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LOCAL 434 HEALTH & WELFARE FUND

Benefit Bulletin - February 2020

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FEBRUARY IS NATIONAL HEART HEALTH MONTH

Everybody knows smoking and using tobacco is bad for you, but do you know exactly how dangerous it is? It's important to understand your risks.

The correlation between heart disease and tobacco use according to the Centers for Disease Control are:

- Smoking is the single largest preventable cause of heart disease in the United States.
- Tobacco smoke contains high levels of carbon monoxide.
- People who use tobacco are more likely to have heart attacks, high blood pressure, blood clots, strokes, hemorrhages, aneurysms, and other disorders of the cardiovascular system.
- Smoking causes one of every three cardiovascular disease deaths.



While quitting can be tough, and it may take more than one attempt to stop, having support and planning ahead can boost your chances for success. The Quit for Life Program's Quit Coaches are trained to address coronary artery disease with Quit for Life participants to help increase and maintain their motivation to quit.

Quit for Life can help you break free from tobacco—for good—and offers:

- ▶ Online support. Get tips, advice, and support that makes it easier to quit.
- ▶ Personalized support. Work with a Quit Coach to develop a plan.
- ▶ Quit medications. Get nicotine patches or gum, if you qualify.
- ▶ Text2Quit. Get texts to help you prepare to quit, beat urges and more.

Call 1-866-QUIT-4-LIFE (1-866-784-8454), or log on to www.quitnow.net for details or to enroll.

Fund's Website

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 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.

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.



Quit For Life® Program



UPDATE YOUR ADDRESS AND BENEFICIARY DESIGNATION

Since a significant amount of Plan information is sent to you by mail, it is crucial that we have your most current address on file at the Fund Office at all times. If you move, you need to let us know your new address. Failure to do so may jeopardize your eligibility or benefits because we will have no way to contact you about changes in the Eligibility Rules or benefits.

Also, if your marital status changes or there are other changes in your personal life which might affect the name of the person(s) you choose to designate as your beneficiary, you must notify the Fund Office in writing regarding any change in beneficiary you wish to make.



HEALTH CAPSULE

[from the National Institutes of Health (NIH)]

Treating Seasonal Affective Disorder

Is the long, cold winter getting you down? For people with seasonal affective disorder (SAD), the change in seasons brings on a form of depression. Most often, it begins in late fall or early winter each year and goes away in the spring and summer. Common signs of SAD include low energy, overeating, and sleeping too much.



If you have SAD, there are several things you can do. Try to be active and exercise. Spend time with other people and confide in a trusted friend or relative. Medications like antidepressants and psychotherapy can also help. Some people may find relief through complementary health approaches, like light therapy. Using an ultrabright light box each day may help replace the natural sunlight you're missing during the winter. Light boxes give off light that's about 20 times brighter than ordinary lighting.

Some studies support a form of talk therapy adapted for SAD. This type of cognitive behavioral therapy focuses on replacing negative thoughts with positive ones. You may also be asked to identify activities you enjoy.

A few small studies suggest that supplements like St. John's wort and melatonin may help with SAD. But experts caution that St. John's wort can interact with many medications. And melatonin may improve sleep for some people with SAD, but it's not known if long-term use is safe.

If you're experiencing SAD, talk with your doctor to come up with a plan to feel better.

For more information on this study or other health stories, visit News In Health by the National Institutes of Health at: <https://newsinhealth.nih.gov/2020/01>.

PREVENTING DEMENTIA: THE BASICS ARE BEST

It seems that dementia — including Alzheimer's disease dementia — occurs indiscriminately in older adults, no matter how healthy they are or their station in life. This is in part because the two greatest risk factors are things you can't do anything about — aging and genetics.

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However, you're not totally defenseless. A new set of dementia prevention guidelines released by the World Health Organization (WHO) help clarify steps you can take to keep your dementia risk as low as possible, including:

- **Exercising regularly** — A minimum of 150 minutes of moderately intense activity a week is recommended, or 75 minutes of weekly exercise at a vigorous intensity. Add in muscle strengthening two or more times a week.
- **Eating healthy** — Eating habits that model the Mediterranean diet, the Dietary Approaches to Stop Hypertension (DASH) diet, or the Mediterranean-DASH Intervention for Neurodegenerative Delay (MIND) diet all appear to reduce dementia risk. Of note, supplements — including vitamins, minerals and fish oil — are not associated with dementia risk reduction.
- **Not using tobacco** — It's one more reason to stop tobacco use.
- **Using alcohol in moderation, if at all** — Excessive drinking is strongly linked to increased dementia risk.
- **Engaging the brain** — This appears most helpful for older adults, and can include just about anything that gets you thinking, such as games and puzzles, social interaction, learning new things, and memorizing.
- **Taking care of heart-health risks** — Managing your weight and addressing high blood pressure, high cholesterol levels and diabetes may all indirectly reduce dementia risk.

Source: Mayo Clinic Health Letter, November 2019.



TIDBIT - Intermittent Fasting

Intermittent fasting may work just as well as traditional calorie-cutting diets (continuous calorie restriction) for people who wish to lose weight, but this approach is not for everyone. Keep these tips in mind:

- * Time meals in a way that fits with your preferences, schedule, environment, and biological needs.
- * Aim for less processed foods like nuts, seeds, beans, fruits, non-starchy vegetables, fish, yogurt, and healthy fats like plant oil, and avoid highly processed foods, especially those high in refined grains and starches (like white bread, rice, cereals, crackers, and potatoes); added sugars (like soda and sweets); and salt (like processed meats), no matter how you time your eating.
- * Understand that any weight loss plan will fail if it cannot be maintained for the long term.

Source: Tuft's Health & Nutrition Newsletter.

