

The Heartbeat



A publication of the Heartland Health and Wellness Fund

June 2024

DID YOU KNOW?

Did you know about all the benefits that come with being a member of the Heartland Health & Wellness Fund?

As a member of the Heartland Health & Wellness Fund, you have access to a variety of benefits at little to no cost just for being a member of the Health Fund. It is the Health Fund's mission to give our members great health benefits that are affordable, understandable, and easy to access.

Anthem Blue Cross Blue Shield-Sydney Health app

Did you know that the **Sydney Health app** has everything you need to know about your benefits with **Anthem Blue Cross Blue Shield?**

Download the Sydney Health app to:

View your member ID cards, benefits, claims, health & wellness programs, and connect directly to virtual care with board-certified medical and behavioral health doctors.

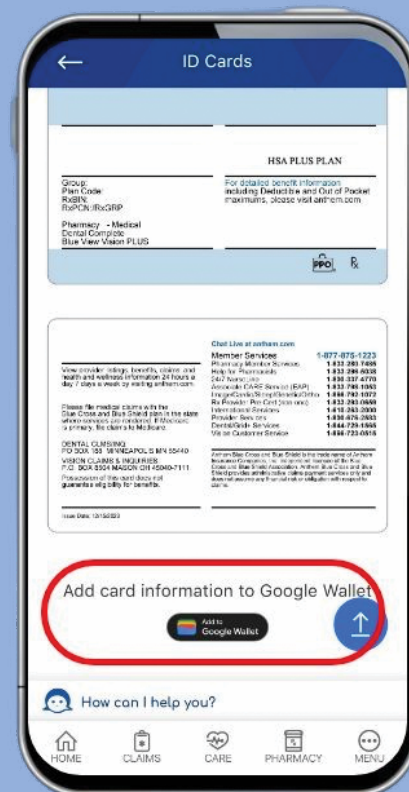
Visit <https://sydneyhealth.com/> or download the app with the QR code:



Digital Sydney Highlights



ID Cards can now be saved to Google Wallet



Android users can now save their ID card information to Google Wallet.

This experience mirrors the functionality available to iOS users.

This will allow members who use Android devices to have easier access to their ID card information when making medical appointments.

Hinge Health Spotlight



Ann Rudd, who is an employee of Heartland Health & Wellness Fund, had a great experience with Hinge Health. Ann had 2 vertebrae out-of-place and needed physical therapy to strengthen the muscles in her neck and shoulders to alleviate the chronic pain. She has been an employee of the Fund for nearly 10 years and didn't have the time to set up in-person physical therapy appointments. Ann had heard about Hinge Health being a digital physical therapy service and decided to reach out for more information. Hinge Health's customer service department assisted her with downloading the app and getting her signed up for their program. The Hinge Health app asked several questions about her medical history and general well-being to pinpoint the right program for her. After her program was set up, she discovered that she was doing the same routine that she had done before when she was seeing a physical therapist.

Ann was assigned a licensed physical therapist and a one-on-one coach through the Hinge Health app. She gets follow-ups from her therapist and coach after each digital session through the app. She also gets encouraging messages regarding her progress through her therapy and the value of routinely completing all her digital physical therapy visits. Hinge Health also sent her a TENS (Transcutaneous Electrical Nerve Stimulation) machine to assist in her therapy at no additional cost.

Hinge Health helped Ann get her physical therapy treatments through the app when she didn't have time for in-person appointments with no additional costs out of pocket. Ann had a wonderful experience with Hinge Health and wanted everyone to know about this great service available to Heartland Health & Wellness Fund members enrolled in medical coverage.



Health Screening

Complete your screening before it's too late!

All participants currently enrolled in medical benefits with the Heartland Health & Wellness Fund are eligible to participate in the 2024 Health Screening Program to earn incentives toward their 2025 benefits. Health screening forms have been mailed to anyone who is eligible to participate in this year's Health Screening Program.

Completing a yearly health screening not only gives you valuable information about your overall health, but it could also save you money! Please review your screening packet that was mailed to you to see what incentives you're eligible for in 2025. Your screening packet also informs you of the incentive rewards in your area, and where to submit the completed form to and the deadline to submit form to the Heartland Health & Wellness Fund.

How to complete your health screening

1. Make an appointment for a health screening by your required deadline at one of the following:
 - a. With an in-network primary care physician; OR
 - b. Kroger Pharmacy (Health and Wellness Scheduler - Kroger) (choose *Biometrics Screenings* option <https://www.kroger.com/health-services/scheduler>); OR
 - c. Kroger Little Clinic; OR
 - d. CVS Minute Clinic
2. Bring your health screening form with you. Complete the form with your provider.
3. Submit your health screening form. It is **YOUR** responsibility to mail, email or fax your completed form to the Health Fund to receive your incentive.
 - a. Email: wellness@ufcwbenefitplan.com
 - b. Mail: Heartland Health & Wellness Fund
7250 Poe Ave., Ste. 300
Dayton, OH 45414
 - c. Fax: 937-910-0600



Incentives available to participants for participating in the Heartland Health & Wellness Fund's wellness program. Incentives are also available to participants with disabilities who are unable to participate in the health screening. Contact Heartland at (937) 665-1900 Monday-Friday 8:00 a.m.-5:00 p.m. Eastern to learn more about your incentive or to determine eligibility to participate in an alternative wellness program with the same incentives

2024 HEALTH SCREENING FORM



I am (select one): ☐ a member ☐ the spouse of a member Questions? Call Heartland at 937.665.1900.

BIOMETRIC SCREENING

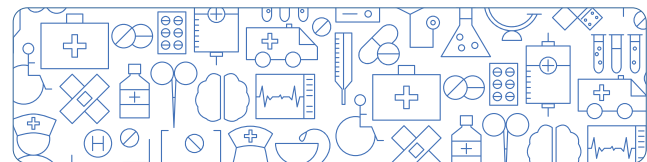
First Name _____
 Last Name _____
 Medical ID# _____
 Last 4 digits of SS# _____
 Email _____
 Telephone _____
 Street Address _____
 City _____ State _____ Zip _____

I understand this form must be fully completed and legible to be processed. Results must be from a 2024 biometric screening to be eligible. **Please remember to fast 12 hours in advance.** By signing this form, I agree with the health screening results provided. I hereby authorize the medical health care provider and/or medical facility to release the health data to the Fund's wellness and claims analysis providers and the Heartland Health & Wellness Fund.

SCREENING TEST	RESULTS	SCREENING TEST	RESULTS	SCREENING TEST	RESULTS
BMI		Blood Pressure		Total Cholesterol	
HDL Cholesterol		LDL Cholesterol		Triglycerides	
Blood Glucose		Notes: _____			

(Signature of person screened) _____ Date of Screening _____

(Print name of in-network provider) _____ (Signature of in-network provider) _____

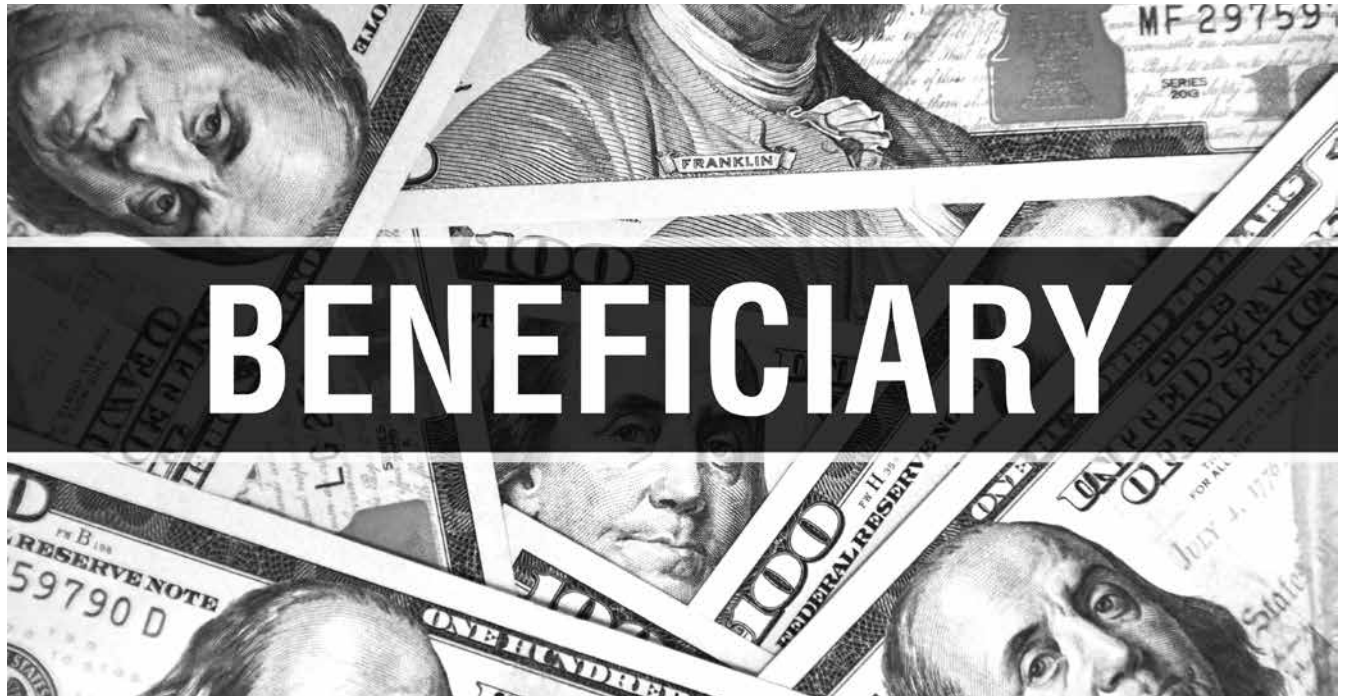


You are responsible for returning this completed and signed form to the Fund office.

EMAIL	MAIL	FAX
wellness@ufcwbenefitplan.com	Attn: The Wellness Department Heartland Health & Wellness Fund 7250 Poe Avenue, Suite 300 Dayton, OH 45414	937.910.0600

Generic

Do you have a beneficiary?



Having a life insurance policy is one of the best ways to provide a financial safety net for your loved ones in the event of your passing. Designating a beneficiary ensures the timely transfer of funds to your loved ones in their time of need.

A beneficiary is the person or entity who receives the death benefit payout from your life insurance policy. This benefit can serve as a lifeline for your family in a time of emotional and financial stress. This benefit could help in covering final expenses, replacing lost income, or anything that's causing your loved one's financial hardship. Not assigning a beneficiary can lead to family disputes, probate court, and untimely delays in transferring the funds to the family members you deemed responsible to handle your final affairs.

As a member of the Heartland Health & Wellness Fund, assigning a beneficiary is an easy process that ensures your family gets the financial benefit in a timely manner. You can assign a beneficiary to your policy by doing the following:

CALL

(937) 665-1900, Press 1, then 2 to request a beneficiary form to be mailed to your address or emailed.

EMAIL

Send an email to admin@ufcwbenefitplan.com to request beneficiary form.

MEMBER XG

Visit <https://shorter.me/aVPkC> to create an account to access your benefits and assign a beneficiary at your convenience.



Sun Safety: Protecting Your Skin

Summer is most folks' favorite time of the year, particularly in the Mid-West. With longer and hotter summer days comes an increased risk of sun damage to your skin. Although we love to engage in outdoor activities over the summer months, over exposure to direct sunlight can lead to damaging effects. Wrinkles, loss of your skin's elasticity, premature aging, sunburn, and skin cancer are some of the damaging effects from direct sunlight without taking the proper precautions in protecting your skin.

There are several ways to enjoy your summer and protect your skin at the same time. Some helpful tips for your summertime outdoor activities are as follows:

- ☀ **Seek Shade:** Whenever possible, limit your time in direct sunlight, especially during peak hours (10 am to 4 pm). Look for shade under trees, umbrellas, or canopies.
- ☀ **Sunscreen is Essential:** Use a broad-spectrum sunscreen with SPF 30 or higher every day, even on cloudy days. Reapply sunscreen every two hours, or more often if you're swimming or sweating. Also, don't forget to apply sunscreen protection to areas like your ears, lips, neck, and the tops of your feet.
- ☀ **Sun-Protective Clothing:** Cover up with lightweight, long-sleeved shirts, pants, and wide-brimmed hats whenever possible. Look for clothes with tight weave that offer UPF (Ultraviolet Protection Factor) protection. Clothing with UPF protection typically has a tag showing the garment has that level of protection.
- ☀ **Beware of Tanning Beds:** Indoor tanning beds emit UVA rays, which contribute to premature aging and an increased risk of skin cancer. The UVA rays emitted from tanning beds can be more harmful than ultraviolet rays from the Sun. It's recommended that you use SPF 30 rating or higher sunscreen if you decide to use a tanning bed.
- ☀ **Know Your Skin:** People with lighter skin tones are more susceptible to sunburn and skin cancer. However, everyone needs sun protection regardless of skin color. Use sunscreen with SPF 30 rating or higher and regularly examine your skin for any changes such as new moles or unusual spots. If you notice any changes, consult a dermatologist.

By incorporating these sun safety tips into your routine, you can significantly reduce your risk of sun damage and keep your skin healthy and vibrant for life.

Oral Health Bite

A healthy smile is more than just having pearly whites. Oral health plays a crucial role in our overall well-being, impacting everything from digestion to self-confidence. Preventative oral care doesn't require drastic measures, it requires routine and persistence. The following is a simple guideline on how to maintain good looking healthy smile for years to come:

Brushing Basics:

- **Twice a Day:** Aim for a minimum of two brushing sessions each day – once in the morning and once before bed.
- **Two Minutes Matter:** Set a timer for two minutes to ensure you're brushing for the recommended duration. Many electric toothbrushes have built-in timers to help.
- **Technique is Key:** Use a soft-bristled brush and gentle circular motions to clean all surfaces of your teeth, including the gum line and tongue. Don't scrub too hard, as this can damage your gums.
- **Fluoride:** Use fluoride toothpaste to strengthen tooth enamel and fight cavities.

Brushing Beyond the Basics:

- **Flossing Matters:** Flossing once a day removes plaque and food particles from between teeth, where brushing can't reach. As an added measure, floss your teeth after meals to prevent food from decaying in between your teeth.
- **Don't Forget Your Tongue:** Brushing your tongue gently helps remove bacteria and freshens your breath.
- **Regular Checkups:** Schedule regular dental checkups through your dental provider Dental Dental of Ohio at (800) 524-0149 Dental Benefits for Members or online at Delta Dental of Ohio (deltadentaloh.com), every six months for a professional cleaning and oral health evaluation.

Bonus Tip(s): Replace your toothbrush every 3-4 months or sooner if the bristles become frayed. Use mouthwash as an additional tool for freshening your breath and rinsing away food particles. However, don't rely solely on mouthwash to replace brushing and flossing. By implementing these preventative measures into your daily routine, you can maintain a healthy mouth, prevent dental problems, and keep your smile shining brightly.

Source – The Journal of the American Dental Association

Coordinator Corner

Misty Kessler
Wellness Coordinator
for Kroger Louisville Local 227

Each and every day, Heartland Health & Wellness Fund's Wellness Coordinators visit our Kroger locations to answer our member's questions, share new benefits information, exchange health tips and be a front-line resource of information regarding our member's benefits.

Misty shared some time with Team Lead Aaron in Wine and Spirits at Store 352 in Lexington, KY (West Lowery Location). He has been at this location since starting with Kroger 23 years ago! He has worked in several different departments over the years but has enjoyed his position in the Wine and Spirits department for the last six years.



Aaron's goal for 2024 is to run more during the week to keep his fitness level high. He also is looking forward to doing his Health Screening this year. Aaron was sure to download the Sydney Health App as well and has encouraged his co-workers to do the same. A special shout out to the Wine and Spirits Department during

this time of year as the Kentucky Derby nears! This department is very busy not just in Louisville, but in Lexington as well due to all the celebrations and parties!

Aaron's Store #352

Coordinator Corner

Erin Gebhardt
Wellness Coordinator
for Kroger Columbus Local 1059



John A. is the Liquor Department Lead and has been with Kroger in Mansfield, Ohio for a whopping 45 years! He is also an executive board member for Local 1059 in Columbus. John is very proud of the fact that he is not taking any medications at all because he has been able to manage his health through lifestyle and a little bit of luck, he says. But after all these years, he is seriously considering knee replacement surgery and

is thankful to have good benefits to help him through that process. He is really looking forward to retirement and wants to enjoy that without knee pain!

Amanda B. was in the Liquor department with John for over a year and became a member of the Heartland Health & Wellness Fund just as she was starting treatment for cancer. When I checked in with her in April, she looked great and had completed treatments.

I was so happy to see that both are taking good care of their health and continuing to be valued members of their UFCW Local, Kroger and Heartland Family.

John & Amanda Store #518

Coordinator Corner

Krista Broshears
Wellness Coordinator
for Kroger Indiana Local 700

Sherilynn has worked for 25 years as a cashier for Kroger (# 837) in Warsaw, Indiana since 1999. She will be celebrating her 79th birthday this year!

Sherilynn joined Kroger in 1999 as a part-time cashier. However, when she retired from her previous (non-Kroger) job after 33 years, she began working full time hours for Kroger. She said that although she likes her benefits, she is thankful that she can still do full-time hours, because there was no way that she would rather be sitting at home. She stated that she could retire but has no intention of doing so anytime soon. She enjoys being a cashier because it allows her to be sociable and

help customers at the same time. She also said working keeps her body and mind active. So if she is physically able, Sherilynn will be working.

She shared that she has seen a lot of changes in the workforce over her lifetime. Sherilynn believes that the hard work ethic people had in her youth is on the decline. She feels people should be grateful they are able to work and make a living. She feels she's always had a good work

ethic and that it was very important for her children to witness. As a single mother of three, she said putting them first and being a good role model was always her priority. She is grateful that all her children have become successful and are hardworking just like their mother!

Sherilynn Store #837



Spotlight Inspiring Cancer Survivor!

Misty Kessler
Wellness Coordinator
for Kroger Louisville Local 227



Joe Embry, the Lead at Wine and Spirits, is a rock star! Not only has he been with Kroger since the late 1970's, but he is also a Stage 3 Cancer Survivor! Joe was diagnosed in December of 2023 with Stage 3 Lung Cancer. Through aggressive treatment and therapy, he is now cancer free! He shared with me what this journey has been like for him: the physical, the mental and the emotional. He is in the process of quitting smoking while still recovering from his treatment and surgery. He shared with me it's been a

challenge quitting but when he gets the urge, he says he quickly remembers what he just went through to get him past the urge. He also has a little help with sucking on hard candy during his breaks! His courage and determination to keep on keeping on is amazing as he pushes on to be there for his children and grandchildren.

What an amazing story! We wish him nothing but the best in health and happiness!

Joe, Store #744

Healthy Recipe

Southwestern Salad

Ingredients

The Dressing:

- 1 ripe avocado, pitted and peeled
- ¼ cup red wine vinegar
- 2 tablespoons fresh lime juice
- 2 tablespoons chopped fresh cilantro
- ½ jalapeño pepper, seeded and coarsely chopped
- 1 clove garlic, coarsely chopped
- ½ teaspoon kosher salt
- ½ teaspoon ground black pepper
- ½ cup of olive oil

The Salad:

- 2 heads of romaine lettuce, chopped
- 1 fifteen ounce can of black beans drained and rinsed
- 1 ½ cups of grape tomatoes cut in half
- 1 orange bell pepper seeded and chopped
- 1 cup of frozen corn (thawed)
- 1 cup of shredded pepper jack cheese
- 4 green onions sliced
- ½ cup of chopped fresh cilantro
- 1 ripe avocado peeled, pitted and cubed
- ½ cup of crushed tortilla chips or strips

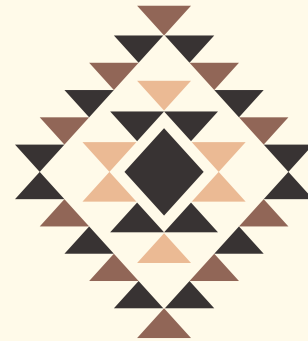
Directions

For the dressing:

To a blender or food processor, add the avocado, red wine vinegar, lime juice, cilantro, jalapeño, garlic, salt, and pepper. Blend or pulse until almost smooth; there should still be bits of cilantro. Add the oil and blend until incorporated.

For the salad:

To a large bowl, add the lettuce, black beans, tomatoes, bell pepper, corn, cheese, green onion, cilantro, avocado, and tortilla chips. Drizzle with the dressing and toss to combine. Serve immediately.



Nutritional Analysis	Per Serving
Calories	385
Fat	28 g
Saturated fat	6 g
Trans fat.....	0 g
Cholesterol.....	15 mg
Sodium.....	323 mg
Carbohydrates	16 g
Fiber.....	12 g
Sugar	5 g
Protein	12 g
Vitamin D.....	0 mcg
Calcium.....	216 mg
Iron	3 mg
Potassium	988 mg



Heartland

HEALTH & WELLNESS FUND

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heartlandwellnessfund.com

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Did you know about some of the benefits that come with being a member of the Heartland Health & Wellness Fund?

Anthem 

Sydney Health App

 **carrum**health

Centers of Excellence

 **Hinge**
Health

Virtual physical therapy

 **virta**

Type II diabetes prevention
and reversal + weight loss

