

# KNOW Your Benefits

Summer 2011

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## Adjustments made to 'essential benefits'

Changes comply with guidelines of health care reform legislation

**Y**our Trust Fund has made a number of changes to certain benefits to comply with healthcare reform law. This article explains what those changes are.

The Trust Fund is assembling data to re-process claims that may be affected by these adjustments, which became effective as of Jan. 1, 2011.

In recent meetings, the Trustees discussed the plan's limited benefits and ways to adjust those benefits for compliance. From their discussions it was resolved that certain adjustments had to be made to be in accordance with health care reform's "essential benefits" guidelines.

Co-consultants for the Trust Fund noted that, although the government had not issued firm definitions of "essential benefits," it was clear that the plan needed to be adjusted in several areas to comply with the legislation.

The adjustments were made in the following areas:

**Convalescent Care Benefit:** Remove the \$80-per-day limit, retain the 60-day calendar year limit and



apply co-insurance subject to deductible.

**Hearing Exam Benefit:** Remove the \$100 exam limit and apply co-insurance subject to deductible.

**Mammogram Benefit:** Retain the \$300 benefit and apply charges that exceed \$300 under co-insurance not subject to deductible.

**Physical Exam Benefit:** Retain the \$250 benefit and apply charges that exceed \$250 to co-insurance not subject to deductible.

**TMJ Benefit:** Remove the \$3,000 lifetime limit under the medical portion of the plan and apply co-insurance subject to deductible.

**Morbid Obesity:** The Trustees agreed to remove the \$25,000 lifetime maximum on this benefit but deferred action on the proper method of adjusting the benefit pending a recommendation from the co-consultants.

Participants who have questions about the above changes are asked to call Southwest Service Administrators at (800) 474-3485.

*Return Service Requested*

Southwest Service Administrators, Inc.  
2400 W. Dunlap Ave. #250  
Phoenix, AZ 85021

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Introducing  
the  
**Balance  
for Life  
Program**

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**empowered**  
on page 2.

# Balance for Life: a new



Your **Balance for Life** wellness program offers you and your eligible dependents a new interactive educational program designed to assist and guide participants with a desire to develop healthy lifestyle choices. You can develop a plan on your own or have an HMC Health Coach guide you online or via telephone to achieve realistic collaborative goals! The skills you will learn by participating in this program can improve your overall health, for life.

**T**he UFCW & Employers Arizona Health Plan is pleased to bring to you the new Balance for Life Wellness & Health Management Program, which has a private website for:

- Empowering healthy people with the skills and knowledge to stay healthy and prevent future disease;
- Providing immediate assistance for existing health conditions and preventing them from getting worse;
- Working online or telephonically with wellness coaches and/or nurses to develop an individual health plan for ALL members;
- Sending “My Wellness Alerts” that remind you to refill your prescriptions, remind you when medical checkups should occur and provide other health notifications via phone, email or text message;
- Features on general health topics and articles on physical conditions, medications and many other subjects using plain language that you won’t need a medical degree to understand.

Take advantage of these high quality programs at NO cost to you.

HMC Companies administers these the confidential programs. HMC is a national provider for health care support.

## Questions?

Call Southwest Service Administrators at (800) 474-3485 or visit us online at [www.southwestservicetpa.com](http://www.southwestservicetpa.com).

**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.

# benefit for participants

Your Balance for Life Health Management Program continues to identify participants and family members who have one of the following chronic conditions listed below.

An HMC nurse and/or health educator will contact you to discuss an overview of services and information specific to your condition. HMC will help you find ways to enhance your health through treatment compliance, medication management and other benefits and available services.

## Health Management Program options

- Asthma
- Chronic Obstructive Pulmonary Disease (COPD)
- Coronary Artery Disease (CAD)
- Diabetes
- Congestive Heart Failure (CHF)
- Back Pain Prevention and Care

## Healthy Solutions for Everyday Living program options

- Weight Management Support
- Activity & Exercise Tips
- Healthy Eating Guidance
- Stress Management Assistance
- Smoking Cessation Support
- Heart Health and Disease Prevention

You don't need to wait for HMC's call. You and your eligible dependents can enroll whenever you want by calling HMC Education & Enrollment Center at (866) 273-8618.

## Getting started

It's easy to enter the Health Gateway to access all of your Wellness & Health Management opportunities:

- Call (866) 273-8618 for help or sign up online.
- For online access to your UFCW AZ home page, go to [www.BalanceforLifeAZ.com](http://www.BalanceforLifeAZ.com).
- For online users, we first recommend you complete your

Personal Health Assessment. Click on the PHA box on the right side of the home page.

- Next, sign up for My Wellness Alerts by clicking on the "My Alerts" box on the right side of the home page.
- Enroll in Wellness & Health Management Programs by clicking on the Wellness tab at the top of the home page.
- Click on the HMC box. Your Coupon Code is ARIZONA.
- Once you register, don't forget to click the "Help" tab on the top right side of the web page and review "New Member Orientation."



# Know the signs of heatstroke

**H**eatstroke is an all-too-familiar hazard for Arizonans like frostbite must be for Alaskans. Unfortunately, heatstroke can 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.

## Who's at risk

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 exertion, the skin may be moist.

Other signs and symptoms may include:

- Rapid heartbeat
- Rapid and 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.

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

- Call 911 for emergency medical assistance.
- Cool the person by covering him or her with damp sheets or by spraying with cool water.
- Direct air onto the person with a fan or newspaper.
- Have the person drink cool water, if he or she is able.

The danger of heatstroke is a fact of life in our part of the country. Knowing its symptoms and reacting properly could save a life.



## Call MedExpert!

For every medical situation, there is a most appropriate path of care, but finding and keeping to that path can be a real challenge.

Fortunately, Trust Fund participants can call **MedExpert**, a program for medical decision support and patient advocacy. Access to MedExpert is prepaid, with no hidden costs.

Visit [www.medexpert.com/members](http://www.medexpert.com/members) to send an email or call call MedExpert toll-free at **(800) 999-1999**.

Representatives are available 7 a.m.-7 p.m., Monday through Friday.