

KNOW Your Benefits

Spring 2009



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



Summer vacations and your health benefits

Did you know that your health plan has a national PPO network that will reduce your benefit costs when you're traveling out of state?



On the back of your ID card is a toll-free number — (800) 678-7427 — that you can call to find a PPO provider in your area. You can also visit our website at www.southwestservicetpa.com and click on Participants-UFCW Health Plan-Health Provider Links-Patients' Care Partnership. This will lead you to an on-line directory of

national PPO providers through the MultiPlan national PPO network.

Help yourself and your plan save benefit dollars by using a PPO provider whenever possible!

Important reminders

Full-time student status updates

Now that school is almost over and summer is almost upon us, it's a good time to remind everyone of the plan's policy for full-time-student status updates so your children over age 19 will remain covered by the plan when they are full-time students.

As long as your child is enrolled as a full-time student (at least 12 credit hours) during the spring semester, he or she is covered through Aug. 31.

In order for the plan to certify summer coverage, a copy of the student's full-time student verification document from an accredited and state-licensed high school, technical school or institution of higher education is required.

Changes in your personal status?

Always remember to update your Fund Office if there are any changes in your personal status. The Fund Office needs to know if you've divorced or married (submit copies of the divorce decree or marriage certificate) or if you've moved. Go to www.southwestservicetpa.com for change-of-address forms.

Beneficiary card

Another important document you should remember to update is your death benefit beneficiary card. This document tells the Fund Office who you want your benefit paid to in the event of your death. This document can also be found on the website.

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Expect more from health care.

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MedExpert

INTERNATIONAL

Expect more from health care with MedExpert

When you go to the doctor, you expect to find out what's wrong and then have it treated appropriately.

But the fact is, "appropriate treatment" is a slippery thing. Yes, there is a best path of care for any patient with any given condition, but this doesn't mean you'll get it.

In fact, about half the time, you won't. Studies show that 46% of Americans receive substandard care each time they seek medical treatment. Add to that the complexity of dealing with the healthcare system, coordinating benefits, transferring records, and so on.

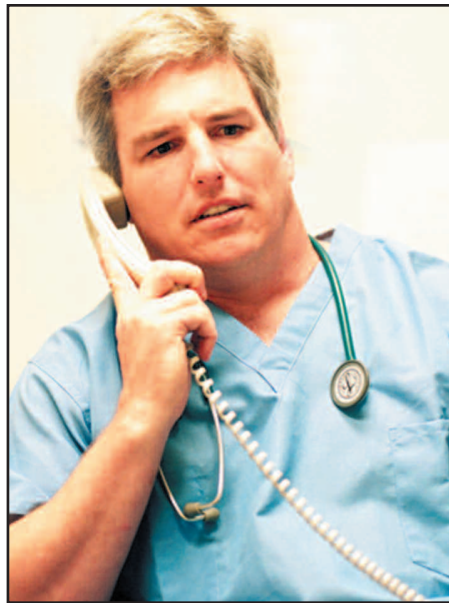
Inappropriate variation of treatment has become a fact of life. The reason is that no doctor can stay current on the constantly self-updating knowledge base of best-practice care. And we, as patients, rarely know who the leading doctors are for a particular condition or how to best navigate the world of healthcare.

So what should we do?

We start by expecting more from health care. We demand nothing less than the best path of care for our individual medical needs and the best healthcare guidance.

The Internet won't help. The info there is generic, often inaccurate, often biased, often old. Your 2.4 million Google results don't come with a guide to worthwhile nuggets.

The only way to do the tremendously heavy lifting required to



know the current standard of care is with an engineered, technological solution. One that constantly analyzes and reports in real time on any condition or drug.

Only MedExpert has that technology. It took more than a decade and some of the brightest minds in medicine and artificial intelligence to build.

Finding the path is vital. But communicating this information in caring, human language is just as important. The best info in the world means nothing if we can't make use of it.

That's why MedExpert has a staff of doctors whose sole job is imparting knowledge. Physicians who take the most current standard of care and translate it into usable, actionable meaning that you and I can use to make the right medical decision — the

one that produces the best health outcome.

What's more, MedExpert's staff of highly trained Medical Information Coordinators (MICs) are ready to work as your advocate in obtaining best-quality care. Coordinating benefits, setting up appointments, transferring records, expediting wait lists — these are the kinds of services that MICs will take on for you and your family.

Who wants to become another statistic for incorrect or unnecessary treatment? Now, today, none of us has to be.

MedExpert, with its unique technology, on-staff physicians, and effective advocates, empowers all of us with the very foundation of effective treatment: the right information and

(Please see next page)



Laugh it up!



What humor can do for your health

Many of us have heard the old saying, "laughter is the best medicine." However, recent studies are finding that there is some truth to the adage.

In fact, researchers from the University of Maryland found that laughter and a good sense of humor may actually prevent heart disease.

Other research also supports a connection between a good sense of humor and overall well being, which

includes stress management, improved mental health and pain relief.

While researchers are still trying to understand how some health benefits of humor and laughter occur, it is generally understood that laughing actually reduces the level of stress hormones in our body and increases the level of health-enhancing hormones, like endorphins and neurotransmitters. It also exercises the diaphragm, heart and shoulder muscles, which may explain why a good laugh can feel like a physical release.

To put it simply, laughing makes us feel good. It lightens our mood, refreshes our perspective, encourages creativity, and connects us to others. Also, humor can help us face difficult situations by viewing them as a challenge rather than a threat, and serving as an outlet for emotions.

How do we encourage laughter and humor in our lives?

Below are some tips:

- Spend time with children. They often remind us how to find joy in the smallest of pleasures, how to laugh at ourselves, and to live in the moment.
- Surround yourself with individuals who share your sense of humor. Most importantly, make sure that the people that you surround yourself with are generally a positive influence on your state of mind.
- Seek out the humor in your life. At the end of each day, write down or tell someone something that brought you happiness or made you laugh. This can be written in a journal or told around the dinner table since the purpose is to



remind ourselves that we tend to find what we look for.

If every day you expect to be annoyed, someone or something will fulfill your expectation. If you are actively looking for something to bring a smile to your face, you will find that.

MedExpert

(Continued from previous page)
expert guidance.

And the best part is that your organization has arranged for MedExpert at no cost to you or your family, no matter how often you use it.

Call MedExpert toll-free at (800) 999-1999 or send an e-mail via the MedExpert website at www.medexpert.com/members. Representatives are available from 7 a.m. to 7 p.m. Pacific time, Monday through Friday.

QUESTIONS? Call Southwest Service Administrators:
(800) 474-3485 • www.southwestservicetpa.com

Hot spells

Know the signs of heatstroke and what to do about them

Heatstroke is an all-too-familiar hazard for Arizonans like frostbite must be for Alaskans.

Unfortunately, heatstroke could be deadly when proper care is not given to its victims.

Heatstroke, also known as sunstroke or heat exhaustion, disrupts the body's normal mechanisms for dealing with heat stress, such as perspiration and temperature control.

It often results from exercise

or heavy work in hot environments combined with inadequate fluid intake. Other risk factors include dehydration, alcohol use, cardiovascular disease and certain medications.

Older adults, young children, people who are obese and those who are born with an impaired ability to sweat are at high risk for heatstroke.

The main sign of heatstroke is a high body temperature — generally greater than 104 F



(40 C) — with personality changes that may lead to confusion and coma. Skin may be hot and dry — although if heatstroke is caused by exer-

tion, the skin may be moist.

Other signs and symptoms may include:

- Rapid heartbeat
- Rapid, shallow breathing
- Feeling dizzy or lightheaded
- Headache
- Nausea
- Cessation of sweating
- Irritability, confusion or unconsciousness

• Elevated or lowered blood pressure

• Fainting, which may be the first sign in older adults

Things to do if you suspect heatstroke:

• Move the person out of the sun and into a shady or air-conditioned environment.

• Call 911 for emergency medical assistance.

• Cool the person by covering him or her with damp sheets or by spraying with cool water.

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Who is Southwest Service Administrators?

Southwest Service Administrators was created in 1995 as an independent Third Party Administrator ("TPA") to provide unique and specialized services to labor-management, Taft-Hartley Trust Funds. Our mission is to provide superior customer service to our clients in all areas of self-funded health & welfare trust funds, defined benefit and defined contribution pension plans and legal, training and vacation plan administration. Our services are customized to suit the individual needs of our clients.



Participant Services

Provider Services

Mexico PPO

We offer our own exclusive Mexico PPO network!

Find more information [Here](#).

Find PPO providers, download forms and locate doctors online at
www.southwestservicetpa.com

Healthy Together advantages

- ✓ A personal health coach who will call you regularly to talk about your health and how you feel.
- ✓ Support when you need it.
- ✓ Resources you can use.
- ✓ Access to a website with information about health topics for you and your family.
- ✓ Educational materials to help you better understand your condition and ways to improve your health.

No cost to enroll!

To enroll in the Healthy Together program, call **(866) 273-8618**.

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