to the affected area to reduce swelling or applying aloe vera gel. Over-the-counter creams and lo-

tions that contain hydrocortisone or diphenhydramine (Benadryl) can be helpful, but if itching persists or spreads, see your doctor.

Be safe in water

Following simple but important safety rules is the most effective way to stay safe in the water during the summer, whether on a boat or in a pool.

When on a boat, always be sure that all passengers are wearing lifejackets. If an extended boating trip is planned, create a checklist for the items you will need and check the weather forecast before departing. Never operate a boat under the influence of drugs or alcohol.

Parents should be alert and monitor their children around pools in public or residential areas. The majority of pool-related injuries and deaths involve boys under the age of 15 in residential areas. Have a fully charged cell phone on hand in case of an emergency.

Be alert for concussions

With children playing outside more often in the summer months, the chances of injuries, specifically concussions, are increased.

Head trauma is common in young children, but it often goes undiagnosed because children have trouble communicating their symptoms. Parents should look for warning signs such as tiring easily, irritability, an abrupt change in sleeping or eating patterns, and/or loss of balance.

Anything more severe than a light bump on the head should be reported to a child's doctor.

Emergency medical care should be sought in the event of a head injury affecting a person of any age if vomiting, difficulty with mental function or coordination or continually worsening symptoms are present following the incident.



Take precautions when in the sun

Protection from UV rays helps prevent skin cancer

You wouldn't forget to wear a shirt before leaving your home, would you? But how often do you leave home without wearing sunscreen?

Exposure to ultraviolet (UV) radiation can occur in the shade, as well as on hazy days and during the winter months. UV rays reflect off of water, cement, sand and other surfaces and they are most dangerous in the months of April to October between the hours of 10 a.m. and 4 p.m.

UVA and UVB

There are two types of UV rays that affect the skin: UVA (long wave) and UVB (short wave).

UVA is the stronger of the two and can penetrate the skin. Over time, UVA leads to skin aging and wrinkles. People who use tanning booths are exposed to this type of radiation.

UVB causes sunburns and other redness on the skin. It tends to affect the first couple of layers on the skin.

Seeking shade under an umbrella or tree can help reduce your chances of skin damage, but it is still important to wear sunscreen.

If possible, wear clothing that conceals your skin, such as hats with wide brims, long-sleeved shirts and sunglasses.

Babies under six months of age should be kept out of the sun as much as possible, and children of any age should avoid prolonged exposure to the sun without protection, since even a single sunburn can greatly increase the risk of developing skin cancer later in life.

Types of sunscreen

Sunscreen comes in a variety of scents and levels of protection. The basic level is SPF 15. Most T-shirts are rated just under SPF 15. By wearing a sunscreen rated at SPF 15, you are able to block 93 percent of the sun's UVB rays, while SPF 30 blocks 97 percent and SPF 50 blocks 98 percent.

It takes 20-30 minutes for the skin to absorb sunscreen, so it should be applied 30 minutes before going in the sun. If possible, wait for 5-10 minutes after applying before putting on clothes.

It is important to reapply sunscreen every two hours if you expect to be in the sun a long time or if you go swimming.

Recognize symptoms of thyroid conditions

(Continued from page 4)

- Tremors
- Changes in menstrual patterns
- Frequent bowel movements
- Difficulty sleeping

It is important to track changes before consulting a doctor, as many of these symptoms can be signs of other health issues not related to a thyroid condition.

How to react to symptoms

If you notice any changes in your health, it is always a good idea to jot them down on a notepad to bring to your next doctor visit.

Thyroid conditions often go undiagnosed for years because individuals suffering from them think they will go away on their own. Don't allow symptoms to worsen — tell your doctor as soon as possible if they persist.

Treatment of hyper- or hypothyroidism may not require drastic lifestyle changes or invasive procedures. Prescription drugs to regulate hormone production are common for those with hyperthyroidism, and hormone supplements are often prescribed to treat hypothyroidism.

Some lifestyle changes have been shown to reduce the severity of symptoms. Learn more at: www.mindbodygreen.com/0-3139/13-Ways-to-Treat-Hypothyroidism-Naturally.html.

Participants with infants should be aware of the negative effects hypothyroidism can have on very young children.

Pediatricians normally monitor an infant's thyroid levels during check-ups, but parents should be on the lookout for symptoms such as inactivity, poor appetite and excessive sleeping. These could be signs of hypothyroidism, which can lead to stunted growth or mental retardation if not diagnosed and treated at an early age.