



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

Coping with chronic care

Healthy Together program helps patients manage ongoing conditions

Living with a chronic health condition can be challenging. The Fund's Healthy Together program can help you

manage your condition effectively.

The no-cost program helps participants and their dependents deal with conditions such as asthma, chronic obstructive pulmonary disease (COPD), congestive heart failure, coronary artery disease, diabetes, hyperlipidemia (high blood cholesterol readings), high blood pressure and low back pain.

It uses a staff of registered nurses, dieticians, physical and respiratory therapists, certified diabetes educators, behavioral health therapists and physicians to provide support, guidance and education on chronic conditions.

Following enrollment, the program provides participants with a personal health coach who will:

- assess healthcare and resource needs;
- follow up at agreed-upon times;



- send information and educational materials ;
- help answer questions;
- work with doctors and other health care providers and
- help patients improve their health and quality of life.

Chronic illnesses are often manageable. Unfortu-

nately, many people do not have the knowledge or support necessary to make healthy lifestyle choices and follow their prescribed care plans. Healthy Together can help.

For details and to enroll in the Healthy Together program, call (866) 273 8618.

An epidemic of chronic illness

America is in an epidemic of chronic illnesses. One in three Americans has a high-risk of chronic illness. These individuals account for approximately 90 percent of the nation's health costs.

For example, more than 22 million adults and children in the United States have diabetes. The annual cost of diabetes in medical expenditures and lost productivity is approximately \$132 billion.

One in four Americans has hypertension. Only a third of individuals with hypertension take the steps necessary to control their condition. The estimated direct and indirect cost of high blood pressure is \$64 billion.

Southwest Service Administrators

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Phoenix, AZ 85021

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Vaccines are key to mild flu season

Good news! Influenza vaccines are finally back in surplus. As a result, this flu season should be a relatively mild one.

Flu season can start as early as October and run as late as April or May. The best time to get a shot is October or November, but those who get one in December or later are advised: "Better late than never."

The Center for Disease Control advises everyone in the United States to get a flu shot. Members of several

high-risk groups *definitely* should get inoculations because of their increased susceptibility to the virus. These groups include:

- Small children (6 months-5 years old);
- Adults older than 50;
- Individuals with chronic immune deficiencies or conditions that compromise their immune system;
- Women who expect to be pregnant during the flu season;
- Residents of nursing homes and other long-term care facilities;



- Children and teenagers (6 months-18 years old) who are on chronic aspirin therapy;
- Health care workers with direct patient care; and
- Caregivers to children younger than 6 months.

Some people should NOT receive a flu shot. Check with your physician if you have a question.

The shot is about 70-80 percent effective. Also, a new strain of flu may have developed since the vaccine was distributed.

For more information, visit www.maximflu.com about vaccine availability or contact your doctor.

In addition to getting a flu shot, there are other ways to avoid getting sick or spreading viruses or bacteria to others: Cover your mouth and nose when you cough or sneeze and then wash your hands immediately (if that is not practical, cough or sneeze into your sleeve instead of your hands). Wash your hands frequently. Disinfect doorknobs, keyboards, telephones and other surfaces. Don't touch any part of your face with your hands unless you wash beforehand.

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Third Party Administration Specializing in Self-Herby Health & Welfare and Pension Benefit Funds

Get the information you need from the comfort of your computer!

Phoenix Corporate Service Center
2400 West Dunlap Avenue, Suite 250
Phoenix, Arizona 85021
602-249-3582
800-474-3485
602-249-3237

Albuquerque Service Center
4719 Indian School Road, N.E. Suite 105
Albuquerque, New Mexico 87110
505-265-8422

UFCW & Employers Arizona Health Trust Fund

- UFCW & Employers Arizona Health Trust Fund
- Southwestern Teamsters Security Fund
- Ethicon/Pain Relief Industry Trust Fund
- Laborers' & Operating Engineers' Trust Fund

Participant Online Claim Status
View online status for participant claims

Explanation Of Benefits
Request an explanation of benefits
You will need a claim number and your social security number/ID

Hawaii Service Center
1221 Kapiolani PCC
Honolulu, Hawaii 96814
808-523-0199
808-528-8877 Toll Free
808-523-5923 Fax

SSA Mexico PPO Network
Only available to persons covered under AZ, UFWO, Sunland Bend, National Bend or Yuma County Funds.

Locate Vision Care!

Find a PPO Provider!

Download Forms!

UFCW & Employers Arizona Health Trust Fund
Choose your benefit schedule

- 2011 A
- 2011 B
- 2011 C
- 2011 D
- 2011 E
- 2011 F
- 2011 G
- 2011 H
- 2011 I
- 2011 J
- 2011 K
- 2011 L
- 2011 M
- 2011 N
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UFCW Forms
 • Enrollment Form
 • Subsidy Plan Information
 • COBRA
 • Disability Claim Form
 • Grievance/Arbitration Form
 • Self-Insured Retention (SIR) Form
 • Refuse Medical Plan
 • Continuation of Coverage
 • First Party Long-Term Care
 • Continuation of Family Health
 • Service Plan Information Form (Detailed)

SPS's
 SPS Standard
 Meetings
 Meeting Booklet

Green money, red ink and the holiday blues

Don't let financial woes
get the best of you

With the holidays approaching, it's important to remember that the costs of gifts, travel and entertaining can take their toll on even the most budget-conscious consumers.

Financial problems aren't necessarily the result of poor money management. Sometimes situations beyond our control — such as divorce, death of a spouse, health problems or a change in household income — can lead to financial hardship.

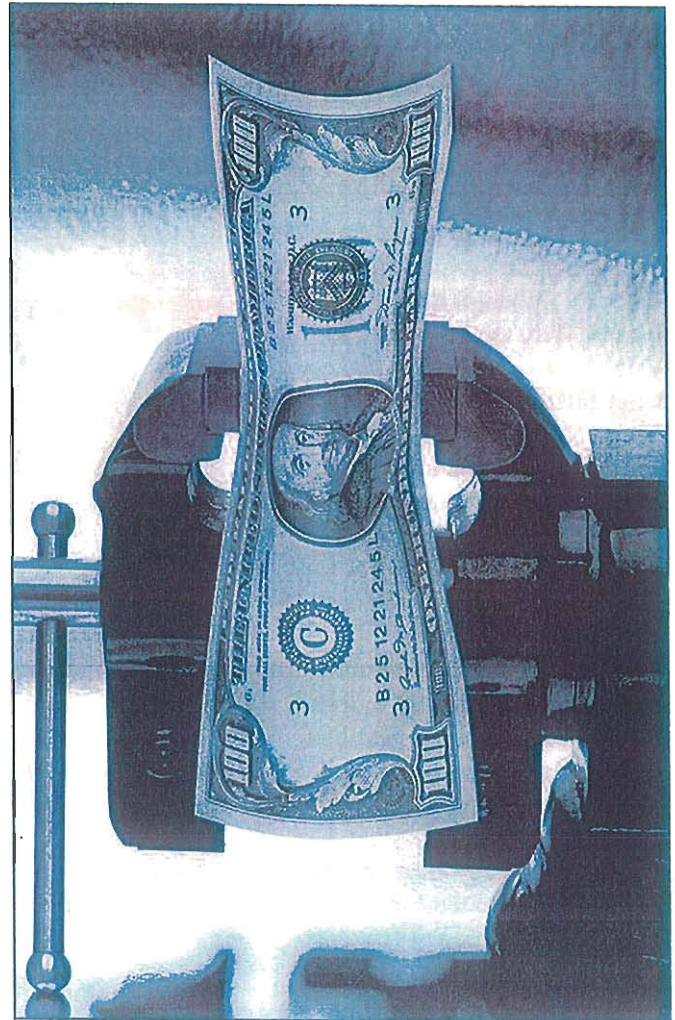
Regardless of the cause, financial worries can affect your work and your family life.

Signs of financial trouble

We often don't see the signs of a financial crisis until it's too late. But financial crises don't occur overnight. There are several warning signs that indicate things may be getting out of control.

Do you...

- buy only monthly minimums or miss payments on charge accounts?
- borrow from friends and relatives to cover basic expenses?
- consolidate debts by borrowing from a high-interest lender?
- depend on overtime or moonlighting to cover monthly bills?



- find it impossible to save monthly, or immediately withdraw money from your savings to cover bills?
 - panic when faced with an unexpected major expense, such as car repairs?
 - hope that checks you've written clear the bank?
- If you've answered "yes" to any of these questions, you may be heading for financial trouble.

Improving your fiscal health

Many of us believe that a higher income ensures financial stability. Unfortunately, poor spending habits

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Green money, red ink and the holiday blues

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carry over regardless of salary. Fiscal security takes planning and sometimes significant changes in your spending habits.

If you're finding it harder to make ends meet, here are some tips that may help:

- **Set financial goals.** Set (and stick to) long-, short- and mid-range savings goals and timelines for paying off bills. Put away at least five to 10 percent of your net income each month. You should also save at least three to six months' salary in case of an emergency.

- **Keep a budget.** Be realistic when setting your goals, then try to follow your budget as closely as possible. Maintain a daily diary so you are aware of exactly what you spend.

- **Economize when possible.** Cut back on home energy consumption. Bring your lunch to work more often. Take advantage of free or low-cost activities in your community.

- **Use credit with caution.** Don't allow credit payments to exceed 20 percent of your net income and don't



borrow from one creditor to pay off another.

- **Maintain a good credit rating.** If you can't pay your bills on time, contact the creditor and explain the situation. Creditors will often work with you to come up with an alternate payment arrangement.

- **Keep your family apprised.** Having financial troubles doesn't make you a bad person. Being honest about your financial situation with your spouse and children will help ease some of the emotional pressure. Talking to your children about financial problems that could affect them may help alleviate their fears and encourage them to be supportive of any changes that may occur.

- **Seek the help of experts.** Contact a local consumer credit agency. These experts can help you develop a plan to help hold off creditors while teaching you practical budgeting skills.

If you think your financial situation is more than you can handle, or if you need help for any personal problem, such as stress, depression and dependency on drugs or alcohol, call the EMAP for confidential help at (800) 464-7101. Someone is always there to take your call.

GOT PROBLEMS? EMAP CAN HELP!

Stress • depression • financial problems
• relationship issues • alcohol • drugs

(800) 464-7101
All calls confidential!

Update your beneficiary card when your status changes

When you marry, remarry or divorce, be sure to update your beneficiary card.

This is not done automatically. Even if you have submitted a copy of your new marriage certificate to the Fund, you must fill out a new card when your status changes.

Until you inform the Fund of the change, your previously-designated beneficiary's name will remain on the card. There have been cases where a divorced participant did not change the name of a beneficiary and an ex-spouse received the benefits.

When your status changes, change your beneficiary card!

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.