

For Your Benefit

UFCW & EMPLOYERS BENEFIT TRUST

Winter 2010



Asthma Part 1: Basics and symptoms

□ This is the first article in a three-part series on asthma, focusing on its symptoms, its prevention, its treatment and long-term maintenance of the disease.

Asthma is a chronic lung disease that can inflame and narrow the airways that carry air into and out of your lungs. It is a serious disease that can kill if it is not treated the right way. When it is treated correctly, most people with asthma can live normal, active lives.

A growing number of people are diagnosed with the condition each year, but it isn't clear why. Many experts believe it is caused by a combination of environmental and genetic factors.

These factors include:

- A family history of asthma

- Low birth weight
- Living in an urban area
- Frequent respiratory infections as a child
- Exposure to secondhand smoke
- Exposure to occupational triggers, such as chemicals used in farming, hairdressing and manufacturing
- Being overweight

While this disease can affect people of all ages, it most often starts in childhood.

Asthma affects more than 20 million people, and the rate of asthma has more than doubled in the last 25 years. This means that about one out of every 15 adults and close to one out of 12 children today have asthma. In school-age children, asthma has risen by

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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.-5:30 p.m., Monday-Friday.

www.ufcwtrust.com

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Use PPO providers for x-rays and lab tests

Whether a visit to the doctor is for a routine physical or due to an existing or new health problem, the physician may order laboratory testing or x-rays as a follow up to the office visit.

For outpatient laboratory testing or x-rays ordered by the physician, it is important to choose a PPO provider to reduce your out-of-pocket expense.

Most participants have a PPO freestanding outpatient laboratory or x-ray facility within a 30 mile radius. While PPO hospitals can typically provide the outpatient routine laboratory testing or x-rays in the outpatient department of their hospital, the cost of

having the tests performed there can be significantly higher than from a freestanding PPO laboratory or x-ray facility. The difference in out-of-pocket expenses can be substantial.

To locate a freestanding PPO laboratory or x-ray facility, visit www.ufcwtrust.com, click on the Resources tab, select Provider Contacts and follow the “finding a Blue Shield provider” link.

For all active participants and for retirees residing in California, please select Blue Shield of California at www.blueshield.com. For out-of-state non-medicare retirees, please select Beech Street at www.beechstreet.com.

Use network providers when referred

When a physician is unsure of a diagnosis or a condition requires further testing to determine the best course of medical treatment, he or she may refer you to a specialist for an expert opinion.

Participants sometimes go to a specialist and receive a large medical bill because the specialist was not part of the Trust Fund’s PPO network of physicians.

Don’t let this happen to you! If your doctor refers you to a specialist, be sure to ask for one in the PPO network. This includes services in a PPO hospital.

You can find a list of specialists by visiting www.ufcwtrust.com, clicking on the Resources tab, selecting Provider Contacts and following the “finding a Blue Shield provider” link. Make sure that you present a current insurance ID card when you arrive at your appointment.

Non-Medicare retirees living outside of California should visit www.beechstreet.com or call the Customer Care phone number on their ID card to make sure they visit a Beech Street specialist.

When you go to a network provider, you may reduce your out-of-pocket expenses. Network providers will not bill patients for more than the contracted rate for covered services.

After your appointment, be sure to review your Explanation of Benefits (EOB) when you receive it in the mail. Your EOB tells you how the claims were paid and what portion of the claim is your responsibility.

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.

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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. Call (866) 827-2116 from 5:30 a.m. to 5:30 p.m. PST Monday-Friday to complete your Annual Verification.



Asthma Part 1: Basics and symptoms

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75%, and surveys show that boys are more likely to be diagnosed with the disease than girls. Asthma is the most common chronic disease among children.

Asthma symptoms

If you sometimes hear a high-pitched wheezing sound when you breathe and/or if you have trouble taking a deep breath or feel pain or pressure in your chest, you may have asthma.

An asthma attack is a sudden worsening of asthma symptoms caused by the tightening of muscles around your airways. During the asthma attack, the lining of the airways also becomes swollen or inflamed and thicker mucus — more than normal — is produced. All of these factors — bronchospasm, inflammation, and mucus production — cause symptoms of an asthma attack that can include difficulty breathing, wheezing, coughing, shortness of breath and difficulty performing normal daily activities.

Other symptoms of an asthma attack can include:

- Severe wheezing when breathing both in and out
- Coughing that won't stop
- Very rapid breathing
- Chest pain or pressure
- Tightened neck and chest muscles, called retractions

- Difficulty talking
- Feelings of anxiety or panic
- Pale, sweaty face
- Blue lips or fingernails
- Worsening symptoms despite use of your medications

Most asthma attacks are considered mild. Usually, the airways open up within a few minutes to a few hours after treatment. Severe asthma attacks are less common but last longer and require immediate medical help. It is important to recognize and treat even mild symptoms of an asthma attack.

Exposure and reaction to certain things called triggers can make your asthma worse. These include:

- air pollution
- certain foods or medicines
- changes in weather or exposure to very cold air
- cockroaches
- cold or flu
- crying, laughing or yelling
- exercise
- mold
- perfumes
- pets
- pollen
- smoke

If any asthma factors apply to you, or if you have experienced any of the above

symptoms, take action and contact your doctor.

Diagnosis

Asthma can be hard to diagnose, especially in children younger than 5. Regular physical checkups that include checking lung function and tests for allergies can help your doctor or other medical professional make the right diagnosis.

During a checkup, the medical professional will ask questions about whether you cough a lot, especially at night, and whether your breathing problems are worse after physical activity or during a particular time of year.

Doctors also will ask about other symptoms, such as chest tightness, wheezing and colds that last more than 10 days. They will ask whether your family members have or have had asthma, allergies or other breathing problems. They will ask questions about your home, and whether you have missed school or work or have avoided certain activities because of asthma symptoms.

A lung-function test called spirometry is another way to diagnose asthma. A spirometer measures the largest amount of air you can exhale after taking a very deep breath. The spirometer can measure airflow before and after you use asthma medicine.

Next issue: prevention and treatment of asthma.

Proper foot care

Years of wear and tear can be hard on feet, especially if you have a job that keeps you standing all day.

Many things can affect your feet, including bad circulation, poorly-trimmed toenails and wearing shoes that fit incorrectly.

Foot problems are sometimes the first sign of more serious medical conditions like arthritis, diabetes and nerve or circulatory disorders.

Wearing comfortable shoes that fit well can prevent many foot problems. Protect your feet by wearing shoes whenever you go outdoors.

Here are some tips to keep in mind when buying shoes:

- Your shoe size may change as you age, so have your feet measured periodically.
- Most people have one foot that is larger than the other. Fit your shoes to your larger foot.
- Low-heeled shoes are more comfortable, safer and less damaging to your feet.

- Don't buy shoes that feel too tight and hope that they will stretch.
- The heel of your shoe should not slide up and down on your heel when you walk.

Good foot care is especially important if you have diabetes or peripheral artery disease. Both diseases can cause poor blood flow to the feet. Scrapes or bruises can become infected. Be sure your doctor checks your feet.

Foot care and regular foot checks are an important part of your overall health.

Foot care tips

- Stretching, walking, taking a warm foot bath or having a gentle foot massage keeps blood flowing to the feet.
- Avoid pressure from shoes that don't fit.
- Don't sit for a long time or keep your legs crossed for too long.

Podiatry Plan of California (PPOC) is the Fund's podiatry network. You



can contact PPOC with foot care questions at (800) 367-7762 or through its website at www.podiatryplan.com. Non-Medicare retirees living outside of California should visit www.beechstreet.com or call the Customer Care phone number on their ID card to make sure they visit a Beech Street podiatrist.

If you use the services of a PPOC provider, you generally will have less out-of-pocket expenses. If you see a Blue Shield podiatrist, benefits may be limited to non-PPOC rates. Please refer to your Summary Plan Description Handbook for specific information regarding your podiatry care benefits.

For more information, visit the American Podiatric Medical Association at www.apma.org and the American Orthopaedic Foot & Ankle Society at www.aofas.org.

Cut your out-of-pocket medical expenses with the UEBT HRQ

As a 2010 PPO enrollee covered under the 2007 Collective Bargaining Agreement, you may receive a credit of up to \$250 into your Health Reimbursement Account (HRA) just for completing your Health Risk Questionnaire (HRQ).

It pays to fill out your HRQ — up to \$250 credit toward your out-of-pocket expenses. The HRQ is easy, fast, and completely confidential.

New to this year's HRQ, participants can compare their current answers with the answers they gave last year and with the entire responding population, making the HRQ an even more useful health tool.

Fast and easy

The HRQ is a simple health assessment that lets you take stock of what's going on with your health. The HRQ is administered by MedExpert, our trusted partner in health, so you can be sure that your personal health information will **not** be shared with the Trust Fund, your employer or your union.

The purpose of the HRQ is to make sure that you get the facts about your own health and, of course, that you get a credit to your HRA account to reduce your out-of-pocket medical costs!

Deadline has been extended

The deadline to complete your HRQ has been extended to April 15, 2010, so don't delay.

Completing the HRQ couldn't be easier. You have two choices:

1. Go online to www.ufcwhrq.com and follow the instructions.
2. No online access? No problem! Just call (888) 411-UFCW (8329) Monday through Friday between 7 a.m. and 7 p.m. PST. MedExpert will help you complete the HRQ right over the phone. You can take the HRQ in Spanish, Chinese, or Tagalog if you prefer.

Don't forget that MedExpert will be happy to help you make the most of your results as well. If you choose, you can talk to one of MedExpert's doctors about your health care. This physician will help you understand your results or talk to you about any medical issues confronting you and your family. The UEBT Fund brings MedExpert to you and your family at no cost, no matter how often you use it. MedExpert can be reached by logging on to its website at www.medexpert.com/members.html or by calling toll-free (800) 999-1999. Representatives are available from 7 a.m. to 7 p.m. PST, Monday through Friday.