



your HEALTH *your* WELFARE

TEAMSTERS LOCAL 170 HEALTH & WELFARE

330 Southwest Cutoff
Worcester, MA 01604
Tel: 508-791-3416
Fax: 508-792-0936

UNION TRUSTEES



Shannon R. George, Co-Chairman



Ed Adley



Sean Foley

EMPLOYER TRUSTEES



Charles H. Aubuchon, Co-Chairman



Paul E. Dauphanias



Ronald Bevins

EDITOR

Vanessa M. Williamson, M.A.



Effective 2017 Important Benefit Information!

This is to inform you of changes in benefits offered to Active and Retiree members through Blue Cross Blue Shield of Massachusetts and Fallon health plans and the Davis Vision plan.

- 1) 2017 Wellness Challenge! The Teamsters Local 170 Health & Welfare Fund Board of Trustees is excited to announce another new, voluntary wellness program for 2017. Our wellness plans are intended to promote good health and/or prevent disease and comply with all applicable laws. You will have the opportunity to receive a Fitbit Charge HR2, an activity and sleep wristband that tracks steps, distance traveled, stairs climbed, monitors how long and how well you sleep and wakes you with a silent vibrating alarm, monitors all-day calorie burn, maintains workout intensity, accesses real-time run stats like time, distance, and pace, will allow you to set goals and see progress/trends on the online dashboard, will share and compete with friends and family in challenges on the leaderboard, maximizes training and optimizes health. It will sync stats wirelessly and automatically to your computer and to over 60 leading smartphones and is water resistant. The Fitbit Charge HR2 will also allow you to log food, weight, and workouts on Fitbit's mobile and online dashboard.
- 2) Effective January 1, 2017, coverage will be included for long-term antibiotic therapy for a patient with Lyme disease, when determined to be medically necessary and ordered by a licensed physician after making a thorough evaluation of the patient's symptoms, diagnostic test results or response to treatment. All benefits will continue to be subject to clinical guidelines/requirements and limitations outlined in the plan documents.
- 3) Effective January 1, 2017, benefit coverage for medical or drug treatments to correct or repair disturbances of body composition caused by HIV associated lipodystrophy syndrome including, but not limited to, reconstructive surgery, such as suction assisted lumpectomy, other restorative procedures and dermal injections or fillers for reversal of facial lipodystrophy syndrome. All benefits will continue to be subject to clinical guidelines/requirements and limitations outlined in the plan documents.
- 4) Davis Vision: Effective January 1, 2017, coverage will be included for digital progressive lenses every 12 months with a \$0 copay. The current copay is \$50.00. All benefits will continue to be subject to clinical guidelines/requirements and limitations outlined in the plan documents.
- 5) Davis Vision: Coverage for a second pair of glasses for dependents on an annual basis with a \$25 copay. Effective January 1, 2017, coverage will be included for an additional pair of glasses (frames and lenses) for dependents every 12 months with a \$25 copay. All benefits will continue to be subject to clinical guidelines/requirements and limitations outlined in the pay documents.
- 6) BCBSMA- Medications covered at Tier 3, but excluded by standard BCBSMA plans effective January 1, 2017. After carefully reviewing each drug's cost and covered alternatives, there are medications that will be covered at the Tier 3 pharmacy copay level. BCBSMA will be excluding these drugs from their standard formulary, but because the Fund has an Open Formulary, these drugs will continue to be covered at a Tier 3 copay level. If you have concerns with any medications you are currently taking please consult with your doctor, for information on coverage at the Tier 3.

APPLYING WELLNESS:

The Importance of Sleep

Wellness is defined as an active process through which people become aware of and make choices toward a more successful existence. Businesses in the United States are attempting to make workplaces safer and more humane, employers are beginning to recognize the importance of another influence on productivity and well-being: sleep. Ensuring adequate sleep and rest not only improves employee productivity, loyalty, but it also lowers health care costs, workplace accidents, absenteeism and presentism.

The number of adults with chronic diseases such as hypertension, diabetes and obesity has increased dramatically since the mid 1970's. The growth of these diseases across the working adult population is responsible for the rise in health care costs for employers and out-of-pocket expenses for employees. Another important measurement that has emerged from the Centers for Disease Control and Prevention is the growing and widespread problem of adult sleep deprivation. Geographical differences are found among states with high and low levels of sleep deprivation and it is clear that regions with the highest rates of chronic diseases are also those with the highest levels of inadequate sleep. The state with the highest rate of hypertension, diabetes, and the one of the three states with the highest rate of obesity is West Virginia, in addition to being one of the 9 states reporting that people get less than the required 7 hours of sleep per night.

Waking up "refreshed" from a good night's sleep is not just a feeling it is a signal from our central nervous system. When we have restored our cognitive function by repackaging neurochemicals, repaired our organ systems through hormonal and cellular signal pathways, eliminated waste products that accumulate in the brain and body, and reset our circadian rhythm for wakefulness, we are prepared to tackle another day. All of these activities are dependent on the natural cycles of sleep. Studies show that individuals with poor sleep cost employers more in health care and also have 2.4 more lost workdays and 2.9 times as many workplace accidents, as well as 2.2 times as many extended disability claims and 50% less productivity than their counterparts. Workers who are awake at night incur much higher rates of obesity, chronic diseases, mood disorders and physical ailments compared with their day working colleagues.

The science of sleep physiology tells us that the physical, mental and emotional balance of individuals depends on adequate sleep. What business leaders now recognize is that managing sleep, or the rest required to optimize performance, may be the single most effective strategy for supporting short-term and long-term well-being. Sleep is essential to health, you can't be prepared to do your job if you're half-asleep.

Managing sleep and the reasons for sleep deprivation in the work-life balance have become major topics for business leaders looking to attract, engage and optimize their workforce.



MEDICATION AGGREGATION?? CONDUCT A MEDICATION SAFETY AUDIT!



We often have prescriptions that we don't realize can be affected by over-the-counter medications and supplements. It's important to know how different medications can affect each other. All of your physicians and specialists should know what medications you're currently taking to avoid duplicate prescriptions or harmful combinations. The pharmacists should be able to help you with questions, but may not always catch an error caused by prescriptions coming from multiple doctors. The tips below focus on how to prepare for a medication review, what questions to ask your doctor and how to manage your medications.

HOW TO PREPARE FOR YOUR MEDICATION REVIEW

- Gather all medications you are currently taking, including prescriptions, over the counter medications supplements, and creams, and place them into a bag.
- Make a list of the medications you take, including the amount you take, the time of day you take it, and if you take it with food.
- Write down why you take each medication, if the medication controls a symptom, and when the symptom was last recognized.
- Write down if you miss a dose and how often. This will allow the doctor to determine the cause of certain symptoms.

QUESTIONS TO ASK ABOUT MEDICATIONS

- What can you tell me about this medication?
Will I need tests while on this medication?
- Is there a generic version available?
- Why am I taking this? Is there something I can do rather than taking this medication?
- How do I take this and for how long?
- What should I do if I miss a dose?
- Should this medication be taken with food?
Should I avoid alcohol while on this medication?
- What are the side-effects? How long before they appear?
- Are there any medications I should avoid taking while on this one?

HOW TO MANAGE YOUR MEDICATIONS

- Keep a checklist of medications and refill dates, keep a copy in your wallet. Make sure to refill prescriptions in enough time so you don't miss a dose. Plan for this when you are going to be away for long periods of time.
- Have prescriptions filled in bottles with large print that are easy to open. Make sure all medications are out of reach of children and pets.
- Store medication properly.
- Make sure to take each individual medication at the same time every day.
- Don't stop taking prescriptions unless you speak with your doctor first.
- Know the risks and benefits of all the medications you take.

What Are the Odds of Dying From...

It might seem a bit morbid, but human nature leads us to contemplate our demise. We sometimes wonder, "What are my odds of dying from..."?

Are you more likely to be killed in a car crash or shot to death by an assailant? Is it really that rare to be struck by lightning?

So, we put together the Odds of Dying chart below. (Here's another way to look at it.) Keep in mind these odds are statistical averages over the entire U.S. population and do not necessarily reflect the chances of death for a particular person from a particular external cause. Odds of dying are affected by an individual's activities, occupation, and where he or she lives and drives, among other things.

That being said, if the odds of dying from all possible causes are 1 in 1, here are the lifetime odds of death for selected causes, from most likely to least:

Cause of Death	Odds of Dying
Heart Disease and Cancer	1 in 7
Chronic Lower Respiratory Disease	1 in 27
Intentional Self-harm	1 in 97
Unintentional Poisoning By and Exposure to Noxious Substances	1 in 103
Motor Vehicle Crash	1 in 113
Fall	1 in 133
Assault by Firearm	1 in 358
Pedestrian Incident	1 in 672
Motorcycle Rider Incident	1 in 948
Unintentional Drowning and Submersion	1 in 1,183
Exposure to Fire, Flames or Smoke	1 in 1,454
Choking from Inhalation and Ingestion of Food	1 in 3,408
Pedacyclist Incident	1 in 4,337
Firearms Discharge	1 in 7,944
Air and Space Transport Incidents	1 in 9,737
Exposure to Excessive Natural Heat	1 in 10,784
Exposure to Electric Current, Radiation, Temperature and Pressure	1 in 14,695
Contact with Sharp Objects	1 in 30,860
Cataclysmic Storm	1 in 63,679
Contact with Hornets, Wasps and Bees	1 in 64,706
Contact with Heat and Hot Substances	1 in 69,169
Legal Execution	1 in 111,439
Being Bitten or Struck by a Dog	1 in 114,622
Lightning Strike	1 in 174,426

Healthy Skin is Happy Skin WINTER SKIP TIPS



Moisturize more often.
Use at least 30 SPF
sunscreen on your face.
Use humidifiers to
increase moisture
in dry rooms.

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Health Coverage tax forms are coming.



What do you need to do with them?

If you had qualifying U.S. health coverage in 2016, a tax Form 1095 will hit your mailbox in 2017. Why are you getting the form, and do you need it to file your taxes?

You'll get Form 1095-A, B or C from your insurer, your employer or the government, depending on the kind of plan you had. And if you switched coverage during the year, you will get one or more forms for each of your plans.

So what is it? Form 1095 tells the government that you had qualifying health coverage, also called minimum essential coverage. This is important because people who don't have qualifying coverage for each month or don't qualify for an exemption could have to make a shared responsibility payment under the Affordable Care Act. Insurers and employers have to report this information to the government for each person covered under their plans. They have to send their plan members—that's you—a copy of the form as well. The IRS uses information from these forms to confirm who had health coverage.

Note: the form you get will likely have only partial Social Security numbers. That's not a mistake; it's to protect your private information. If your Social Security number is missing entirely, contact your health plan and give it to them. They need to give your Social Security number to the government so it's clear that you had coverage and you don't have to pay a tax penalty.

Read and follow the instructions on the form carefully, and check with your tax advisor to understand what you need to do.

LET'S KEEP YOUR RECORD STRAIGHT.....

Any changes in status
need record updating as soon as possible!

This includes: marriage, a new baby, dependent social security numbers, change of beneficiary, new email, addresses and/or phone numbers, divorce, or updating/changing your primary care provider with Blue Cross or Fallon to name a few.

When you keep up-to-date,
your service is not interrupted!!





your HEALTH *your* WELFARE

strengt**H**
ex**E**rcise
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Live
fi**T**ness
c**H**allenge
enjo**Y**

5 STEPS TO SAFER SHOVELING



The average shovelful of snow weighs 20 pounds, and all that lifting can lead to blisters, muscle strains, back injuries - even heart attacks. ***So be careful:***

Warm up first. Running in place or stretching beforehand will release chemicals in muscles that help prevent injuries.

Take breaks. Aerobically speaking, shoveling is comparable to weightlifting. Pace yourself and drink plenty of fluids.

Get a good grip. Wear gloves thick enough to protect the skin from blisters . . . space your hands apart on the handle to increase your leverage and make it easier to lift the snow.

Lift safely. Squat with your legs apart, knees bent and back straight. Keep the shovel close to your body. Push the snow instead of lifting it, and throw snow forward - don't twist your body while lifting, carrying or throwing.

Watch for warning signs. Health experts advise people at risk of heart attack, such as smokers and individuals with diabetes or high blood pressure, to take it easy while shoveling. Stop and get help immediately if you experience persistent shortness of breath, chest discomfort, weakness or excessive sweating.