



Health Fund

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July 7, 2010

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 \$78,718 decrease in Fund assets for the quarter ended 4/30/2010. Plan expenses were \$15,024,395 in benefits paid to participants and administrative costs. Total income was \$14,945,677 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.

To Participants and Custodial Parent's when a Medical Child Support Order is Provided to the Fund Office

Under your Delta Dental coverage the explanation of benefits will be sent to the participant (policy holder) only. Payment for services rendered by a participating provider will be paid directly to the provider and for services rendered by a nonparticipating dentist, payment will be made directly to the participant. The only exception to this is if you have any unmarried children for whom you or your legal spouse are financially responsible for medical, health or dental care under the terms of a court decree or who have been named as alternate recipient under a qualified medical child support order, in this situation, please provide appropriate documentation to the Ohio Carpenters Health Fund office.

Questions and Answers

Q: My 3-month-old baby has begun drooling a lot. Is this a sign of teething? How can I keep him comfortable during the teething process?

A: Teething usually begins around 4 to 6 months of age and is completed by the time the child is 2½ years old. Although experts differ on the precise symptom~ of teething general signs include:

- Slight irritability
- The desire to bite on hard objects
- Increased finger sucking
- Raised bruises on the gums

Some experts believe that drooling occurs as babies master the process of swallowing - coincidentally around the same time they begin teething.

Other behaviors that are commonly attributed to teething by parents include:

- Sleep difficulties
- Pulling on the ears
- Diaper rash
- Low-grade fever
- Decreased appetite

Sometimes parents dismiss these symptoms as a sign of teething, but they could actually signal a developing illness. Babies are born with natural antibodies that protect them from illness, but around 3 to 5 months of age, this protection starts to diminish. It's common for a baby to get his first infection at the same time he begins teething. This makes it easy for parents to misread a potential illness.

Call your doctor if your baby has diarrhea, abdominal pain, a rash, or fever greater than 101 degrees (report any degree of fever in babies 3 months or younger). You should also call the doctor if your baby vomits or is overly fussy without a specific cause.

If your baby is teething, he should be back to normal a few days after the new tooth appears. Meanwhile, you can soothe him with increased cuddling and close play time. For pain relief, use a non-aspirin product like Tylenol® or Advil®, following dosage instructions carefully. Your baby may also find comfort in sucking on a teething ring, damp washcloth, cold metal spoon, teething biscuit or hard cookie. Always supervise your child while using any of these remedies to prevent choking. If you use a teething ring filled with frozen fluid, be sure the ring can't come apart or break.

– Akron Children's Hospital, Spring 2010

Health Tips for Older Men

- See your health care provider for regular checkups. You should see your provider at least once a year.
- See your health care provider when you're sick. Men are less likely than women to see a health care provider when they are not well.
- Take medications, vitamins and supplements only as your health care provider directs.
- Get your shots.
- Get regular health screenings; this is the key to early diagnosis.
- Use sunscreen. Aging skin is more susceptible to sun damage which boosts risks of skin cancer.
- Lower your risk for falls and fractures. Get plenty of calcium and vitamin D daily.
- Don't smoke.
- Eat right. In later life, you still need to eat healthful foods even though you need fewer calories.
- Exercise your body.
- Exercise your brain. Join a book club. Sign up for a class. Do word puzzles, number or jigsaw puzzles.
- Drink only in moderation.
- Spend time with others. Doing things with other people of all ages can help keep you mentally, physically and emotionally fit.

SOURCE: *The AGS Foundation for Health in Aging*

– *The Business Journal, April 2010*

Maintaining a support network

Social connections play a vital role in your health and wellbeing. Maintaining a strong network of family and friends involves strategies that include:

- *Making relationships a priority* - Don't take your partner or other loved ones and friends for granted. Take time to converse with them and to do things together.
- *Recognizing the importance of give and take* - If you appreciate the support, encouragement and interest of others, be sure to express your love and appreciation, and be ready to return the favor when the need arises.
- *Respecting boundaries* - Try to be there for your friends and family, but don't overwhelm them.
- *Avoiding relentless complaining and negativity* - It's tiresome and draining to listen to the same old gripes and negative viewpoints over and over again.
- *Adopting a positive outlook* - If you have trouble doing this naturally, finding humor in things is a good way to go about it.
- *Listening* - Minimize distractions while talking to others. If you tend to do most of the talking in a relationship, challenge yourself to spend time listening. Make a point to remember what's going on in other's lives - or bring up something a friend said in a previous conversation that you found meaningful.

– June 2010, www.HealthLetter.MayoClinic.com

Use the website

- Basic fringe benefit information;
- Summary Plan Descriptions, Notices and Newsletters;
- Links to Health Fund's Preferred Provider Organization (PPO) and to the Ohio State Carpenters Pension Plan Websites.

Visit us at www.ohiocarpenters.com

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