



your HEALTH *your* WELFARE

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So....you decided to try to get healthy but not sure where to start? How about opening your wallet and pulling out your medical card. Both plans that the Teamsters Local 170 Health & Welfare offer have several programs dedicated to wellness.

Here's all you have to do.

Live.Life.Healthy

Start with the web sites:

Blue Cross :

<http://www.bluecrossma.com/wps/portal/members/healthier-living/get-educated>
Programs

1. Ready to Quit Smoking? Living Healthy Smoke-free, program can help you put down the pack for good.
2. Need a Plan to Get Healthy? Take the Health Assessment and get a personalized wellness plan and more.
3. Planning to start a family? Living Healthy Babies, will help.
4. Gearing up to get in shape? Fitness and weight loss reimbursement, for qualifying gyms or weight loss programs help you get moving and reach a healthy weight.
5. Living with a Chronic Condition? Check out the Disease Management and Case Management Blue Care Connection for programs designed to help you understand the day-to-day management of your condition and support your physician's plan of care.
6. Not sure which tests and screenings you need. Talk to your doctor and download the Screening Guidelines for Adults and Immunizations and Screenings for Healthy Children.
7. Learn how to Eat Healthy with EatBetter GoalGetter, its like having a personal nutritionist to help you get in shape and feel great.

Fallon: <http://www.fchp.org/members/health-wellness>
Programs

1. My Healthy Health Plan. Members can use this interactive wellness website to help meet their health and wellness goals.
2. Quit to Win-Fallon Health's quit smoking program. Quit smoking with free individualized stop-smoking plans, support meetings and telephone counseling.
3. It Fits! Fitness Reimbursement. Reimbursement for gym memberships, fitness equipment, sports leagues and more.
4. Health and wellness flyers and kits. A library of printable and downloadable PDFs covers a variety of health education, wellness and benefits topics.
5. Nurse Connect. Members can reach a nurse by phone, 24 hours a day, 7 days a week. Ask if you should go to the ER or not. Learn about health conditions. Get help on making healthy decisions.
6. WellNow - Fallon's health and wellness blog. "Well Now" features health and wellness information and tips for getting the most of your health plan.
7. Oh Baby! Health and wellness program for birth and baby. Free prenatal vitamins, a free car seat, breast pump, and other "little extras" for expectant parents.
8. Naturally Well – alternative and complementary health care. Discounts on acupuncture, chiropractic care and massage therapy.
9. Healthy discounts. As a Fallon Health member, you get discounts on products and services to keep you healthy and extras you won't find anywhere else.
10. Care Management. Programs to help you stay healthy when you have a chronic condition like asthma, diabetes, heart disease or heart failure.
11. Classes and programs. Check the website for the health and wellness classes and workshops offered: fitness classes, health screenings and more.



Did you step up? Teamsters Local 170 Health & Welfare fund conducted a voluntary wellness program that was a Steps Challenge. The program required that the participants complete a Health Assessment, for which they earned a Fitbit Flex, (an activity and sleep wristband that tracks steps, distance and calories burned) to use in the challenge. Participants then agreed to walk an average of 7,000 steps a day for six weeks for a total amount 294,000 steps. If the participant completed the challenge within the required time period they were rewarded with a \$200.00 gift card. Participants became members of teams and worked together with their teammates toward the goal.

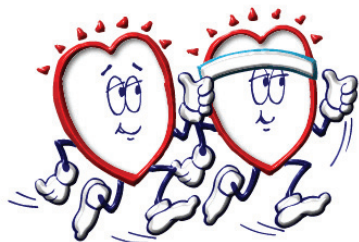
We are proud to announce that 437 people participated in this year's challenge. The total number of successful participants in this year's walking challenge was 404 participants. By walking an average of 7,000.00 steps/day. The average number of daily steps taken per individual was 12,531 and the total average daily miles walked was 6.3 miles.

The top 3 teams were:

- 1) Veterans of Small Sort: 2,091,956 steps
total: average 49,808 steps/day
- 2) The Burning Swat: 1,923,465 steps
total: average 45,797 steps/day
- 3) Jails: 1,139,582 steps
total; average 27,133 steps/day

The Trustees of the Teamsters Local 170 Health & Welfare Fund would like to congratulate all who participated in this challenge as you have started on the path to a healthier lifestyle!

*Health is not about
the weight you lose
but about the life you gain.*



CHECKING UP ON YOUR FINANCIAL FITNESS



Global uncertainty, volatile markets and elections are out of your control, but there are many things you can do to control your financial destiny. As we start the third quarter of 2016, here's a checklist of tasks that will put your finances in better shape and make you feel victorious for having completed them.

- 1) TRACK YOUR MONEY:** In the age of easy-to-use apps like Mint, Digit and Level Money, not to mention bank apps there, is no excuse for not getting a handle on what's coming in and what's going out.
- 2) ATTACK YOUR CONSUMER AND STUDENT LOAN DEBTS:** Create a list of outstanding debt and divide it into two categories: consumer (credit card/auto) and student loan. Put the highest interest rate debt at the top, followed by other loans in descending order. Attack the highest-interest loan first, and after you whittle it down, shift the money toward the next-highest one.
- 3) CHECK/REPAIR CREDIT:** About half of Americans (46 percent) say they have checked their credit score within the past year. You need to know what's on your report and your score before you try to borrow money to buy a car or house. Go to AnnualCreditReport.com to review/correct your report and be persistent-it can often take time and energy to have errors removed.
- 4) REFINANCE YOUR MORTGAGE:** Mortgage rates are flirting with near four-year lows, while house values have increased. That means that a lot of homeowners who may have been unable to refinance may now qualify.
- 5) REVIEW YOUR INSURANCE:** Don't wait for a natural disaster to occur before you review your homeowner's policy. The three biggest mistakes are under-insuring, shopping for price only (not comparing apples to apples), and not reading policy details. Also check to see if you have at least 20% equity in your home, you may be able to drop your private mortgage insurance (PMI). Auto Insurance: if you have an old car worth less than \$5,000 check to see if you can change collision and comprehensive coverage and increase deductibles. You may be able to earn discounts by purchasing car and homeowner's from one company. A life insurance needs often decline as you age, so review your policy's as your needs change.
- 6) CHECK YOUR PROGRESS ON RETIREMENT SAVING:** Go to your retirement plan website or use EBRI's "Choose to Save Ballpark Estimate".
- 7) REBALANCE YOUR INVESTMENTS:** The end of the quarter is the perfect time for long-term investors to rebalance accounts so that allocations remain in check. If possible, choose auto rebalancing so you don't have to worry about the direction of markets or when its time to relocate.
- 8) DRAFT OR UPDATE YOUR WILL:** Hire a lawyer to prepare a will, power of attorney and health care proxy/living will. All of your estate documents and final instructions should be stored in a safe place-don't forget to provide copies to your executor/trustee.

SAFETY FIRST

your **HEALTH** *your* **WELFARE**

These safety tips are a simple, easy, and extremely effective way to keep yourself and others safe during the course of the day. Like all great safety tips, they are easy to implement and very simple to remember.

TIPS FOR AVOIDING SLIPS AND FALLS

Keep these tips in mind to avoid an injury.

- As you walk keep an eye on the floor in front of you for spills.
- If you see a spill, never just walk by it. Always clean it up or call someone to clean it up.
- Wear nonskid shoes when you work in kitchens, outdoors, or any other place where you will commonly be walking on slippery surfaces.
- Never climb on shelving units or storage units to get things. Use only approved ladders.
- Never lean on railings, even if they look solid. They could be improperly secured, and you could fall.
- Always use safety harnesses when working at heights.



TIPS FOR LIFTING PROPERLY

No matter who or what you may be lifting, there are some key points to consider:

- If you are approaching a box and don't know what's in it, try moving it a little with your foot first to see how easily it moves. This will help you gauge how heavy the box is.
- Always wear nonskid shoes when you are lifting often or lifting potentially heavy objects.
- Never bend at the waist and lift the box up with your back. Keep your upper body straight and parallel with your lower legs. Grab the item and push up with your legs, not with your back.
- Never jerk your body around when lifting. You may feel fine after doing this once, but repeated occurrences can easily lead to injury in even the healthiest workers.



FIRE SAFETY

Having a fire drill every now and then is a good way for everyone to keep escape routes, meeting spots, and procedures in mind.

- Avoid the use of so-called "power strips" whenever possible. They are often prone to overuse and can start fire if too many appliances are plugged into them.
- Keep cleaning chemicals and other work chemicals and in a well-ventilated room. Many chemicals emit vapors that are highly flammable which can be set off with something as small as a spark from a faulty wire.
- Know where all the fire extinguishers are throughout your worksite and home, and know how to use them.
- Remember that grease fires cannot be fought by dousing them with water. Oil is hydrophobic and also is the fuel source in grease fires. Water will simply splash the oil around and spread the fire even further.

Falls, lifting injuries, and fires are dangerous and common in the workplace, but that's just the beginning. There are many possible safety issues that can occur at your office. Sometimes the best workplace safety arises out of simple good planning and smart thinking. Every workplace should have a safety committee and safety plan in place. If you don't have safety committees at your workplace, then propose one. Working at home or for a very small business isn't a reason to get out of safety planning.



1. Make sure that everyone else in your workplace is aware of the problem.
2. Notify your supervisor.
3. File any reports or documents about the problem
4. Follow up. Telling someone there's a problem is not a guarantee that the problem will be resolved satisfactorily. Report it and later follow up to make sure the problem was about workplace safety that will educate you on the hazards and ways to avoid them.

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!!



NEED TO GET IN SHAPE?

REMEMBER THAT YOUR MEMBERSHIP IN TEAMSTERS LOCAL 170 HEALTH & WELFARE ENTITLES YOU TO AN ANNUAL FITNESS ALLOWANCE.

Programs have specific requirements and require you to complete a fitness reimbursement for payment. For more information on the programs, requirements and reimbursement please go to:

BCBSMA MEMBERS

<https://www.bluecrossma.com/wps/portal/members/healthier-living/get-educated/fitness-weight-loss>

FALLON MEMBERS

<http://www.fchp.org/members/health-wellness-It-Fits-fitness-reimbursement.aspx>





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YOU CAN **QUIT** SM~~OKING~~!

You're thinking of quitting smoking?

Do you know the reasons you want to quit? Do you want to be healthier? Save Money? Keep your family safe? All of these reasons? Once you know your reasons for quitting remind yourself of them every day. It can inspire you to stop smoking for good.

Quitting is hard!

Many ex-smokers say quitting was the hardest thing they ever did. However, millions of people have been able to do it and you can too. An important first step of the quit process is learning why you feel like you need to smoke. When you understand why you smoke, you can prepare yourself to find the best ways to quit.

One of the keys to a successful quit is preparation. A great way to prepare to quit smoking is to create a quit plan.

- 1) Pick a quit date - when it comes to choosing a quit date, sooner is better than later.
Next Step: Circle your quit day on your calendar. Write it out somewhere where you will see it every day.

- 2) Let loved ones know you are quitting-quitting smoking is easier with support from important people in your life. Review tips on getting support (<https://smokefree.gov/getting-support>)

- 3) Remove Reminders of Smoking-smoking reminders can include your cigarettes, matches, ashtrays and lighters.

- 4) Identify your reasons to quit smoking-make a list of all the reasons you want to quit smoking (<https://smokefree.gov/reasons-to-quit>)

- 5) Identify your smoking triggers-find examples of ways to deal with smoking triggers on (<https://smokefree.gov/cravings>)

- 6) Develop Coping Strategies-develop quit smoking strategies (<https://smokefree.gov/explore-quit-methods>)

- 7) Have places you can turn to for immediate help. Plan on using multiple quit smoking support options.

Smokefree TXT

(<https://smokefree.gov/smokefreetxt>),

Quitlines

(<https://smokefree.gov/talk-to-an-expert>),
1-800-QUIT-NOW (1-800-784-8669)

Quit Smoking Apps

(<https://smokefree.gov/apps-quitstart>)

Getting support

(<https://smokefree.gov/getting-support>)

Quit smoking medication

(<https://smokefree.gov/explore/medications>)

BLUE CROSS MEMBERS

CALL 800-262-2583 to enroll in the
LIVING HEALTHY SMOKE FREE
PROGRAM

FALLON MEMBERS

CALL 1-888-80-2908 OR EMAIL
QuitToWin@fallonhealth.org

- 8) Set up rewards for quit milestones