

FOR YOUR BENEFIT: OFFICIAL PUBLICATION OF THE UEBT RETIREE HEALTH PLAN



## Ways to ‘spring clean’ your health

Many people see the New Year as an opportunity to commit to a healthier lifestyle. Now that spring is approaching, have you kept up with your New Year’s resolutions?

If you haven’t, it’s not too late to get on the right track. Here are five suggestions to improve your health in 2019:

### Monitor your cholesterol

Diet, weight, physical activity, age, gender, and heredity all play a role in your cholesterol levels. You can do something about diet, weight, and physical activity.

(Please see page 6)

## FOR YOUR BENEFIT

is a newsletter designed to keep all Members and Retirees informed about how to use their benefits most effectively. They also may contact their Union’s Benefit Clerks or call the Trust Fund Office directly at (800) 552-2400. Phone hours for the Trust Fund Office’s Health and Welfare Services Department are 7:30 a.m.-5:30 p.m., Monday-Friday. Or visit us online at [UFCWTRUST.COM](http://UFCWTRUST.COM).

¿Le gustaría una versión en Español de este boletín de noticias? Would you like a Spanish version of this newsletter?

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U.S. Department of Health and Human Services  
200 Independence Avenue, SW  
Room 509F, HHH Building Phone: (800) 368-1019  
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#### Español (Spanish)

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-999-1999.

#### 繁體中文 (Chinese)

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ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-999-1999.

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#### 日本語 (Japanese)

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#### Deutsch (German)

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-999-1999.

#### فارسی (Persian, Farsi)

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ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-800-999-1999.

# How to reduce wait times at TFO or Union offices



The professionals at the Trust Fund Office (TFO) or your Union Local office are always prepared to help answer your benefits-related questions.

Here are some tips to help you get the answers you need as quickly as possible:

- Call ahead to the TFO to make an appointment.
- Call ahead to your Union Local office to see if they take appointments or ask about the best time to visit for assistance.

Also, you can visit [UFCWTRUST.COM](http://UFCWTRUST.COM) and may be able to avoid waiting altogether! On our website you can:

- Check eligibility
- Find a provider, hospital or pharmacy

- Check claims status
- View your recent Explanation of Benefits (EOB)
- Read and download your Plan's Summary Plan Description
- View pension Frequently Asked Questions (FAQs)
- Download and print forms, including:
  - Claims
  - Health Benefit Enrollment
  - Prescription Drug Reimbursement
  - Personal Information Change
  - Death Beneficiary Designation
  - Pension Payment Verification Form (PPV)



A red heart is positioned on the left side of the top banner, and a white measuring tape is coiled on the right side. The heart is partially overlaid by the text.

# Diabetes Alert Day: Prevention & Control

## Diabetes: An Overview

**D**iabetes is a disease affecting the body's use of glucose, a sugar which is our main source of energy. We get glucose from the foods we eat.

When someone has diabetes, the body struggles to maintain a healthy blood sugar level, which can make you sick if you don't get treatment.

Uncontrolled diabetes can lead to serious complications,

including blindness, heart disease, kidney failure, and amputation of limbs.

In observance of American Diabetes Alert Day on March 26, this article will give an overview of the disease, from symptoms and prevention to treatment and long-term maintenance.

### Types of diabetes

In type 1 diabetes, the pancreas can't make insulin, the hormone which helps glucose enter the body's cells through the bloodstream. This causes blood sugar levels to rise, leading to serious health problems. To fix the problem, someone with type 1 diabetes must take insulin either through regular injections or an insulin pump.

No one knows for sure what causes type 1 diabetes, but many researchers believe it is a genetic disease. Type 1 diabetes cannot be prevented and there is no way to tell who will get it and who won't.

In type 2 diabetes (formerly known as adult-onset diabetes), sugar also builds up in your bloodstream instead of moving into your cells. This occurs when your pancreas doesn't make enough insulin or your cells become resistant to the action of insulin. Exactly why this happens is uncertain, although excess fat – especially abdominal fat – and inactivity seem to be important factors.

Before people develop type 2 diabetes, they almost always have “pre-diabetes”—blood glucose levels which are higher than normal but not yet high enough to be diagnosed as diabetes. Research has shown some long-term damage to the body, especially the heart and circulatory system, may already be occurring during pre-diabetes.





## Warning signs

If you have any of the following symptoms, see your primary care physician as soon as possible:

- Excessive thirst
- Excessive appetite
- Unwanted weight loss
- Fatigue
- Blurred vision
- Slow-healing sores or frequent infections

## Treatment

There is no cure for diabetes, but it is treatable, and in most cases it can be controlled in a manner which allows people to live long and happy lives.

Specific treatment for diabetes will be determined by your physician based on several factors, including the type of diabetes and your age, overall health and medical history. Some patients may require injections of insulin, while others may be prescribed medications to improve the body's use of insulin it is already producing.

If you have type 1 diabetes, you should eat around the same times each day and try to be consistent with the types of food you choose. Maintaining the proper balance of fat, protein and carbohydrates is of vital importance to maintain the appropriate blood sugar levels.

People with type 2 diabetes also should follow a well-balanced and low-fat diet to maintain the appropriate blood sugar levels.

Regular exercise helps control blood sugar, weight and blood pressure. People with diabetes who exercise are less likely to experience heart attacks and stroke than those who do not exercise regularly. Increased muscle mass is helpful in metabolizing excess sugars in the body.

## Prevention

In the United States, 86 million adults have pre-diabetes, according to the American Diabetes Association. Without intervention, pre-diabetes is likely to become type 2 diabetes in as little as 10 years.

Obesity is a major risk factor for developing pre-diabetes. According to the National Institutes of Health, more than 65 percent of American adults are overweight or obese. The obesity rate has been climbing steadily over the last several years.

There's good news, however. Progression from pre-diabetes to type 2 diabetes isn't inevitable. With healthy lifestyle changes – such as eating healthy foods, including physical activity in your daily routine and maintaining a healthy weight – many people are able to bring their blood sugar levels back to normal.

### SOURCE:

- American Diabetes Association ([diabetes.org](http://diabetes.org))





## Ways to 'spring clean' your health

(Continued from front page)

Reducing the amount of saturated fat and cholesterol in your diet helps lower your blood cholesterol level. Losing weight can help lower your LDL (bad) and total cholesterol levels and your triglyceride levels. It can also raise your HDL (good) cholesterol levels. Regular physical activity can help lower LDL cholesterol and raise HDL cholesterol, too.



### Get some sleep

Studies on sleep and obesity show that people who do not get enough sleep are more likely to be overweight than people who get adequate sleep.

The average American now sleeps one to two hours a

night less than he or she would have 50 years ago; and research shows “short sleepers” – those who sleep six hours or less – are more likely to be obese than people who sleep longer.

Most of those on short sleep get their calories from high-carb snacks like pretzels, chips, popcorn, snack bars, muffins, cookies, and candy.

Always try to get an adequate amount of sleep, at least seven to eight hours. If you have a problem falling or staying asleep, speak with your health care provider.



### Conquer stress

By lowering your level of stress, you can help reduce your chances of having a heart attack or stroke.

Doctors believe chronic stress raises the resistance in your arteries, causing high blood pressure. It also increases the





activity of platelets, which are components of blood that can clump together to cause heart attacks.

Stress-reduction works. While we can partly control our stress-causing events, they can't always be avoided. If you practice stress-relieving techniques over several weeks, you may find yourself dealing with stressful events in a more calm and focused manner.

## Take control of your blood pressure

Hypertension, also known as high blood pressure, is often called a “silent killer” because many people aren't aware they have it. Unfortunately, if it is not treated, this disease can cause irreparable harm to your body's organs and even lead to death.

Most people with hypertension learn about their condition at a primary physician's office, where checking a patient's blood pressure is a routine part of examinations. Once they learn about it, it is critical for all patients to become actively engaged in getting it controlled.

The first line of treatment for high blood pressure is making good lifestyle choices. In many cases, hypertension can be prevented or controlled by eating a healthy diet low in sodium, getting physical exercise and losing weight. Relaxation and other stress-reducing techniques can help, too.



## Quitting tobacco once and for all

With research suggesting nicotine is as addictive as heroin, cocaine and alcohol, it's not surprising people often struggle with quitting tobacco products.

If you're ready to quit for good – and you should be – the benefits can be immediate. Within half an hour of quitting, your heart rate and blood pressure begin to drop. By the end of the day, the carbon monoxide in your blood declines to normal levels. Within weeks, your blood circulation and lung function improve.

Five years after quitting, your chance of a stroke decreases significantly. By 15 years, your risk of coronary heart disease is equivalent to a nonsmoker's.

If you've tried quitting cold turkey and those nicotine patches didn't work as they should, here are other ways to quit:

- **Download the “2Morrow Health” app on your smartphone.** This innovative app has been proven in clinical trials to help smokers quit successfully through behavioral techniques and a coaching program. The app includes a customized cessation program, 14 core lessons, and more than 30 on-demand tips, exercises and tools to help you quit.
- **Call (800) QUIT-NOW (784-8669).** Sometimes a little help over the phone goes a long way. This free telephone-based support service connects you with experienced coaches to help you manage your cravings and customize a cessation program. In some cases, they can also provide free or discounted medications.

## SOURCES:

- **CDC.gov**  
[https://www.cdc.gov/tobacco/data\\_statistics/fact\\_sheets/cessation/quitting/index.htm](https://www.cdc.gov/tobacco/data_statistics/fact_sheets/cessation/quitting/index.htm)
- **World Health Organization**  
<http://www.who.int/tobacco/quitting/benefits/en/>
- **The Telegraph**  
<https://www.telegraph.co.uk/health-fitness/body/facts-smoking-10-things-know-help-quit/>



# Your podiatry benefits

**A** healthy lifestyle includes taking care of one's entire body, including a part which is often overlooked — the feet. Here are some ways you can improve your foot health:

- **Wear comfortable shoes.** Proper footwear is important. Buy shoes with moldable insoles and be sure they aren't too tight on your feet. Tight-fitting shoes can worsen bunions, distort toe shape and cause painful growths.
- **Avoid foot fatigue.** Take frequent breaks from standing and avoid flip-flops or other footwear without proper arch support.
- **Practice good foot hygiene.** Dedicate a few minutes of your shower to cleaning your feet, including the spaces between your toes. If you like to soak your feet, do so with warm water and avoid Epsom salts because they may dry out your feet. Be sure your feet are dry before putting on socks.

- **Visit a podiatrist.** Non-Medicare PPO Retirees living in California use the Podiatry Plan of California (PPOC) network of podiatrists to receive the PPO level of benefits. Retirees living out-of-state or out-of-area of a PPOC provider may use a Blue Shield podiatrist to receive the PPO level of benefits. All PPO podiatry services must be approved by PPOC. Kaiser HMO Retirees have podiatry benefits through Kaiser. Health Net Retirees have podiatry benefits through Health Net. **Medicare Members must use Medicare Preferred physicians to receive maximum benefits.**

Your feet should not hurt, but if they do, it could be a sign of a greater health problem, such as diabetes. Visit your primary doctor if you feel concerned.

## SOURCES:

- [Livestrong.com](https://www.livestrong.com)
- [HealthyWomen.org](https://www.healthywomen.org)