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## LOCAL 434 HEALTH & WELFARE FUND

### Benefit Bulletin - April 2020

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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.**

### **BASIC PROTECTIVE MEASURES AGAINST THE NEW CORONAVIRUS**

Stay aware of the latest information on the COVID-19 outbreak, available on the World Health Organization's website and through your national and local public health authority. Most people who become infected experience mild illness and recover, but it can be more severe for others. Take care of your health and protect others by doing the following:

#### **Wash your hands frequently**

Regularly and thoroughly clean your hands with an alcohol-based hand rub or wash them with soap and water.

**Why?** Washing your hands with soap and water or using alcohol-based hand rub kills viruses that may be on your hands.



#### **Maintain social distancing**

Maintain at least 6-feet distance between yourself and anyone who is coughing or sneezing.

**Why?** When someone coughs or sneezes, they spray small liquid droplets from their nose or mouth which may contain virus. If you are too close, you can breathe in the droplets, including the COVID-19 virus if the person coughing has the disease.

#### **Avoid touching eyes, nose, and mouth**

**Why?** Hands touch many surfaces and can pick up viruses. Once contaminated, hands can transfer the virus to your eyes, nose, or mouth. From there, the virus can enter your body and can make you sick.

#### **Practice respiratory hygiene**

Make sure you, and the people around you, follow good respiratory hygiene. This means covering your mouth and nose with your bent elbow or tissue when you cough or sneeze. Then dispose of the used tissue immediately.

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**Why?** Droplets spread virus. By following good respiratory hygiene, you protect the people around you from viruses such as cold, flu, and COVID-19.

**If you have fever, cough and difficulty breathing, seek medical care early**

Stay home if you feel unwell. If you have a fever, cough and difficulty breathing, seek medical attention and call in advance. Follow the directions of your local health authority.

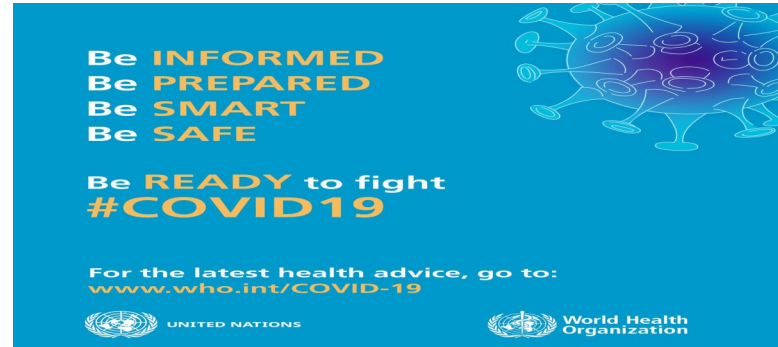
**Why?** National and local authorities will have the most up-to-date information on the situation in your area. Calling in advance will allow your healthcare provider to quickly direct you to the right health facility. This will also protect you and help prevent spread of viruses and other infections.

**Stay informed and follow advice given by your healthcare provider**

Stay informed on the latest developments about COVID-19. Follow advice given by your healthcare provider, your national and local public health authority, or your employer on how to protect yourself and others from COVID-19.

**Why?** National and local authorities will have the most up-to-date information on whether COVID-19 is spreading in your area. They are best placed to advise on what people in your area should be doing to protect themselves.

Source: World Health Organization.



**AVOIDING BIG HEALTH RISKS**

Maximize your longevity by tackling these major causes of death:

- ▶ Smoking — Behavioral counseling and support groups, along with medications to reduce withdrawal symptoms, are typically the best route to stopping smoking.
- ▶ High blood pressure — Eating a healthy, plant-based diet, lowering alcohol and sodium intake, maintaining a healthy weight, and increasing physical activity are helpful. One or more medications are often needed to keep blood pressure in check.
- ▶ Being overweight or obese — Losing weight is challenging, but it can be done by making low-calorie, minimally processed fruits and vegetables the mainstay of your diet — and by getting more exercise and physical activity.



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- ▶ Physical inactivity — The recommended amount of exercise is at least 150 minutes of moderately intense physical activity a week. This can be achieved with 30 minutes of exercise five days a week. But any activity is good activity.
- ▶ High blood sugar — If you have type 2 diabetes, medications will likely be needed to help you keep blood sugar under control. However, eating healthier, exercising, and losing as little as 5 to 10 percent of your weight also can lower your blood sugar levels.
- ▶ High low-density lipoprotein (LDL), or “bad,” cholesterol — Numerous drugs can help get your cholesterol under control, as can eating a plant-based diet with less saturated fat and cholesterol, and regular exercise.

Source: Mayo Clinic Health Letter.

**TIPS FOR BETTER SLEEP**

Sleep may seem elusive at times, especially as you age. Although you might not be able to control all of the factors that interfere with your sleep, you can adopt habits that encourage better sleep.

Here are some tips:

- ◆ Set a good foundation — Physical activity increases the amount of energy you expend, raises your feel-good hormones (endorphins) and helps regulate body temperature, all of which contribute to better sleep. Avoid heavy food or alcohol, both of which can hamper sleep. If you’re sensitive to caffeine, avoid that too.
- ◆ Boost your circadian rhythm — Getting plenty of sunlight during the day can help synchronize your biological clock with the course of the day and get you ready for nighttime. Going to bed and getting up at roughly the same time every day also reinforces your body’s sleep-wake cycle and helps promote sleep.
- ◆ Shed your worries — If you tend to worry, jot down your concerns and possible solutions, then set them aside for tomorrow. Practice a relaxing ritual each night, such as reading, listening to a podcast, stretching, or thinking of things to be grateful for.
- ◆ Make your bedroom a sleep sanctuary — Keep out activities such as eating, watching TV, browsing the internet, answering emails, or talking on the phone.
- ◆ Keep it cool, dark and quiet — Consider using room-darkening shades, earplugs, a fan, or other devices. Choose comfortable bedding and make sure you have room to stretch out.

Source: Mayo Clinic Health Letter.

