



Official Publication of the UFCW and Employers Arizona Health and Welfare Trustees

When to use the E.R.



Health benefits adjusted to maintain quality, control costs

Our country is in the throes of a health care crisis. Health care costs are out of control and the number of Americans, not to mention working Americans, without health insurance has reached record numbers.

(Please see page 4)

ur • gent — adj. requiring immediate attention, of pressing importance.

e • mer • gen • cy — n. a situation, often dangerous, which arises suddenly and calls for prompt action.

What is the difference between Emergency Room services and Urgent Care? Knowing the answer is important for your health and for your medical benefits.

Emergency Rooms have the staff and equipment that are needed to handle situations that immediately threaten

people's lives and long-term health. On the other hand, unnecessary visits to Emergency Rooms can strain the financial resources of the trust fund that pays for your health benefits.

Emergency Room

The most important factor in choosing between an Emergency Room and Urgent Care

(Please see page 4)

Know Your Benefits is the new quarterly publication of the United Food and Commercial Workers & Employers Arizona Health & Welfare Trustees. Each issue will inform Fund participants about new developments and help them make the best use of their medical benefits.

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Inquire about claim status or submit electronic claims on our [free portal](#) for HIPAA transactions. Electronic claims can also be submitted to SSA via Blue Cross Blue Shield of Arizona's EDI channels.

Get [instructions](#) on how to navigate the free portal.

Download our complete [HIPAA Companion Guide](#).

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Health and Welfare Trust Funds

- UFCW & Employers Arizona Health Trust Fund
- Southwestern Teamsters Security Fund
- Phoenix Painting Industry Trust Fund
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View [online claim status](#) for participant claims.

Explanation Of Benefits
Reprint an [explanation of benefits](#).
You will need a claim number and your social security number/tax ID.

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SSA Mexico PPO Network is only available to persons covered under AZ UFCW, Sunland Beef, National Beef or Yuma County Funds

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UFCW Forms

- Enrollment Form
- Natural Parent Information Form
- Disability Claim Form
- Other Insurance Information Form
- Full-Time Student Eligibility Form
- Retiree Medical Plan Enrollment Form
- Third Party Liability Forms
- Enrollment Form (Socish)
- Natural Parent Information Form (Queenah)

SPD's SPD Section

Mailings Mailing Section

Eligibility Forms

Save money: use generic drugs

While the cost of health care continues to rise, a person who is educated in appropriate treatments and the financial impacts of those treatments can stay ahead of the game and save money.

During one of his shows in the 1930s, the

great American humorist Will Rogers quoted a newspaper headline: “Doctors Say Rates Are Going Up.” He commented to his audience: “Well, I’ve never known them to go down. Have you?”

**Stay ahead
of the game:
Ask for generic
drugs and
save money
on co-pays!**

The joke still applies 70 years later as the cost of prescription drugs continue to rise at an alarming rate. Prescription costs

used to make up seven percent of health care costs in the United States. That percentage has now risen into the double-digits with no sign of slowing down, resulting in higher premiums for health care.

Why are drugs so expensive?

Many factors involved contribute to the rise in prescription drug costs. One reason is that sophisticated, coast-to-coast advertising campaigns by drug companies are prompting patients to demand that their doctors prescribe the latest, most-



publicized brand-name medicines for their symptoms.

While patient education can be a good side effect of this phenomenon, mass-marketed, brand-name medicines cost more and have higher co-pays than generic drugs. This is how the drug companies can afford to spend millions of dollars on product advertising.

Other contributing factors include the high cost of developing new drugs and the aging of our population (older people are more likely to require prescription drugs).

Here are some tips to help save money on prescriptions:

- **To save money on your own prescriptions,** use a Fry’s Food Store, Safeway or Smith’s Food & Drug store to fill your prescriptions and get the advantage of paying only the copayment for your drugs. Contact Southwest Service Administrators for more information on available pharmacies in your area.
- **Be aware:** Learn to tell the difference between generic and brand-name medications.
- **Ask for an alternative:** Ask your doctor if a prescribed drug has a generic counterpart. If it does, ask if that treatment is appropriate and effective.
- **Practice healthy living:** The healthier the person, the less time—and money—he or she will spend at the doctor’s office.

To save money on your own prescriptions, use a Fry's Food Store, Safeway or Smith's Food & Drug store to fill your prescriptions and get the advantage of paying only the copayment for your drugs. Contact Southwest Service Administrators for more information on available pharmacies in your area. (602) 249-3582 or (800) 474-3485

Urgent care or emergency?

(Continued from front page)

is the definition of “emergency.”

Anything that is a serious jeopardy to your health is an emergency. That includes a serious impairment in bodily functions or any dysfunction of a body part or organ

Urgent Care

Urgent Care cases are less severe. They involve the kinds of problems that your primary care physician can treat in his or her office. If

you have a sore throat or cough, a bad cold, back pain or other basic ailments, don't go to the Emergency Room.

A simple phone call to your physician's office will take the guesswork out of deciding between Urgent Care and the Emergency Room. If your doctor can't see you right away, you might be referred to the nearest Urgent Care facility. It's that simple. The referral is recorded to avoid any hassles later on.



Benefits adjusted to maintain quality and control costs

(Continued from front page)

As participants in the Fund, your health care benefits are among the best in the country. Our goal is to ensure that you continue to receive excellent coverage despite the rapidly rising costs of health care.

Toward that end, the Fund has instituted some changes effective March 1, 2007 that will affect participants and help ensure that everyone in the plan

continues to receive excellent benefits.

These necessary changes will save millions of dollars a year and ensure the fund's ongoing viability. The changes also vary from plan to plan.

You will receive details of these changes in the mail. If you have any questions, call Southwest Service Administrators.

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