

Benefits Basket

Food for thought from the UFCW Unions & Employers Midwest Benefits Funds

Fall, 2003

BlueCross BlueShield Vision Discount Program

Your UFCW/BlueCross BlueShield identification card entitles you to discounts at more than 19,000 vision care centers nationwide, including 1,000 in Illinois.

The program is administered through EyeMed Vision Care, and entitles you and your eligible dependents to:

- access to a national network of both private-practice optometrists and major retailers
- discounts on eye exams
- savings on the purchase of eyewear, including lenses, frames and permanent contact lenses
- a wide choice of brand-name eyewear
- convenient evening and weekend hours at many locations

Visit one of the many participating vision care providers in the EyeMed network including LensCrafters, a leading optical retailer.

To locate a vision care provider, contact EyeMed toll-free at 866-273-0813 or visit their website at www.eyemedvisioncare.com.

Simply present your UFCW/BlueCross BlueShield ID card to take advantage of the savings. You will pay at the time of service (at the discounted amount!) and then submit the bill to us for reimbursement under the Plan DH or DM \$150 Annual Vision Benefit.

Reminder About the Women's Health and Cancer Act

The federal government asks that health plans remind plan participants about their rights under the Women's Health and Cancer Rights Act. Covered individuals are entitled to medical benefits for breast cancer including mastectomy, breast reconstruction, reconstruction of the other breast to produce a symmetrical appearance, and prostheses and treatment of physical complications in all stages of treatment.

Why Not Save on Maintenance Drug Co-Payments?

Your Health Plan covers a 34-day supply of most prescription drugs. But for certain drugs used for long-term conditions, a 100-day supply is allowed. If you use one of these drugs, take advantage of this special provision—it is more convenient plus you pay your co-payment only one time for each 100 days instead of each 34 days.

The allowable drugs for the larger 100-day supply are:

anti-asthmatic drugs and inhalers
anti-convulsant drugs
anti-gout drugs
anti-hypertensive drugs
anti-lipidemic drugs
anti-Parkinson drugs
blood glucose strips
cardiovascular drugs
estrogen supplements

Physical Exam Laboratory Tests Covered!

The Annual Physical Exam Benefit for you and your spouse covers the doctor's exam fee, an annual Pap test, a PSA test for prostate cancer, and laboratory tests approved by the Benefits Fund Office. Approved laboratory tests may change from time to time because the definitions and standards for tests can change, usually in response to Medicare rules. Currently, the following tests are included (the numbers are codes your doctor uses to bill for testing):

- complete blood count (85025)
- lipid profile (cholesterol) (80061)
- multi-channel blood test (80053)
- urinalysis (81000 or 81001)

Besides these benefits, the Plan also covers bone density testing for patients age 45 or older and colon cancer testing for patients age 50 or older (see the article below). Repeat tests are also covered when appropriate.

Colonoscopies Save Lives—Use This Benefit Now if You Are Over Age 50

Many leading experts say that the best way to find and remove potentially cancerous growths in the colon is through a medical procedure called a colonoscopy. Your Health Plan covers a screening colonoscopy for you and your spouse (if age 50 or over) and repeat tests that meet the Plan's provisions for medical appropriateness.

There are many tests for this disease and patients should work with their physicians to determine the best screening approach. Please note, however, that the Plan does not cover a relatively new test known as "virtual colonoscopy." This test does not presently meet the Plan's requirement for covered diagnostic testing. Individual patients may feel that this test is the best approach for them, but it is not covered under the Plan.

Small Business Work Injuries Not Covered by UFCW Plan

The Health Plan covers employee-members at many small businesses. It also covers many individuals who are self-employed because they are the spouse of an employee-member who works in the grocery industry. But, the Plan does not cover injuries that occur at work or otherwise arise out of employment, including self-employment. People who are self-employed or work in small businesses (or any businesses) should not depend on their UFCW health coverage to protect them from work-related injuries.

Regrettably, there have been claims filed in which injured persons made misleading statements indicating that an injury did not occur at work when it actually did. These situations are usually discovered, and can

result in exposing the person to financial ruin. Don't let this happen to you. If you work in a small business or your spouse does or is self-employed, purchase the correct workers' compensation policy from your insurance agent. Such insurance is available for small businesses and even for self-employed workers.

Use the Toll-Free Number in all States

Our toll-free number, 800-621-5133, can be used in any of the 50 United States. The number is on the back of your Health ID card, so it's easy to access and easy to call.

United Food and Commercial Workers Unions and Employers Midwest Health Benefits and Pension Funds

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Need to contact the Benefits Fund Office?

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1-800-621-5133
TDD 847-384-0199

FAX us 847-384-0197

Write us 1300 Higgins Road
Park Ridge, Illinois 60068-5713

Visit us www.ufcwmidwest.org

Some readers are not covered under the Pension Plan (particularly, meatcutters)—call the Benefits Fund Office if you do not know whether you are covered.

Change of Address?

You can submit a change of address via the Web site at www.ufcwmidwest.org — just go to the “Contact Us” page and then click on “Change of Address.”