



## Health and Welfare Fund

6281 Youngstown-Warren Rd., Suite 240  
Niles, Ohio 44446  
330-652-3475 FAX 330-652-3513  
Toll Free 1-800-362-9354  
[www.ohiocarpenters.com](http://www.ohiocarpenters.com)

July 16, 2009

Dear Participant:

The following information is a quarterly income and expense summary to inform you the member of the Fund's financial position and additional information that will help you in understanding your benefits that are available.

The Fund experienced a \$604,870 increase in Fund assets for the quarter ended 4/30/2009. Plan expenses were \$15,388,456 in benefits paid to participants and administrative costs. Total income was \$15,993,326 that includes employer contributions, employee self pays and investments.

Please remember that this is an unaudited summary and is subject to change. The reserves for estimated liabilities are determined annually by the Fund's Consultant. No adjustments of these liabilities have been made since the prior year-end. Appropriate adjustments will be made to the audited year-end financial statements to be issued subsequent to these summaries. You will be receiving a quarterly summary in the future any questions please address them to the Fund Office.

### **News And Our Views**

#### **Avoiding the emergency department.**

*Editor's note: This is the first in a series on how you can stretch your health care dollars during these difficult economic times.*

Serious medical problems happen. That's what the emergency department is for. But the emergency department is also one of the most expensive options for medical care. And, depending on the circumstances, you may have a long wait for care.

Some signs and symptoms almost always require a visit to the emergency department, including, for example, significant severe shortness of breath or chest pain, sudden weakness of part of the body, or uncontrolled bleeding. With conditions such as these, it's vital to get to the emergency department as soon as possible.

For other, perhaps less severe signs and symptoms, the following tips may be useful to help you avoid the cost and inconvenience of an emergency department visit:

- **Plan ahead for an attack** – If you have a condition that can suddenly worsen – such as heart disease, migraines, diabetes, back pain or asthma – work with your doctor to develop a plan of action for what to do in case of an attack. Have any needed medications on hand to deal with an attack.

- **Have a primary care doctor and seek care there when possible** – Many minor urgent care issues can be handled in a doctor's office or urgent care center, including stitching up small cuts, attending to a minor injury, getting a tetanus shot, or dealing with sinus, lung or bladder infections. Some primary care doctors offer treatment for certain common problems over the telephone or the internet.

- **Identify drop-in or "minute" clinics and urgent care centers in your area** – Minute clinics are often located in grocery stores or shopping centers. These clinics are usually open after-hours and on weekends and can handle many minor urgent care issues. Urgent care centers may be another option for you to consider before going to an emergency department.

- **Take precautions** – Some of the most common reasons for adult emergency department visits include falls, auto accidents, fever, and chest and abdominal pain. Take steps to reduce the risk of falls around the house, driving sensibly, getting your annual flu shot, and properly cooking and storing food are just a few of many ways that you can avoid getting hurt or ill.

– May 2009 [www.HealthLetter.MayoClinic.com](http://www.HealthLetter.MayoClinic.com)

### **Met Life Update**

The Ohio Carpenters Health and Welfare Fund is proud to offer our members Basic Life and Accidental Death & Dismemberment Insurance coverage to assist your beneficiaries in the event of your death. We fully understand however, that this benefit may not be sufficient to cover all your liabilities, or address difficulties we face everyday while we are alive. In today's difficult economy, we all face decisions and situations associated with day to day events that cause stress and uncertainty in our lives.

Our life insurance carrier, MetLife, provides access to a wealth of information related to just such concerns. By visiting MetLife's website at [www.metlife.com](http://www.metlife.com), our members and their families can access information not only related to insurance, but also Retirement, Health, Finances, Life Transitions and Safety & Security.

By choosing the **Life Advice** tab at the top of the home page, our members can access information such as the following:

- Managing your affairs if you can not
- Decision related to placing a parent in a nursing home
- Planning for a dependent with special needs
- Divorce mediation
- Disaster preparation
- Identity Theft
- Being an entrepreneur

Insurance information also includes the MetLife Life Insurance Selector located on the home page. This interactive tool walks the user through a series of simple questions to provide suggestions related to *how much and what kind* of insurance is most appropriate for you.

We urge all members to visit the MetLife website to assist you with the difficult decisions you may be facing in these uncertain times.

### **Front Path Update**

The Fund Office receives notifications from FrontPath (PPO) regarding hospitals and doctors that terminate from the network. It is important that you check the website [www.frontpathcoalition.com](http://www.frontpathcoalition.com) or contact FrontPath at 888-232-5800 to be sure that your hospitals or doctors are in the network. You should also ask the provider at the time of service that the provider is in-network. Also, the provider is obligated to use all in-network providers for all other outpatient services.

### **Women's Health and Cancer Rights Act of 1998**

The Women's Health and Cancer Rights Act of 1998. It provides certain protections for breast cancer patients who elect breast reconstruction in connection with mastectomy.

Specifically, the act requires that health plans cover post-mastectomies. Coverage must be provided for:

- Reconstruction of the breast on which the mastectomy has been performed;
- Surgery and reconstruction of the other breast to produce symmetrical appearance; and
- Prosthesis and physical complications for all stages of mastectomy, including lymph edemas.

The benefits required under the Women's Health and Cancer Rights Act must be provided in a manner determined in consultation with the attending physician and the patient.

These benefits are subject to the health plan's regular co-payments and deductible.

Sincerely,

Board of Trustees of the Ohio  
Carpenters Health Fund