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## LOCAL 434 HEALTH & WELFARE FUND

### Benefit Bulletin - April 2019

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#### **Fund's Website**

[www.ualocal434-mca-healthfund.com](http://www.ualocal434-mca-healthfund.com)

This site provides you access to Plan-related information including: benefit information, Plan changes, Plan forms, frequently asked questions and answers, contribution and self-payment rates, links to various Plan-related websites, and member information (You can create a secure login to view your eligibility information, claims records, and dollar bank activity and balance.)

#### **Family Assistance Program**

The Anthem Family Assistance Program (FAP) provides solutions to help you balance work and life through confidential and easily accessible services. Anthem FAP puts convenient resources within your reach, and that helps you - and your household members - stay healthy. Anthem FAP services include:

Face-to-Face Counseling;  
Legal Services;  
Financial Services;  
ID Recovery;  
Tobacco Cessation (Online and Coaching); and  
Child and Elder Care Resources and Information.

To contact Anthem FAP, please call 1-800-865-1044. You also may visit their website at: [www.AnthemEAP.com](http://www.AnthemEAP.com) and use the Login: Plumbers and Steamfitters Local 434.

#### **Preferred Provider Network**

It is recommended that you check the Anthem Blue Cross and Blue Shield website prior to incurring covered expenses to make sure the hospital, physician, or other health care provider you choose is a preferred provider. Call Anthem at 1-800-810-BLUE (2583) or visit their website at: [www.anthem.com](http://www.anthem.com).

#### **Medical Advocacy**

Anthem Benefit Advisor (ABA)  
1-833-619-5710

**THIS BENEFIT BULLETIN CONTAINS IMPORTANT INFORMATION ABOUT YOUR PLAN. KEEP IT WITH YOUR SUMMARY PLAN DESCRIPTION (SPD) FOR FUTURE REFERENCE.**

**PLEASE NOTE: OUR GOAL IS TO PROVIDE YOU WITH GENERAL HEALTH INFORMATION, NOT MEDICAL GUIDANCE. YOU SHOULD CONTACT YOUR PHYSICIAN IF YOU HAVE SPECIFIC MEDICAL QUESTIONS OR CONCERNS.**

### **ANTHEM BENEFIT ADVISORS**

Many health care decisions can be confusing and costly - things like what doctor to use for a specific procedure and where to go to have the procedure performed. Call Anthem Benefit Advisors (ABA) and let them help you make those decisions easier. Decisions like, "Is this doctor part of the Anthem Network?" or "Is this hospital in the Anthem Network?" Making a simple phone call to ABA may save you significant out-of-pocket costs. And better yet, you don't have to pay for this service!!

Since ABA tracks the precise costs charged by providers and facilities, they can help you make a better-informed decision about your health care. Representatives can provide you with the quality measures and cost of any of over 400 different medical and surgical procedures tracked.

Make it a priority to have all of this important network and cost information BEFORE you decide which steps to take next. All you have to do is call ABA's toll-free number.

**Anthem Benefit Advisors can be reached at: 1-833-619-5710.**

### **15 WAYS YOU CAN USE YOUR FAMILY ASSISTANCE PROGRAM**

We want to remind you that Anthem Family Assistance Program (FAP) also offers a whole menu of quality, free resources that are here to help you and your household members balance *all* the demands of your work and personal life. When you think about the Anthem FAP, you likely think it only offers three counseling sessions to support you or a family member through a difficult time. While this free counseling is valuable in helping you cope with everyday stressors such as your relationship, parenting, work, or financial issues, the FAP offers **much, much more**. Our goal is to help you live your best life!

Below are 15 FAP services you and your family can take advantage of through the FAP. All you have to do is call us or log-in to access these services:

- Legal support, whether it be a free 30-minute consultation with an advice attorney or access to an entire library of useful legal forms (such as wills, powers of attorney, divorce and custody-related documents).

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- Money management tools, including a free consultation with a financial consultant and a variety of online resources, such as financial calculators to help address issues ranging from debt management to buying a new home.
- Support in deciding on proper care for elderly parents.
- Comparative shopping services, whether it be for a kitchen appliance, clothes, or even an automobile!
- Assistance finding quality child care for your family, whether it be during a short-term crisis or a more permanent helper.
- A list of summer camp options for kids, to ease the stress of planning for your family's summer.
- Online counseling sessions with an EAP counselor, so you can get help from the privacy of your own space at a time convenient to your busy schedule.
- Guidance on how to speak with your kids after a traumatic event.
- myStrength – the “health club for your mind” providing convenient and engaging online and mobile tools to help you sleep better, learn to be more mindful, manage chronic pain, or better cope with life's stressors.
- Tips on how to enhance your job skills and advance your career.
- Proven resources and programs to help you finally quit tobacco.
- A free identity protection and recovery program, in addition to credit monitoring services.
- Lists of accredited and verified home repair professionals to help you with any household project.
- Pet sitting resources, whether for every day or to cover you while you're on vacation.
- Trainings and webinars on a multitude of topics to help support you and your coworkers.



Anthem FAP is completely confidential and available 24 hours a day, 365 days a year. Call us around-the-clock at **1-800-865-1044**, or find a wealth of educational materials and resources related to mental health and substance abuse on our website. The site offers information, interactive tools and resources on all the topics above, including balancing work and family, your health, taking care of dependents, relationships and life skills. Simply go to [www.AnthemEAP.com](http://www.AnthemEAP.com) and use the company code “Plumbers and Steamfitters Local 434”.

**KEEPING YOUR KIDS TOBACCO-FREE**  
**Keep your kids from starting**

Concerned parents may have more power over whether their children start using tobacco than they think they do. Research has shown that teens whose parents often talk with them about the dangers of smoking are about half as likely to smoke as those who don't have these discussions with their parents. This holds true whether or not the parents are smokers themselves.

Here are some tips from the US Centers for Disease Control and Prevention (CDC) for parents to help keep their kids tobacco-free:

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- Remember that despite the impact of movies, music, the internet, and peers, **parents can be the greatest influence in their kids' lives.**
- Talk with your children about the risks of tobacco use. If loved ones have or died from tobacco-related illnesses, let your kids know. Let them know that using tobacco strains the heart, damages the lungs, and can cause a lot of other health problems, including cancer. Also, mention what it can do to the way a person looks and smells: smoking makes hair and clothes stink, causes bad breath, and stains teeth and fingernails. Spit and smokeless tobacco can cause bad breath, stained teeth, tooth decay, tooth loss, and bone loss in the jaw.
- Start talking about tobacco use when your children are 5 or 6 years old and continue through their high school years. Many kids start using tobacco by age 11. And many are addicted by age 14.
- Know if your kids' friends use tobacco. Talk about ways to say “no” to tobacco.
- Talk to your kids about the false glamorization of tobacco in the media, such as ads, movies, and magazines.



The children of parents who smoke are much more likely to smoke themselves. But, even if you use tobacco, you can still influence your kids' decisions. You might even have more power, because you've been there. Your best move, of course, is to quit. Meanwhile, don't use tobacco around your children, don't offer it to them, and don't leave it where they can easily get it. You can speak to your child firsthand about:

- \* How you got started and what you thought about it at the time
- \* How hard it is to quit
- \* How it has affected your health
- \* What it costs you, financially and socially

If you can, keep your home smoke-free. Don't smoke indoors and don't let anyone else do it either. If you have a car or vehicle, make it smoke-free too.

**TIDBIT**  
**Cravings and Junk Food Spending**

Who knew that the foods you crave can have such a tremendous impact on your food spending habits?

A recent study in *Proceedings of the National Academy of Sciences of the United States of America* suggests that cravings for junk foods not only can undermine good dietary intentions, but also may increase spending on unhealthy choices.



44 non-dieters fasted for four hours and then were offered a chance to bid on one of three high-calorie, high fat/sugar snacks, as well as healthier snack options. After recording their initial bids, participants were exposed to the unhealthy snack (unwrapping it, smelling it, thinking about times they had enjoyed eating it, etc.), to cue a craving. After this exposure, the reported desire for the unhealthy snacks, and similar items, increased, but desire for healthier options remained unchanged. The amount of money participants were willing to pay to get the desirable snacks went up by 38 percent.

Over 90% of people report having experienced food cravings at one time or another. These strong desires can override efforts to avoid unhealthy foods. While the authors offer no advice for reducing cravings in everyday life, this research does support keeping tempting choices out of sight.

Source: Tuft's Health & Nutrition Newsletter, September 2018.