

Welcome to Your Newsletter

This newsletter is a new undertaking of your Benefits Fund Office. We hope to provide you with updated information on:

- your health and dental benefits,
- how to get the most from your benefit plan,
- discounts that are available to you because you are covered under this plan,
- health tips from other sources that we feel will be particularly helpful to you,
- and much, much more.

Newsletters will also include articles and items of interest about retirement-planning and about your Pension Plan.

Most readers are participants of both the Health Benefits Plan and the Pension Plan. But some of you are not covered under our Pension Plan— particularly, meatcutters in the large chain and small, independent stores. Contact the Benefits Fund Office if you have questions on your health or pension coverage.

Look Inside For . . .

Controlling Fraud

Medical Claim Forms

Blue Cross PPO Advantage

Heart Tips

Pension Pointers

LensCrafters Discount

FootCare America

Improved Benefits Are Well Received

January 1st brought in the new year as well as important increases in dental, life, vision and medical benefits for Plans DH and DM. The increases were made possible by lower than expected medical costs, by the new Blue Cross Blue Shield PPO discounts, and by the success of various cost-control efforts of the Benefits Fund Office, the Trustees, and the patients covered under the two Plans.

The annual Vision Benefit was increased from \$50 to \$100 and Employee Life Insurance was increased from \$10,000 to \$12,000. Medical plan improvements were:

- Hearing Aids—from \$400 to \$500
- Annual Prescription Drug Maximum—from \$4,000 to \$5,000
- Hospital Nursery Benefits—from \$450 to \$900
- Preventive Mammograms, at various ages—from \$75 to \$85
- Routine examinations for the employee-member *and for the spouse*—increased to \$50

The biggest increase was in Dental Benefits. A new dental schedule was established which increased benefits overall by approximately 75%. A revised schedule was mailed to all participants in April.

Oral examinations and dental implants, which were previously not included, are now covered. Remember that your dental care is most effective when you schedule and keep routine appointments with your dentist. Your Dental Plan covers routine exams and cleaning twice a year.

The benefit improvements have been well received by the people covered under these Plans. Vision claims, mammogram claims, and Dental Plan usage have increased noticeably. **Join with your fellow workers and take advantage of your new benefits.** It's best for you, your family, and the Fund.

Chicago and Illinois Have Top Hospitals!

A national health-care information company published its list of the top 100 hospitals in America, and four Chicago-area hospitals were among those cited. The four are Evanston Hospital, Lutheran General Hospital (Park Ridge), Michael Reese Hospital (Chicago) and the University of Chicago Hospitals.

In 1993, only MacNeal Hospital in Berwyn made the list for Chicago-area institutions and the Community Hospital of Ottawa was ranked high among rural hospitals in Illinois.

The study was done by HCIA of Baltimore and William Mercer Inc. of New York.

Happy Birthday

Congratulations! On November 25, your UFCW Unions and Employers Midwest Pension Plan will celebrate its 33rd birthday.

The joint efforts of you, your union, your employer, and the Trustees and staff of the Fund have provided benefits to over 14,600 retired retail clerks, nursing home employees, and their families. Currently, over 9,300 households receive monthly benefits. In 1996, the Fund surpassed \$750 million in assets.

Vision Discount Available!

LensCrafters vision stores offer a 15% discount to persons covered under the Blue Cross Blue Shield of Illinois PPO. You can obtain this discount simply by showing your PPO identification card when buying glasses or contact lenses. Sorry, the discount is not available for eye examinations provided by LensCrafters' doctors.

Get the Most from Your Medicine

Once you bring a medicine home—prescription drugs as well as over-the-counter medicines—it's important to store it properly. Medicines need to be kept in a closed, light-resistant container and stored at room temperature away from moisture. Unfortunately, the *worst* place to store medicine is in your bathroom medicine cabinet! The heat, humidity and bright light can decompose medicine which alters its effectiveness. Try keeping the medicine in the kitchen with your vitamins, in a linen closet or pantry, or in a second bathroom which doesn't have a bath or shower.

Keep medications in their original container (unless you use a "weekly reminder" device). Federal law requires that an expiration date be indicated on the packaging of over-the-counter medicine and potency is guaranteed up to this date. Prescription drugs should be used or discarded within one year from the date you received the prescription. Most drugs lose potency over time and there are a few which may become toxic. For example, cough syrup with codeine can turn dangerously powerful when the alcohol or water in it evaporates.

Check with the pharmacist if you have concerns or questions about medicines you have at home.

Podiatry Network Provides Quality Doctors

FootCare America is a referral agency for patients looking for qualified podiatrists. The Benefits Fund Office has reviewed FootCare America and finds that this group has made a commitment to quality and cost containment. Also, their doctors will provide you with a special 10% discount on items not usually covered by your Health Plan, such as routine foot care, special shoes and foot comfort inserts.

If you have a foot care need, you may call 1-800-401-FEET to speak to a service representative about FootCare America podiatrists in your area. For the maximum benefit, remember to tell the service representative that you would like to see a podiatrist who participates in the Blue Cross Blue Shield of Illinois PPO. Remember, though, that some surgeries require a second opinion. Always call the Benefits Fund Office when surgery is proposed.

Want to Stay Healthy? Read On . . .

Heart Disease is the country's *and your health plan's* number one killer and is the costliest medical diagnosis. Recent news stories tell a hopeful tale in ways to reduce your heart risk . . .

Take a Hike!

Regular walks could lead women away from a heart attack. Even modest amounts of aerobic activity can protect the heart, researchers say. Their study focused on women who were past menopause because this group loses the protection that the hormone estrogen gives them against heart attack. In these women, recreational physical activity on the order of 30-45 minutes of walking three times a week cuts the risk of heart attack by about half.

Thanks to the *Chicago Tribune*,
December 2, 1995

Why Bother to Quit Smoking Now?

Because smoking damage is reversible. The American Heart Association says that smoking doubles your risk of heart attack and increases your risk of sudden cardiac death by two to four times. The good news is that the damage is reversible. Within ten years, a former pack-a-day smoker has no greater risk for heart attack than someone who has never smoked.

Thanks to the *Carpenters Welfare Fund*,
Spring, 1996

Like Bran Cereal?

A large study found about a 40 % lower risk of heart attack in men who ate the most fiber overall, compared with those who ate the least. Among the main sources of fiber—cereals, fruits, vegetables—cereal fiber has the strongest impact. A good tip is to increase your intake gradually so you will be more likely to stick to your healthier diet.

Thanks to *Consumer Reports on Health*,
April, 1996

Daily Efforts Combat Health Care Abuse and Fraud

Your Benefits Fund covers 25,000 employee-members in several midwestern states. The overwhelming majority of this group and their doctors submit valid and reasonable claims for medical, dental and drug costs. But some claims are fraudulent or represent gross overcharges. Others represent what is called "over utilization," which means much more treatment than the patient requires. Some recent examples of problem claims submitted to the Fund Office are:

- RPX prescription drug claims submitted under an employee-

member's record were actually for another person. After this was discovered, use of that RPX Identification Card was suspended for *all* patients and legal action to recover our payments was initiated.

- A patient was charged an \$11,000 surgical-center fee for simple foot surgery. This amount was in addition to the surgeon's fee and other charges. An independent review agency hired by the Benefits Fund Office found that a reasonable charge for the surgical facility was \$2,400. The Fund Office paid benefits based on the

lower amount and has threatened legal action if the center tries to collect the balance from the patient.

- A patient's doctor insisted that expensive lab tests be done every two weeks to check the thyroid level. Our medical consultant advised that such tests were only required every few months if the patient was feeling fine (she was!). When advised of this, the patient switched doctors and has had great success with the care for this condition.

Too Young to Think About Retirement?

No, but if you're like most active employees, you probably haven't given much thought to your Pension Plan. But it's a valuable benefit with which you should become familiar.

Here are some things you should know:

The Pension Fund is entirely employer-financed under contract provisions negotiated by your UFCW local union. Nothing is deducted from your paycheck.

Your employer contributes into the Pension Fund for you based on the number of hours you work each year. The more you work, the more your benefit increases.

If you choose to, you can begin receiving your pension as early as age 55. Also, if you become permanently disabled, you may be eligible to receive your pension at that time, no matter what your age.

When you retire, there are a number of payment options available to you. You may elect to provide "joint and survivor protection" if you have a spouse, and you may have the option of coordinating your pension benefit with your social security benefit.

Calculations of all available options will be provided for your review before you make a choice.

It's never too early to think about your retirement!

Use the PPO for Maximum Benefit!

The Fund uses the Blue Cross Blue Shield PPO in Illinois (and surrounding states) and the LaborCare PPO in the Missouri/Kansas area.

When a patient is treated at a PPO hospital, the Fund is charged a lower amount and your benefits are payable at the 90% benefit rate. So there is a double benefit—you pay a lower co-payment (10%) on a bill which has been discounted. When a Blue Cross PPO physician is used, the doctor has agreed to accept the Fund's benefit allowance as the doctor's full charge—you will only need to pay any portion of the deductible and your 20% co-payment. Using a PPO doctor eliminates any possibility of disputes over how much the doctor charged.

When to File a Medical Claim Form

With the electronic filing of claims through Blue Cross Blue Shield, a medical claim form from you is no longer needed on every submission of a bill. We only need claim forms when:

- there is an accidental injury,
- information on other family insurance has changed,
- you are disabled and unable to work,
- the patient has a new, serious medical condition, or
- the claim is the first claim you have ever submitted to the Benefits Fund Office.

In such instances as above, send in a claim form even if you do not have a bill to send with it—you may not have a bill if the hospital or doctor are Blue Cross Blue Shield PPO members.

If a claim form is not received and information is required, we will contact you by mail. If you receive a request for information (such as accident details or the name of your spouse's insurer), please respond to our letter quickly. Remember to include our letter when you provide the information so that our Mailroom will know to give the response priority treatment.