



## Health and Welfare Fund

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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 \$8,828,413 increase in Fund assets for the quarter ended 12/31/2007. Plan expenses were \$11,525,626 in benefits paid to participants and administrative costs. Total income was \$20,354,039 that includes employer contributions, employee self pays and investments.

Please remember that this is an un-audited 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.

### **MODERATE EXERCISE**

**A little goes a long way.** Have you ever wished for a "silver bullet" remedy that would help you look better, feel better and have better health – and was also inexpensive and without side effects?

Stop wishing.

The remedy is exercise. Simply taking the time to move your body in a moderately strenuous way for about 30 minutes on most days can lead to enormous benefits in terms of your mood, health, weight, and ability to live an independent and fulfilling life.

And if you think you need to be athletic to exercise, think again. Study after study has shown that simply walking at a brisk pace for 30 minutes or more on most days can lead to significant health benefits. Add some simple strengthening exercises two or three times a week, and the benefits are even greater.

If you currently don't exercise, gradually working toward completing 30 minutes of moderately strenuous exercise on most days will net you a huge fraction of the health benefits that come with a more extensive exercise program. Achieve this goal, and you'll see and feel the results.

**What 30 minutes a day can do.** Regular exercise has benefits for most, if not all, of your organ systems. As a result, it can affect a broad range of factors related to your health and well-being. A partial list of benefits includes helping you:

- *Lower your blood pressure* – You may be able to reduce your blood pressure by five to ten millimeters of mercury (mm Hg).
- *Improve cholesterol* – Exercise often increases the concentration of high-density lipoprotein (HDL, or "good") cholesterol in your blood, especially if you lose even a little weight.
- *Prevent or manage type 2 diabetes*– Exercise helps insulin work better, lowering blood sugar.
- *Manage your weight* – Exercise consumes energy and helps you maintain a favorable caloric balance and maintain or even lose weight. Coupling exercise with a healthy diet is the best way to shed fat and maintain a healthier body composition.
- *Prevent osteoporosis* – Exercise may increase bone density and protect against bone mass decline, especially if weight-bearing activities are involved.
- *Prevent cancer* – Exercise has been shown to strengthen the immune system, improve circulation, reduce body fat and speed digestion, each of which plays a role in preventing cancer, particularly cancers of the colon, prostate, uterine lining (endometrium) and breast.
- *Maintain mental well-being* – Exercise may help you reduce stress, improve mild to moderate depression and anxiety, improve sleep, and boost your mood.
- *Increase energy and stamina* – Many older adults say they don't have the energy to do the things they once did. However, for many, lack of energy is largely the result of inactivity, not just age.

**Challenge yourself.** First, talk to your doctor about appropriate activities for your age and health. Chances are your doctor will recommend walking as a starting point – it's easy, free, effective and safe for most people.

Find ways to stay motivated. You may wish to join a club or take a class.  
– January 2008 <http://HealthLetter.MayoClinic.com>

### **NEWS AND OUR VIEWS**

**Worker's health benefits from smoking ban.** How much good can a national smoke-free workplace law do? Back in March 2004, no one was quite sure of the answer as the Irish government enforced the first-ever national law eliminating smoking in the workplace. Researchers in Dublin, Ireland, have since found a reduction in secondhand smoke can apparently do a lot of good.

Results from a one-year study in the April 16, 2007 issue of the *American Journal of Respiratory and Critical Care Medicine* found significant reductions in air pollution and airborne cancer-causing agents (carcinogens) in pubs. Air pollutants inside the pubs were reduced by more than 83 percent one year after the smoking ban. And levels of the carcinogen benzene were reduced by more than 80 percent.

Researchers also found that the respiratory health of workers improved. Seventy-three men who worked in pubs underwent several tests, including lung function tests, just prior to the smoke-free workplace law, and again one year later. Improvements in lung functions were significant. Questionnaires concerning self-reported symptoms showed significant reduction in morning coughing and throat irritation among non-smoking participants.

### **WHO SHOULD GET MRI AND MAMMOGRAM EXAMS**

The American Cancer Society (ACS) recommends that women at high risk of breast cancer have both a mammogram and an MRI. Women considered to be at a high risk include those who have:

- A known gene mutation to the BRCA1 or BRCA2 genes
- An immediate family member – meaning your mother, father, sibling or child – who has the BRCA1 or BRCA2 gene mutation, but you have yet to be tested yourself.
- A lifetime risk of breast cancer that's 20 percent or greater based mainly on family history.
- Had radiation therapy to the chest before age 30.

If you're at moderately increased risk, the ACS recommends talking with your doctor to decide whether to have an MRI with your annual mammogram. Moderate increased risk includes women with a lifetime breast cancer risk of 15 percent to 20 percent, based mainly on family history, or extremely dense breast tissue as viewed on mammogram.

For most high-risk women, screening usually should begin at age 30 or at a time determined jointly with your doctor. Otherwise, screening should begin at age 40 or 10 years before the age at which a close relative developed breast cancer, if that relative developed breast cancer at an age younger than 40.

### **TREATING HEARING LOSS**

Treatment for hearing loss depends on the cause and severity of the loss. If your hearing loss is the result of earwax blockage, your doctor or audiologist can remove the wax. If an ear infection is at fault, medications are often prescribed. If the eardrum is perforated, it may heal itself or may be "patched" surgically. For excess bone growth or tumors in the middle ear, surgery is usually necessary.

The most common remedy for sensorineural hearing loss is a hearing aid or another assistive listening device. A hearing aid can make sounds stronger and easier for you to interpret and understand.

Many people with hearing loss are hesitant to wear a hearing aid because of worry of how it will look or whether it will really help. But wearing a hearing aid is much less noticeable than is constantly asking people to repeat themselves or responding to a question with an unrelated answer. In addition, the devices have become so automated in recent years that they require little, if any adjustments. Furthermore, hearing aids don't look much different from the portable music devices and tiny phones commonly seen these days in the ears of young people.

– February 2008 <http://HealthLetter.MayoClinic.com>

### **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 a 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 of the attending physician and the patient.

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

Sincerely,

Board of Trustees of the Ohio  
Carpenters Health and Welfare Fund