

Benefits Basket

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

Spring, 2002

You Have a Disability Pension Benefit If You Should Need It

Retirement benefits under the Pension Plan are generally payable to you when you have reached age 55, are vested and have stopped working. ("Vested" means that you have earned the minimum number of years of pension credit to be eligible for a pension.)

If you are not yet age 55 but can no longer work due to permanent disability, you may qualify for a Disability Pension. A Disability Pension is payable to you at any age if you meet the following requirements:

- You have earned at least 10 years of pension credit.
- You are permanently disabled and approved for a Social Security Disability Benefit.
- You become disabled within one year of the date you last earned pension credit (two years in the case of some excused absences).
- You have not received any pension payments from the Pension Plan.

If you meet these requirements, you should apply for a Disability Pension immediately. Even if you do not yet have approval for benefits from the Social Security Administration, apply to the Pension Plan so that if you qualify, your pension benefit can be paid in a timely manner.

The Pension Plan provides retirement benefits to employee-members in the grocery and various other commercial service industries. If you work under a meat industry contract, you are **not** covered by this Pension Plan; contact the UFCW International Union-Industry Pension Fund at 800-531-2385 for information on your pension benefits.

The Payroll Audit Function

The Benefit Fund's Payroll Audit Department is responsible for examining the payroll records of participating employers to insure that you receive credit for all covered hours that you work. Pension benefits are based on the number of covered hours you worked and were reported to the Pension Fund. To be eligible for health benefits, you generally must work a minimum number of covered hours for personal

coverage and a higher number of covered hours for family coverage. When people or hours go unreported, the Benefits Fund loses contributions and employee-members may lose benefits.

Most payroll audits are conducted routinely on a rotating schedule. Sometimes an audit is scheduled if

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Prescription Prozac Now Available in Generic Form

The prescription drug Prozac is the fifth most commonly dispensed drug under your Health Benefits Plan. Fortunately, to help us control this drug cost, Prozac is now available in generic form (fluoxetine). When you use a generic drug, you save money on your co-payment and the Health Benefits Fund saves money because the drug is less expensive. If you are using Prozac, ask your doctor or pharmacist about switching to the generic drug.

For any drug, remembering to ask your pharmacist whether there is a generic equivalent can result in big savings. Your fellow UFCW members already use generics whenever possible—almost 40% of drugs dispensed under the Plan are generic.

Look Inside For . . .

Fund Recovers "Unclaimed Property" — You Can, Too!

Medical Fraud Successfully Prosecuted

Diagnosis and Treatment of Lower Back Pain

Updating Your Life Insurance Beneficiary

"Women's Health and Cancer Act" Reminder

Help from the State Treasurer

Payroll Audit

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a specific problem is reported or is apparent based on examination of the information being reported to us. Many audits are conducted by the Fund's CPA auditing firm, Thomas Havey LLP. Others audits are conducted by the Auditing Department supervisor.

Fortunately, the record of the participating employers' compliance with the union contracts is quite good. But we still must conduct these audits to insure that contributions and credit are properly handled.

In addition to the audit function, the two-person Audit Department follows up on any delinquent employers, coordinates collection efforts with our attorneys, and assists other departments in resolving any matters related to

Most states have programs under which uncashed checks and other types of unclaimed property are turned over to the state. The State of Illinois has such a program.

The Benefits Fund Office has, on rare occasion, been able to identify money to which the Health Benefits Fund is entitled. This is money usually turned over to the state when another health plan or a worker compensation company unexpectedly pays a claim that the Health Benefits Fund has already paid.

Our searches for unclaimed property are now even more timely thanks to innovative use of the internet by the office of State Treasurer Judy Barr Topinka. You can search for your own unclaimed property at www.cashdash.net.



Check out medical rumors: The U.S. Centers for Disease Control and Prevention has set aside part of its web site (www.cdc.gov) to debunk false health allegations. In the "Highlighted Resources" section, click on "Hoaxes and Rumors" for explanations of health misinformation making the rounds.

Consumer Reports on Health, October, 2001

Benefits Fund Assists Department of Labor in Fraud Investigation

Your UFCW Health Benefits Fund has assisted the U.S. Department of Labor (DOL) in an investigation of fraudulent billing. The Laborer's Health and Welfare Fund first alerted the DOL to a medical clinic in Chicago that was billing for excessive treatment and tremendously high costs. The DOL enlisted the help of various union funds—the funds were asked to alert the DOL when expenses were submitted for treatment received at the clinic.

The Health Benefits Fund had already received some bills from the clinic, which had either been rejected or significantly reduced by claims adjusters. Then the federal DOL

investigators interviewed several UFCW employee-members. Many were shocked to hear that the clinic had billed the Health Benefits Fund for extensive tests that were never performed.

Doctor Convicted in Federal Court

The Department of Labor and the U.S. Attorneys Office were successful in obtaining an indictment of the physician who they believed was behind the phony bills. Then, in February, a jury convicted the doctor of both

fraudulent billing *and* performing unnecessary testing, including painful nerve tests.

To discover health fraud on any *one* claim, *all* claims have to be closely examined. We appreciate your cooperation whenever additional information is requested to help us process a claim and complete our reviews.



Back Pain

Low back pain is the most frequent cause of disability in people under age 45 and is responsible for most of the dollars spent on all musculoskeletal injuries.

Lifting or sudden twisting motions can cause episodes of acute muscle spasms which can lead to different levels of back pain, some quite severe. There are various tests that can aid a doctor in diagnosing the cause of back pain, but most often a complete exam and a simple x-ray provides much of the needed information. If more advanced testing is needed—such as a CT scan, MRI, bone scan or myelogram—pre-authorization from the Benefits Fund Office is required prior to scheduling for the expenses to be covered.

Seeing a doctor when back pain does not go away after basic treatment at home is the best way to obtain proper diagnosis and early intervention. A referral may be made by your doctor for you to see a specialist. But regardless of who is providing the care, asking questions can decrease anxiety associated with the pain and lead to a better understanding of a treatment plan. Don't be afraid to ask questions.

Once the condition is diagnosed, treatment options can be as basic as rest, ice or heat, or may include medication, physical therapy,

chiropractic care, acupuncture and, in rare cases, surgery.

Common approaches to resolving pain include physical therapy, epidural injections, facet injections and nerve blocks. Expenses for physical therapy are covered up to \$2,200 per year and do not require pre-approval from the Benefits Fund Office. Pre-authorization is required, however, if invasive treatment procedures are recommended. If surgery is ever proposed, a second opinion from an independent doctor is required.

By calling the Benefits Fund Office, information can be given to you regarding benefit levels, approval for the treatment expenses, and BlueCross BlueShield Participating Provider Option (PPO) information to insure that you receive the maximum benefit payable.

There are an increasing number of appropriate therapies for back pain, including many provided by university-based pain management programs such as the Pain Program at the Rehabilitation Institute of Chicago. If you are suffering from back pain or any chronic pain condition, there are avenues for you to pursue relief. Contact the Benefits Fund Office if you have unresolved pain and wish to be referred to a qualified



Respiratory illness plunged 45 percent

among naval recruits who took part in a program encouraging them to wash their hands five times a day, according to a recent study in the *American Journal of Preventive Medicine* that compared the recruits' hospital visits with figures from the previous year.

Consumer Reports on Health, November, 2001

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.

Remember to Update your Beneficiary for your Life Insurance Benefit

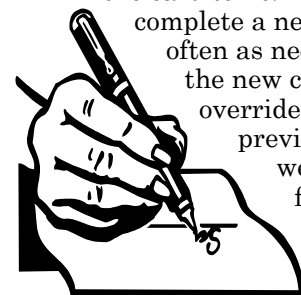
One of the benefits provided under your Health Benefits Plan is a Life Insurance Benefit. You may name anyone you wish as your beneficiary for this benefit.

It is important that you keep your beneficiary information up to date. When there is a marriage, divorce or death in the family, this is probably

the time when you need to revise your beneficiary designation.

If you need to update your beneficiary information, contact the Benefits Fund Office and ask for Customer Service. Request that a "Designation of Beneficiary" card for the Life Insurance Benefit under the Health Benefit Plan be

sent to you. Then complete and return the card to us. You may complete a new card as often as necessary—the new card will override any previous card we have on file for you.



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?

Call us 847-384-7000 ♦ 800-621-5133 ♦ TDD 847-384-0199

FAX us 847-384-0197

Write us 1300 Higgins Rd., Suite 300, Park Ridge, IL 60068-5713

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.

Request Forms by Phone

You can request medical, dental, vision, disability or prescription claim forms 7 days a week, 24 hours a day. Call and follow the message options to leave us your request.

United Food and Commercial Workers
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