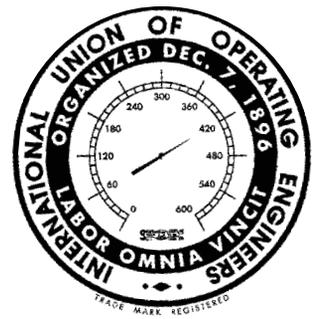


OCTOBER 2017

# HealthLine

www.local4funds.org

INTERNATIONAL UNION OF OPERATING ENGINEERS LOCAL 4  
HEALTH & WELFARE PLAN



## Dear Health & Welfare Participant,

THIS EDITION OF *HEALTHLINE* FEATURES THE FOLLOWING TOPICS:

- Preliminary Report of Contributions
- Updates to Prescription Drug Coverage
- October 14, 2017, Healthy Living Seminar—Gillette
- Flu Shots at CVS Pharmacies
- Grandfathered Health Plan

### PRELIMINARY REPORT OF CONTRIBUTIONS

During the month of October, you will receive a preliminary Report of Contributions. The report will contain information regarding the hours you worked and the contributions made to the Funds on your behalf by your employer(s) as of August 31, 2017.

You should review the preliminary report for errors and missing hours. If you need to report missing hours, please follow the instructions on the Report of Contributions. All missing or incorrectly reported hours/contributions must be detailed to the Benefit Funds Office in writing. You will receive a final Report of Contributions in February 2018. The final report will include your

Health Plan eligibility status and the hours you worked through December 31, 2017.

If you are eligible for Health Plan coverage as of March 1, 2018, this information will be indicated on your final report. If your coverage will terminate as of February 28, 2018, this will also be indicated. If your coverage will be terminating, you will also receive a COBRA information package, which includes Plan A Buy-In information.

If you have any questions about your preliminary Report of Contributions, please contact the Benefit Funds Office at: **1-888-486-3524**.

### UPDATES TO PRESCRIPTION DRUG COVERAGE

The Board of Trustees has made changes to the Prescription Drug Program to maintain the well-being of our members and the financial well-being of the Plan. Effective July 1, 2017, the Plan implemented a requirement that will ensure that generic drugs—which are identical to brand-name drugs in dosage form, safety, strength, route of administration,

quality, performance characteristics, and intended use, but much less expensive than their brand-name equivalents—are utilized whenever possible.

Known as a Dispense as Written, or “DAW 2,” requirement, the Plan will now charge you the brand drug co-pay, plus the difference in cost to the Plan between the brand drug and the generic drug, anytime a generic drug is available but you request that the pharmacy dispense the brand drug instead. This requirement will not apply if your physician specifically requests that the brand drug be filled.

Further, you will have the right to appeal the DAW 2 requirement if you believe that a brand drug is medically necessary for your condition.

Effective August 15, 2017, a prior authorization process has been installed on testosterone products. CVS’s prior authorization team will contact your provider to ensure that the requested drug is medically necessary and is not for a purpose excluded under the Plan, such as erectile dysfunction or infertility.

Also effective August 15, 2017, the prior authorization process that is currently

*(continued on page 8)*

### health bits



*More than half of school-age children carry a backpack that is heavier than the recommended weight.* According to the American Occupational Therapy Association, a backpack should not exceed 10 percent of your child’s body weight. A proper fit is also important. To avoid neck, back, and shoulder strain, choose a backpack that covers from just above the waist or waist level to a couple of inches below the shoulder blades.

*Suicide can be a scary topic of conversation.* However, when someone mentions committing suicide, talking about those feelings can reduce, not increase, suicidal thoughts. Encourage him or her to continue the conversation with someone else who can help: a family member, friend, mental health professional, or spiritual advisor. The National Suicide Prevention Lifeline at **800-TALK (8255)** can be a good place to start.

(recipe)



## Multigrain Bread

1½ cups warm (not hot) water  
1 tbsp. honey  
¼ oz. dry active yeast (1 package)  
2 cups white whole wheat flour  
2 cups whole wheat pastry flour  
½ cup rye flour  
½ cup buckwheat flour  
½ cup oat flour  
1½ tsp. kosher salt, divided  
1 tsp. extra-virgin olive oil  
¼ tsp. sugar

Mix together water, honey, and yeast in small bowl. Let stand until foamy, about two minutes. In a separate large bowl, stir together white whole wheat flour, whole wheat pastry flour, rye flour, buckwheat flour, oat flour, and 1 teaspoon kosher salt. Pour water/yeast mixture into flour mixture, and stir until mostly combined. Then, knead until it springs back to the touch, about three to four minutes. (To knead, punch in the middle, then fold over from the top so it looks like a pair of lips, then turn the dough by a quarter, counter clockwise. Repeat.) Divide into two rounds, cover, and let rise until doubled in size, about two hours. Preheat oven to 400 degrees. Place loaves on baking sheet topped with silicone baking mat. Brush each loaf with ½ teaspoon olive oil, then sprinkle each loaf with ¼ teaspoon salt and ¼ teaspoon sugar. Slice diagonal cuts on top of each loaf. Spray oven with water to create steam. Bake loaves for three minutes. Spray again, then let loaves bake for about 40 to 45 minutes.

Each serving contains about 154 calories, 1 g fat, 0 g saturated fat, 0 g trans fat, 0 mg cholesterol, 186 mg sodium, 32 g carbohydrates, 1 g sugar, 6 g fiber, and 6 g protein.

# CAN EATING MORE FIBER PREVENT Knee Pain?

DO YOUR KNEES EVER FEEL ACHY OR SORE BY THE END OF THE DAY?

If so, you may be one of the 30 million Americans with osteoarthritis. Commonly called arthritis, the condition most often strikes the knees, hips, and hands. But while knee pain may be common, simply changing your diet to include more fiber may help you feel better.

Fiber is found in plant foods and comes in two types—soluble, which dissolves in water, and insoluble, which passes through the GI tract relatively unchanged. Both help keep your digestive system running smoothly and can help reduce the risk of developing heart disease. Even better news? A recently published study found that people who eat the most fiber have the lowest rates of arthritis and knee pain.

You may find that a higher-fiber diet makes for better digestion—and healthier, happier knees as well.

Nuts  
and  
Seeds

Oats

(like oat bran  
or oatmeal)

Whole  
grains

(like brown rice,  
whole-grain bread,  
and whole-grain  
pasta)

Fruits

(especially  
avocados,  
pears, apples,  
blackberries, and  
raspberries)

Wheat  
bran

Beans

(like white  
beans, navy  
beans, chick-  
peas, and  
lentils)

Vegetables

(including  
pumpkin, squash,  
and peas)

Consider  
adding more  
fiber-rich  
foods to your  
diet, like the  
following:

# TRY TO AVOID TAKING AN Exercise 'Break'

HAVE YOU TAKEN A BREAK FROM EXERCISE FOR LONGER THAN YOU WOULD LIKE TO ADMIT? Perhaps this will move you: New research suggests that only two weeks of inactivity in young, healthy people significantly reduced muscle mass and increased fat buildup in the midsection. This can lead to a higher risk for type 2 diabetes, heart disease, and other chronic conditions.

You are more likely to stick with an exercise routine if you commit to activities that make you feel happy and safe, and are affordable and accessible. These strategies can also help keep the momentum going:

- **Multitask.** If your busy schedule gets in the way of the gym, sneak in exercises while doing other things. In line to grab your morning coffee? Practice balancing on one foot for a few seconds, then the other. During your next phone call, do a few leg raises or calf stretches.

- **Stay strong during illness.** If you do not feel well, plan to get back into your exercise routine as soon as you feel better. If surgery has you resting, talk with your doctor about specific exercises you can do safely as you heal.

- **Seize opportunities.** Exercise is not limited to gym equipment. Walk the entire mall on your next shopping trip. Lift heavier groceries a few times before storing them away.

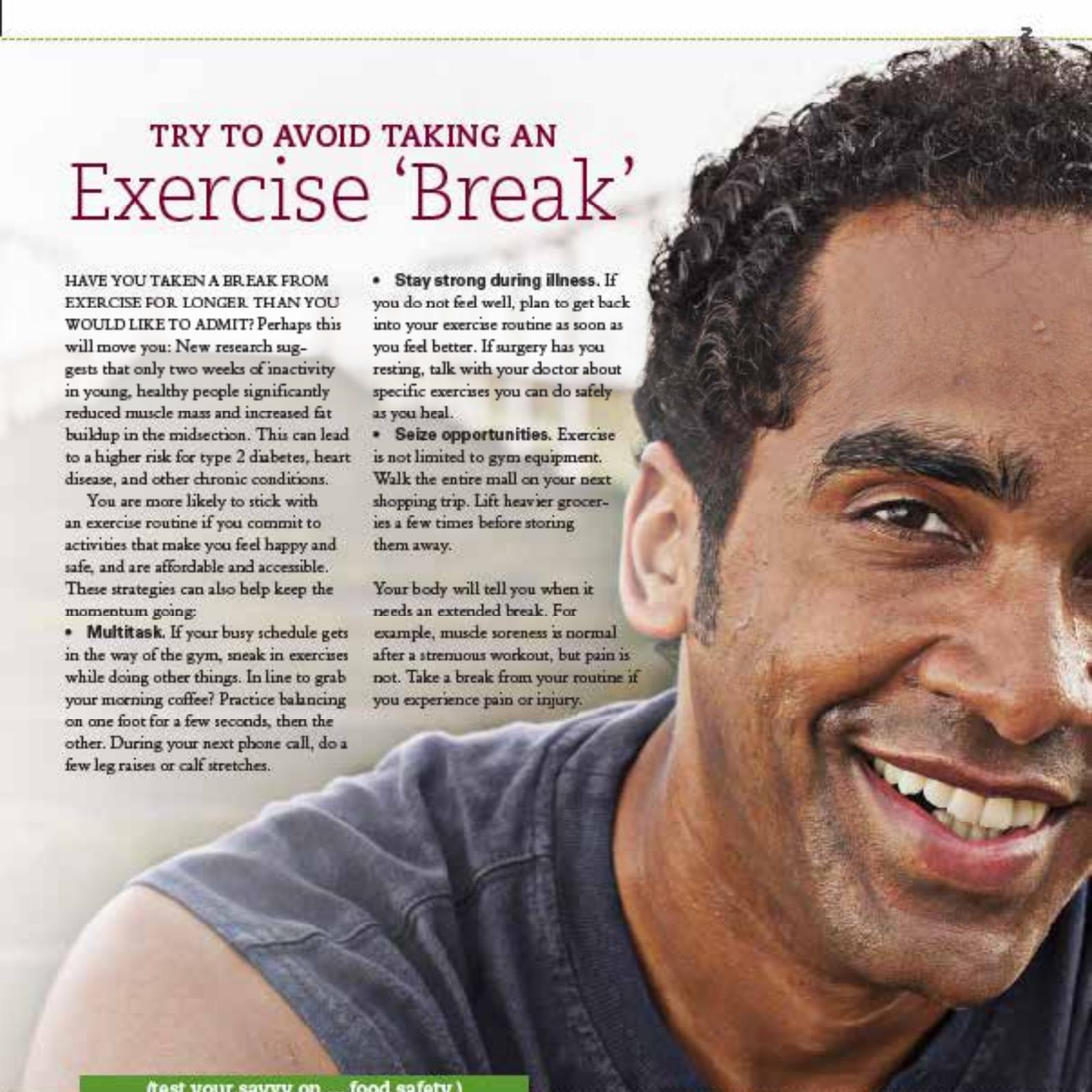
Your body will tell you when it needs an extended break. For example, muscle soreness is normal after a strenuous workout, but pain is not. Take a break from your routine if you experience pain or injury.

## (test your savvy on ... food safety)

1. You don't need to wash fruits or vegetables if you don't eat the skin or peel.  
 True  False
2. The recommended keep time for fresh, raw chicken is only a day or two in the refrigerator.  
 True  False
3. It's OK to store eggs on the door in the fridge for easy access.  
 True  False
4. You can eat products after their "sell by" date.  
 True  False

## ANSWERS

1. **False.** Germs on the skin or peel can spread to the inside of the fruit or vegetable when you cut or peel it.
2. **True.** While raw chicken will only last a day or two in the fridge, it will keep in the freezer indefinitely.
3. **False.** Store products like eggs on a shelf in the fridge where it's colder, not the door.
4. **True.** Food may taste best when purchased before this date, but you can safely consume it afterward. However, never eat food after its "expired by" date.



# CAN A GASTRIC BALLOON Help You Lose Weight?

SEVERAL TYPES OF SURGERY ARE AVAILABLE TO HELP PEOPLE LOSE WEIGHT. Gastric balloons are a new, minimally invasive approach that's growing in popularity. These balloons are placed in the stomach, where they take up space. They're touted as a less invasive, lower-cost alternative to traditional weight-loss surgery. But how well do they work? Here's the inside scoop.

## WHAT THE TREATMENT INVOLVES

Gastric balloons are an option for obese adults with a body mass index (BMI) of 30 to 40. Some are placed using a long viewing tube, called an endoscope. A doctor inserts the tube into a patient's mouth and runs it down to the stomach with the deflated balloon attached. The doctor then inflates the balloon with fluid. The whole process takes less than a half-hour to complete.

Another type of gastric balloon is swallowed in a capsule. The capsule has a thin tube attached, through which the balloon is inflated with air.

Both types of balloons are meant to be used along with a diet and exercise program. After six months, the balloons are deflated and removed.

## REAL HELP OR INFLATED HYPE?

In clinical trials, people who received gastric balloons plus diet and exercise counseling lost an average of 14 to 22 pounds. That's two to three times the weight loss of those who got counseling alone. After the balloons were removed, people often regained some weight—an average of four pounds within six months, in one study.

Gastric balloons sometimes cause side effects. When the balloons are first inserted, vomiting, nausea, and stomach pain are common. These symptoms usually go away within a week.

Less commonly, gastric balloons deflate on their own.

Or they may start taking on extra fluid or air from the body, causing them to overinflate. Balloons filled with fluid have also been linked to pancreatitis (inflammation of the pancreas). When such problems occur, the balloons can be removed early.

Gastric balloons sound appealing, but they aren't for everyone. If you're considering this option, weigh the pros and cons carefully with your doctor.

## FIND YOUR BMI

What's your BMI?  
Use the handy calculator  
at [www.asmb.org/patients/bmi-calculator](http://www.asmb.org/patients/bmi-calculator).

# HOW TO TALK WITH YOUR CHILD'S PEDIATRICIAN ABOUT ANTIBIOTICS

FEVER. FUSSINESS. TUGGING AT THE EARS. Many parents can easily I.D. the telltale signs that your child has an ear infection. All you have to do is call the pediatrician for an antibiotic and your kid will soon be on the road to recovery, right? Not exactly.

Often, infections such as bronchitis, sinus infections, and ear infections get better without treatment. However, research shows that many parents are hesitant to wait to give an antibiotic. Communicating openly with your health care provider about antibiotics can help you better understand when they're necessary and when they're not. Here are three important questions that can help guide your conversation.

## 1 WHY SHOULD I WAIT TO GIVE AN ANTIBIOTIC?

Many infections improve on their own. Waiting two to three days after your doctor diagnoses it gives you time to see if this will happen. If it gets better, you'll avoid unnecessarily giving your child antibiotics. This is a good thing. While antibiotics can be helpful when they're needed, there are major risks to taking them.

These include:

- Allergic reactions
- Severe diarrhea
- Increased chance of antibiotic-resistant infection

## 2 WHAT CAN I DO IN THE MEANTIME TO HELP MY CHILD FEEL BETTER?

Your child may not need an antibiotic, but there are still things you can do to help your child feel better. For example, ask your doctor which over-the-counter pain reliever may work best. Find out what dose to give your child and how often you should administer it. If your child has an ear infection, holding a warm, damp cloth over the painful ear may help. If your child has bronchitis, using a humidifier or breathing in steam from a hot shower may offer some relief.

## 3 HOW WILL I KNOW IF MY CHILD NEEDS AN ANTIBIOTIC?

If, after two to three days, your child's symptoms don't improve or get worse, then an antibiotic may be necessary. Ask your doctor exactly what to watch for and how to know when to call.

### health bits

**Children being bullied often try to hide it.** Look for signs such as a reluctance to go to school or be involved in social situations, unexplained injuries or damaged property, and even changes in eating habits. If something doesn't seem right, start a conversation and find out if bullying is an issue in your child's life.

DID YOU KNOW THAT ON AVERAGE, PEOPLE BRUSH THEIR TEETH FOR 45 SECONDS?

That's less than half the full two minutes recommended by the American Dental Association. So slow down and, if you need a reminder, use the timer on your phone. Some electric toothbrushes even have a timer built in.



# 4

## HACKS TO HELP YOU FEEL More Confident

CONFIDENCE. SURE, YOU'D LIKE MORE OF IT—AT WORK AND IN LIFE. But how do you cultivate it? Isn't confidence something you're born with?

Not exactly. Experts from the American Management Association say that confidence can be learned. Here are four quick hacks that, when regularly practiced, can catapult your confidence.

**1 Own your "success story."** If you're nervous before a big meeting, presentation, interview, or proposal, think of a time you performed really well. Let the memory of that success fuel a confident entrance and powerful performance. Keep a notebook of your professional successes so you're always ready with fresh material, too.

**2 Get clear on your strengths.** People tend to focus on their weaknesses at work rather than their strengths. Sure, nobody's perfect, but

being overly self-critical can weaken your confidence. So whenever you're feeling down on yourself, take five minutes to jot down what you do well and your best personality traits.

**3 Accentuate the positive.** A positive outlook is a cornerstone of confidence. Not naturally glass-half-full? Limit the amount of time you spend on potential pitfalls. Choose to focus on the opportunity before you rather than what could go wrong.

**4 Strike a pose.** Confidence doesn't just exist in your mind. Your body language and positioning can play a role as well. In fact, research shows that holding power poses for as little as two minutes led to hormonal shifts in men and women. Want to try a power pose? Stand up, hold your head up and your chest high, move your legs apart, and place your hands on your hips.

# TAKE A BREAK FROM YOUR DIGITAL DEVICES

Cellphones, tablets, laptops, and other digital devices are undoubtedly handy. But overuse can undermine your health and happiness. From time to time, it's good to detox from your gadgets.

### Depression

Some research has tied frequent social media use to depression and decreased well-being.

### Weakened bonds

Among people who are constantly checking their devices, four in 10 say they often feel disconnected from their families.

### Stress

More than 80 percent of Americans say they frequently check texts, emails, and social media accounts—and that can lead to stress.

### Decreased concentration

Frequent interruptions from beeping and buzzing devices make it difficult to focus.

### Impaired sleep

Researchers have found that using digital devices close to bedtime can interfere with getting a good night's sleep.



## WHY YOU MAY NEED A DIGITAL DETOX

## HOW TO DO IT

# 1



**Pick your detox times.** Take breaks from your devices at meals, during outings with family and friends, and at least a half-hour before bedtime.

# 2



**Turn off notifications** for texts, emails, and social media. Silence your phone during detox times, too.

# 3



**Put devices out of sight.** Research has shown that just seeing a cellphone sitting there can be distracting, even if you don't use it.

# 4



**Let others know.** Explain to family and friends that you unplug during specific times, but you'll respond to their messages later.

# 5



**Make it a family affair.** To create a family plan for the use of mobile devices and TV, go to [www.beehrychik.com/MediaUsePlan](http://www.beehrychik.com/MediaUsePlan).



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## health bits

*When low back pain strikes,* the thought of doing anything physical may seem unbearable. Yet six months of yoga can significantly reduce pain, depression, and disability associated with back problems compared to customary medical care. In fact, back pain is the number one reason people try a complementary health practice such as yoga.

*Women with a family history of ovarian cancer* may want to pursue genetic counseling and testing. A test can reveal whether they have a genetic mutation that increases the risk of developing the disease. Talk with a health care professional to determine if genetic testing is right for you.

*Prostate cancer is the second leading cancer among men behind skin cancer.* A healthy lifestyle is the best way to reduce your risk. Exercise, keep at a healthy weight, don't smoke, and eat a diet that includes green leafy vegetables. Limiting the amount of dairy and calcium in your diet may also help.

*Constantly checking your work email,* even on days off, can significantly increase your stress level. On a scale of 1 to 10, employees who checked email on nonwork days reported a stress level of 6 compared to 4.4 for noncheckers.



*(continued from page 1)*

in place for attention deficit hyperactivity disorder (ADHD), attention deficit disorder (ADD), and narcolepsy medications for anyone over the age of 19 has been updated to include additional amphetamine and methylphenidate drugs that have come to market in recent years. Any medications you may have previously been prescribed for these conditions will now be subject to the prior authorization review process, regardless of when they were prescribed.

### OCTOBER 14<sup>TH</sup> HEALTHY LIVING SEMINARS

Join us at Gillette Stadium on Saturday, October 14, 2017, for our Healthy Living—Healthy Retirement Seminars! The event will begin at 10 a.m. in the Putnam Club, with a one-of-a-kind view of the home field of your five-time Super Bowl champion New England Patriots! There is no cost to attend.

Past events have included retirement-planning seminars, as well as the opportunity to speak directly with MassMutual and Benefit Funds Office personnel about your retirement and investment goals. They have also included wellness seminars, biometric health screenings, flu shot clinics, eye screenings, and FitBit giveaways.

Attendees in past years have gotten autographs and pictures with Patriots legends such as Troy Brown, Joe Andruzzi, and Steve Grogan. This year's event will feature former Patriots stars Andre Tippett and Steve Nelson. Of the 243 members that attended the Gillette event in 2016, 25 took home free raffle prizes such as Patriots vs. Jets tickets, Bruins vs. Maple Leafs tickets, Patriots Pro Shop gear, and more.

Make a day of it by attending the seminars, meeting a Patriots legend, participating in the raffle, going on a free tour of Gillette Stadium, and then enjoying everything that Patriot Place has to offer! Please look for your invitation, and don't forget to RSVP by calling **508-533-1400, ext. 113**, or via our website at **www.local4funds.org** (look for the event listed on our homepage).

### FLU SHOTS AT CVS PHARMACIES

We want to make it as easy as possible for you and your family to have a fun and healthy winter season. Take the time to get protected with a flu shot. Beginning August 1, 2017, flu shots and high-dose flu shots are available at no cost at all CVS pharmacy locations, while supplies last. No appointment is necessary.

### GRANDFATHERED HEALTH PLAN

Please note that this Plan is a "grandfathered health plan" under the Affordable Care Act. For more information, please refer to page v of your Summary Plan Description, or page vii of the online version.

Sincerely,

#### Your Board of Trustees

William D. McLaughlin, Chairman  
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