

KNOW Your Benefits

Winter 2010

1301

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Heart health

High blood cholesterol is one of the major risk factors for heart disease

When there is too much cholesterol (a fat-like substance) in your blood, it builds up in the walls of your arteries. Over time, this buildup causes arteries to become narrowed and blood flow to the heart is slowed down or blocked. When blood and oxygen to your heart are diminished, you may suffer chest pain. When they are completely cut off, you may have a heart attack.

High blood cholesterol itself does not cause symptoms, which is why it's important to have your cholesterol levels checked regularly. A blood test called a lipoprotein profile is used to measure your:

Total cholesterol — a level of 240 mg/dL and above indicates high blood cholesterol

LDL (bad) cholesterol — the main source of cholesterol buildup and blockage in the arteries. A level of less than 100 mg/dL is optimal. Levels to
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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.

Get it checked: Keep your blood pressure under control

It is extremely important that you keep your blood pressure under control and have it checked regularly. High blood pressure can lead to coronary heart disease, heart failure, stroke, kidney failure and other health problems.

This is why knowing your blood pressure numbers is important, even when you're feeling fine.

If your blood pressure is normal, you can work with your health care team to keep it that way. If your blood pressure is too high, you need treatment to prevent damage to your body's organs.

Blood pressure tends to rise with age. Following a healthy lifestyle helps some people delay or prevent this rise in blood pressure.

Have you changed your
address or phone number?
Keep us up to date!

Have you moved?

Have you changed your phone number?

Your address and phone number are vital pieces of information between you and your trust fund and all of the other entities involved in your health insurance coverage.

Please fill out the form below and send it to Southwest Service Administrators to make sure your current information is on file. Thank you!

Name: _____

Address: _____

City: _____

Zip: _____

Phone Number: _____

Employer: _____

**Send to: Southwest Service Administrators,
2400 W. Dunlap Ave. #250, Phoenix, AZ 85021**

HMC partners with NationsHealth for Diabetic Supply Program

The Board of Trustees is pleased to announce it has selected HMC Companies, partnered with NationsHealth, to provide participants and their eligible dependents with a Diabetic Supply Program.

NationsHealth is your new Diabetic Supply Program vendor. Information on this new program was sent to your home in December. For more information, call Southwest Service Administrators at (800) 474-3485.

Report your dependents' Social Security Numbers to Southwest Service Administrators!

A federally-mandated regulation means your family could lose its health coverage unless you submit a form to the Fund Office that includes the Social Security numbers of all of your dependents.

The Medicare as Secondary Payer (MSP) requirement obliges health plans to report eligibility data to the Centers for Medicare and Medicaid Services (CMS), which is the federal agency that regulates Medicare.

Plan administrators, third-party administrators and insurers must submit data that includes the Social Security numbers of your dependents. Failure to comply could result in fines and, ultimately, your dependents losing their eligibility for health care coverage.

Heart health: Control your blood cholesterol



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be concerned about include borderline high (130-159 mg/dL); high (160-189 mg/dL); and very high (190 mg/dL and above).

HDL (good) cholesterol — this type of cholesterol keeps LDL cholesterol from building up in the arteries and protects against heart disease. The higher the number, the better, and a level of 60 mg/dL or more helps lower your risk for heart disease. A level less than 40 mg/dL is low and is considered a major risk factor for developing heart disease.

Triglycerides — another form of fat in your blood. Triglycerides can also raise heart disease risk, and people with levels of Borderline High (150-199 mg/dL) or High (200 mg/dL and higher) may need treatment.

What affects 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. Reducing the amount of saturated fat and cholesterol in your diet helps lower your blood cholesterol level. Losing weight can help lower your LDL and total cholesterol levels and your triglyceride levels and raise your HDL cholesterol levels. Regular physical activity can help lower LDL cholesterol and raise HDL cholesterol. Cholesterol levels rise for both men and women as they age. After menopause, women’s LDL levels tend to rise.

Who should get their cholesterol checked?

According to the American Heart Association, everyone should start getting a cholesterol test at age 20. However, it’s a good idea to start having cholesterol checked at an earlier age, especially youth who have a family history of heart disease.

Questions? Call Southwest Administrators at (800) 474-3485 or visit us online at www.southwestservicetpa.com.

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Many members call MedExpert after leaving the doctor’s office when they realize that they forgot to ask some

questions.

But you can call MedExpert for any reason 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.



Healthy vision

Whether you have perfect vision or not, it's important to keep current on eye care and practice good habits. **Eyes should not be ignored or taken for granted!** They're too valuable!

Many eye diseases and disorders have no symptoms and no early warning signs. This means that early detection and a healthy lifestyle are critical to minimizing vision loss.

Preventive Care

Eyes need check-ups, too. An eye exam — a series of tests to evaluate your vision and check for eye diseases — is one of the best ways to protect your vision because it can detect eye problems at their earliest stage — when they're most treatable.

Regular eye exams give your eye care professional a chance to help you correct or adapt to vision

changes and provide you with tips on caring for your eyes. If you are healthy and have no symptoms of vision problems, general recommendations for eye exams are:

- Once between the ages of 20 and 29
- Twice between the ages of 30 and 39
- Every two to four years between ages 40 and 65
- Every one to two years after age 65

Protect your eyes from the sun. Use eyewear that absorbs UV rays and wear a brimmed hat. Long-term exposure to UV rays may lead to eye diseases and disorders later in life as well as corneal sunburn, which can cause temporary vision loss.

Eat healthy. Nutrients promote healthy eye functioning and may lower your risk for other diseases that impact vision health. Research finds that dark green leafy vegetables may benefit eye health, along with Vitamin C, Vitamin E, Zinc and essential fatty acids (Omega-3 fatty acids, such as those found in fish like salmon).

Stay active. Physical activity can help control blood pressure which may lower your risk of developing glaucoma and diabetic retinopathy.

Don't smoke. This may lower your risk of developing certain serious eye diseases and disorders, such as cataracts, glaucoma and age-related macular degeneration.

Diabetes and vision

The statistics are serious. People with diabetes have a significantly higher risk of eye problems and blindness than people without diabetes.

- People with diabetes are 40 percent more likely to suffer from glaucoma than people without diabetes.
- People with diabetes are 60 percent more likely to develop cataracts than people without diabetes.

But most people with diabetes have nothing more than minor eye disorders. If you have diabetes, your best approach is to have regular check-ups, so you can keep minor problems minor and manage treatable issues right away. Your eye care specialist will check for signs of retinal damage, cataracts and glaucoma. The earlier problems are diagnosed, the more successful the treatments can be. Early detection and treatment can prevent vision loss from retinopathy, cataracts or glaucoma.