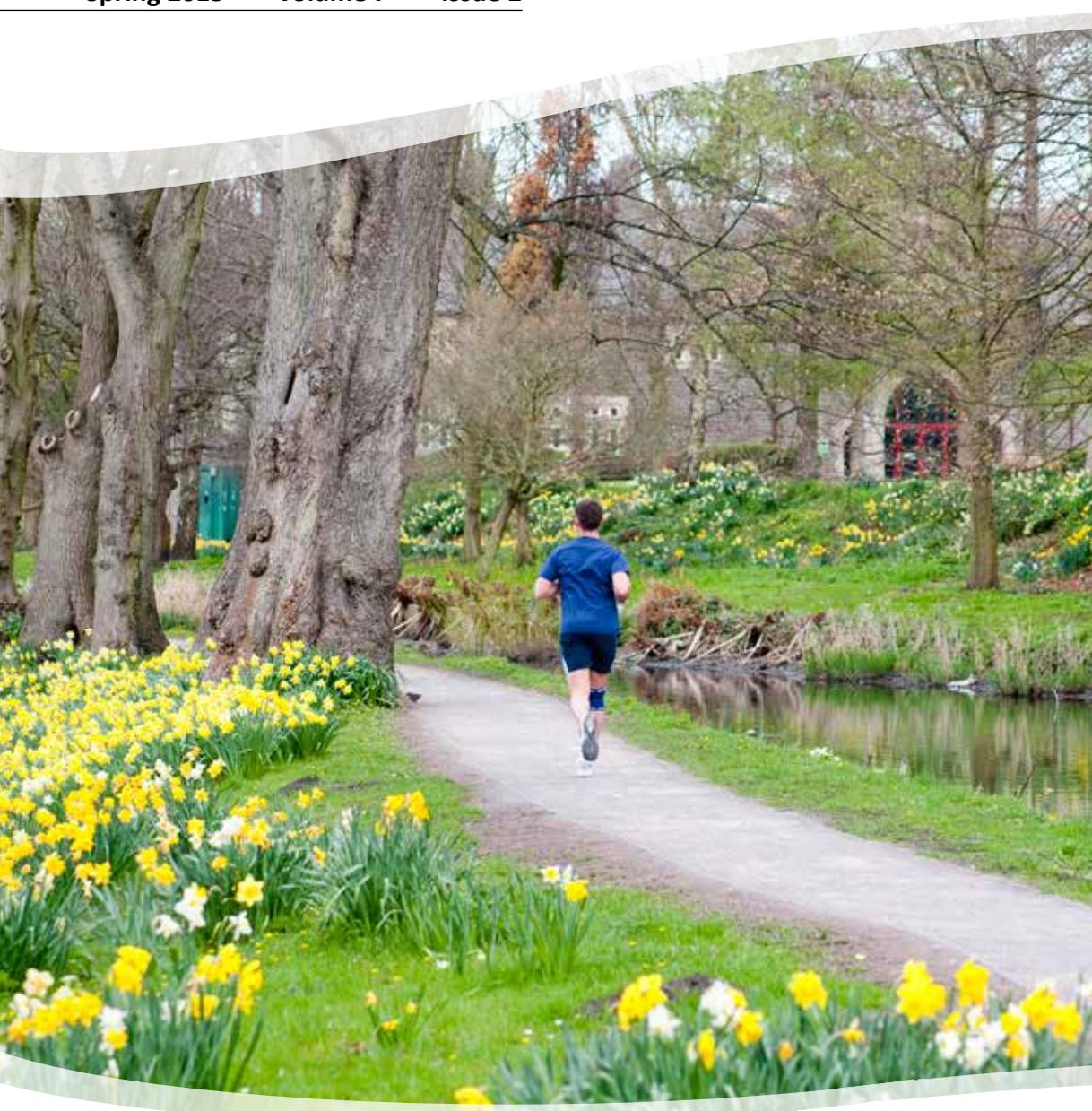


Alive



Spring 2015 Volume 7 Issue 2



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Heartland
HEALTH & WELLNESS FUND
Your Health Matters.



TOTAL HEALTH SCREENING PROGRAM

How long has it been since you last checked your blood pressure, blood sugar, or cholesterol?

Do you have a family history of heart attacks, heart failures or diabetes? High blood pressure is one of the leading signs that you have an increased risk for heart attacks and strokes.

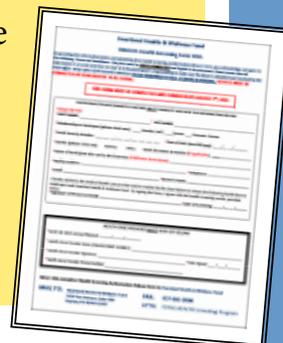
Getting your FREE annual screening helps you and your doctor stay on top of your health and reduces your risk.

Your screening is 100% paid by your insurance once per year so don't wait!

Did you get your screening form in the mail?

Call the Heartland Health & Wellness Fund office to get a form and more details about the program at **1-800-433-1204** or email **wellness@ufcwbenefitplan.com**.

Screening forms are also available online at **www.heartlandwellnessfund.com**. Just login and go to Download Documents.



Make sure the provider you use for your medical, dental and vision care is **IN-NETWORK**.

Your insurance company has a group of healthcare providers and facilities they have negotiated a certain rate with for their services. If a doctor, hospital or health care facility you visit is part of your insurance company's network, you'll get your health care at a lower price.

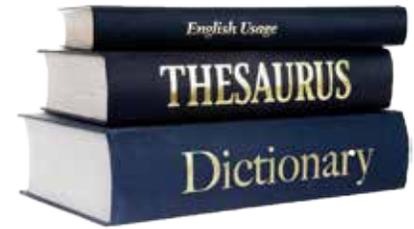
If you go out of your network for health care, it may be more expensive.

To find a provider in-network call:

Medical: 1-800-810-2583

Dental: 1-800-524-0149

Vision: 1-800-877-7195



THE MUST-HAVE DICTIONARY: HEALTH TERMS TO KNOW IN ORDER TO UNDERSTAND YOUR HEALTH INSURANCE

Appeal: An appeal under health care refers to a special kind of complaint made by a policy or plan holder on disagreement with certain kinds of decisions made by an individual's health plan.

Benefit: A general term referring to any service (such as an office visit, laboratory test, surgical procedure, etc.) or supply (such as prescription drugs, durable medical equipment, etc.) covered by a health insurance plan in the normal course of a patient's healthcare.

Claims: A claim is a request for payment that you or your health care provider submits to your health insurance company when you get health treatments or services that are covered.

Co-payment: are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.

Co-insurance: is your share of the cost of a covered service, calculated as a percent of the allowed amount for the service. For example, if the plan's allowed amount for an overnight hospital stay is \$1,000, your co-insurance payment is 20%, then you would pay \$200--THIS IS AN EXAMPLE ONLY. This may change if you haven't met your deductible.

Deductible: A specific dollar amount that your health insurance company may require you to pay out-of-pocket each year before your health insurance plan begins to make payments for claims. Not all health insurance plans require a deductible. As a general rule (though there are many exceptions), most PPO plans do.

Short Term Disability: Short term disability insurance pays a percentage of your salary if you become temporarily disabled, which means that you are not able to work for a short period of time due to sickness or injury not related to your job.

In-network (provider): IN-network providers are contracted with the health insurance company to provide services to Plan Participants for specific pre-negotiated rates.

A PAIN IN THE BACK PREVENTING & TREATING LOW BACK PAIN

As warmer spring weather lures you outside for heavy yard work, now is a good time to learn how to prevent and treat low back pain. According to a report by WELCOA, four out of every five people have had low back pain at one time or another. With symptoms ranging from a dull ache to absolute agony, low back pain can put your life on hold. In fact, it's second only to the common cold in causing missed work days for adults under age 45.

Most low back pain clears up in a few days or weeks with a combination of rest, appropriate exercise, and over-the-counter pain medicines. But pain that persists for more than three months (which is called *chronic back pain*) is more difficult to treat, in part because there are many different possible causes.

What Causes Back Pain?

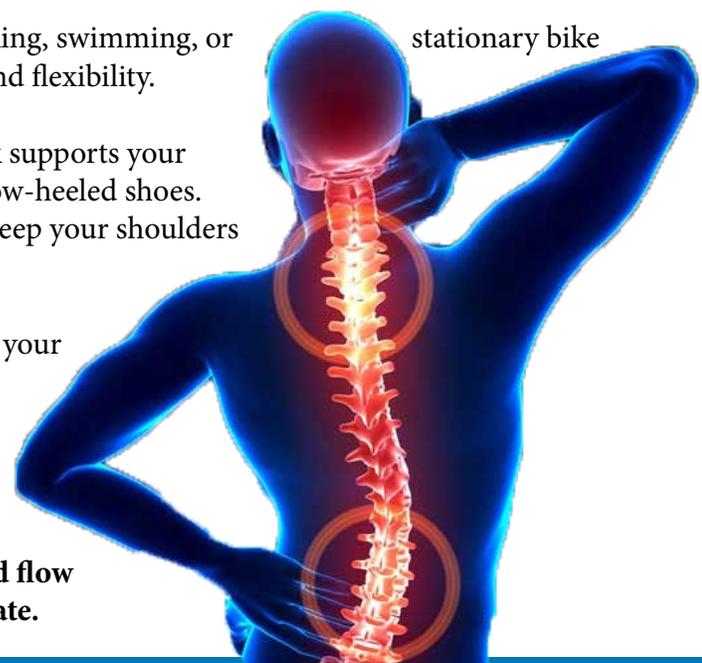
- Sports injuries
- Simple wear and tear
- Poorly conditioned muscles
- Overworked muscles
- Aging
- Osteoporosis
- Arthritis
- “Slipped disks” (rubbery cartilage between disks bulge outward, can press against the spinal nerves to cause pain)

The lower, or lumbar, spine is a complex structure made up of powerful muscles, ligaments, bones, and joints. It provides strength for standing, walking, lifting and other activities, and allows the body to turn, twist, and bend.

How to keep your back healthy

Keeping your back healthy is the best way to prevent low back injury. There are several practical things you can do:

- **Know your strength.** Avoid lifting objects too heavy for you. Lift by bending your knees, not your back; keep your back straight and your head down and in line with your back. Keep the object close to your body, and do not twist when lifting.
- **Exercise regularly.** Regular, low-impact exercises like walking, swimming, or riding for 30 minutes a day can increase muscle strength and flexibility.
- **Stand up straight.** Try to practice good posture. Your back supports your weight most easily when it is straight. Wear comfortable, low-heeled shoes. When standing, keep your weight balanced on both feet. Keep your shoulders back and don't slouch.
- **Sleep on a firm surface.** Sleeping on a firm surface and on your side helps your back.
- **Eat well.** Eat a healthy diet with enough calcium, phosphorus, and vitamin D to help promote new bone growth.
- **Quit smoking.** If you smoke, quit. **Smoking reduces blood flow to the lower spine and causes the spinal discs to degenerate.**



Over three issues, this section will cover what you need to know about **benefits, claims, and coverage outlines** in order to better understand your health insurance. This could help you to avoid getting an unwanted medical bill.

What are health benefits?

According to the United States Department of Labor, “a group health plan is an employee welfare benefit plan established or maintained by an employer or by an employee organization (such as a union), or both, that provides medical care for participants or their dependents directly or through insurance, reimbursement, or otherwise.”

What is a Summary of Benefits and Coverages (SBC)?

A SBC is a brief summary outlining what health services and treatments are covered under your plan and how much it costs.

What is an Explanation of Benefits (EOB's)?

An Explanation of Benefits (EOB) lets you know that your claim has been processed for payment from a health care provider.

You should carefully review your EOB every time you receive one. Your EOB provides information about the health care services you have received, how much your insurance company has paid for your health care and any charges that are not paid for by your insurance that you are required to pay. An EOB is not a bill, but it may explain how much your health care provider can bill you.

What's covered under your health benefits?

In most cases, full medical health insurance benefits cover medical, dental, vision, prescriptions, wellness resources, and wellness education tools.

What is a Summary Plan Description (SPD)?

The Summary Plan Description (SPD) is a booklet intended as a summary of the rules and regulations, and insurance policies that govern Heartland Health & Wellness Fund (the “Fund”). The SPD provides a description of Fund coverage and benefits, and limitations and exclusions to help participants understand the Fund.

Changing your address and contact information? Have any questions about your benefits?

Call or email **Heartland Health & Wellness Fund** at 1-800-433-1204 or admin@ufcwbenefitplan.com



Wellness Champion

Heartland Health & Wellness Fund knows that many of our Plan Participants are doing some great things when it comes to healthy living.

You inspire us!

Gwen Flory

Seventeen years ago Gwen Flory suffered the loss of her mother. As many of us do during moments of great tragedy, Gwen turned to food as her comfort to cope with her mother's death. This caused Gwen to gain a large amount of weight over the years, which led to various health issues. In 2005, Gwen decided to have gastric bypass surgery. Following her surgery, Gwen made some major lifestyle changes. It wasn't easy, but Gwen was determined and dedicated to get healthier. She ate less, made better nutritional choices, and started exercising. The results were rewarding. Gwen expressed that she was able to get off several medications that she had to take due to major weight gain.

Soon after her lifestyle change, she discovered that her glucose levels were in the pre-diabetic range, which had gone untreated all this time. “If you have diabetes and it goes untreated, it can cause nerve damage in your feet,” Gwen said. In 2012, Gwen had knee surgery to treat a torn meniscus (torn tissue in the knee); she developed small fiber neuropathy (nerve damage) as a result of trauma from the surgery and the untreated pre-diabetes. “I was in such severe pain I had to be off work for two years after my knee surgery. I went to so many doctors not knowing what was causing the pain and finally went to a podiatrist once I found out what it was,” Gwen recalled.

Gwen went through a series of tests and was able to get the treatment she needed to treat the severe pain. She was even able to get special orthopedic shoes, which she indicated helps with balance.

Gwen went through years of pain and health issues. Many people suffer similarly, but cannot find long-term relief because they do not have health care, or have very limited health coverage. “Our insurance coverage is amazing. That's why I never complain about it. When I hear how much other people are paying, I feel lucky that my insurance is so good.” Gwen felt relieved that she didn't have to worry about huge medical expenses during that stressful time. In fact, Gwen's surgeries were covered and the shoes, which she now wears for support, were also covered.

We are so inspired by Gwen who is still maintaining her healthy lifestyle all thanks to the great medical treatment she received at a low cost thanks to Heartland Health & Wellness Fund.

Thank you Gwen Flory for being this Issue's Wellness Champion!



Here's how you can become a WELLNESS CHAMPION:

Call or email Heartland Health & Wellness Fund at 1-800-433-1204 or wellness@ufcwbenefitplan.com and tell us why you want to be a wellness champion.



IT'S A JOINT EFFORT JOINT SYMPTOMS THAT CAUSE CONCERN

When to See a Doctor If You Are Having Joint Symptoms

Watch for these joint signs and symptoms:

- Pain, swelling, or stiffness in one or more joints
- Joints that are red or warm to the touch
- Joint tenderness or stiffness
- Difficulty moving a joint or doing daily activities
- Joint symptoms that cause you concern

Make an appointment with your doctor if you have any of the following:

- Joint symptoms that last three days or more
- Several episodes of joint symptoms within a month

When Prompt Diagnosis Matters

People are often surprised to learn that “arthritis” isn’t a diagnosis. It’s a general term that covers more than 100 diseases and related conditions. If you do have arthritis, knowing which type of arthritis is the first step in getting the right treatment and management plan for your situation.

Some types of arthritis require prompt action. If you have a type of arthritis that can cause permanent joint damage, getting treatment quickly can help preserve joint function and prevent other serious health problems.

On the other hand, infrequent or mild joint pain may not require a special doctor visit. While it’s a good idea to talk with your doctor about your joint health you might be able to save the conversation for your next check-up.

Have questions or looking for more information? Call the TOTAL HEALTH Doctor Line (powered by MedExpert) to speak with a nurse or doctor about your concerns. All calls are FREE and CONFIDENTIAL. It’s also available your family.

TOTAL HEALTH Doctor Line: 1-800-999-1999

UPDATES

Have a question or a concern? Now, you can email us!

General Inquiries

admin@ufcwbenefitplan.com

Sick Pay

sickpay@ufcwbenefitplan.com

Wellness

wellness@ufcwbenefitplan.com

Events this summer:

UFCW Local 75 Member Appreciation Day at King’s Island and Cedar Point.

Make sure to visit the Heartland Health & Wellness Fund booth. We’ll have lots of giveaways.

Call 1-800-665-0075 for details about the events.

TOTAL HEALTH Program Watch:

A Smoking Cessation Program is available. Call 1-800-999-1999 for details.

REMINDER:

If you are moving, please contact the Heartland Health & Wellness Fund office so we can update your contact information. If we don’t have a current address or phone number, you may not get important information about your benefits.





www.heartlandwellnessfund.com

7250 Poe Avenue, Suite 300, Dayton, OH 45414-2547

Phone: 937.665.1900 ☎ Toll Free: 800.433.1204 ☎ Fax: 937.665.0900 ☎ Email: alanad@ufcwbenefitplan.com

UFCW LOCAL 75:

7250 Poe Avenue, Suite 400, Dayton, OH 45414
Phone: 1-877-665-0075 . Fax: 937-665-0600
Website: www.ufcw75.org

UFCW LOCAL 23:

345 Southpointe Blvd., Suite 200, Cannonsburg, PA 15317
Phone: 1-800-562-2523

UFCW LOCAL 880:

9199 Market Place, Suite 2, Broadview Heights, OH 44147
Phone: 1-800-241-5930

UFCW LOCAL 700

3950 Priority Way S, Indianapolis, IN 46240
Phone: 1-800-334-3619

HEALTH INSURANCE FUND OFFICE EXTENSIONS:

Eligibility: **2025** • Sick Pay: **2018 & 2975** • Claims: **2082**
Need ID Card: **2013** • COBRA/Retiree: **2029**
TOTAL HEALTH Screening & Assessment Program: **2985**

PENSION OFFICE:

Please contact your Local UFCW for information about your Pension office.

ANTHEM:

Find a Doctor: 1-800-810-2583
Website: www.anthem.com
Your Plan: Blue Access PPO

DELTA DENTAL:

Find a Dentist: 1-800-524-0149
Website: www.deltadentaloh.com

VSP (Vision Service Plan):

Find an Eye Care Provider: 1-800-877-7195
Website: www.vsp.com

PRESCRIPTIONS:

Southwest, Northwest & Tri-State Kroger Employees call Kroger Prescription Plan (KPP) 1-800-575-7712
All CVS Employees call CVS Caremark 1-866-284-9226
Express Scripts Members call 1-800-467-2006
Indiana Kroger Employees call Catamaran Rx: 1-888-354-0090

PRE-CERTIFICATION:

HealthLink: 1-877-284-0102