



Health and Welfare Fund

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March 25, 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 \$3,979,861 increase in Fund assets for the quarter ended 1/31/2009. Plan expenses were \$14,518,407 in benefits paid to participants and administrative costs. Total income was \$18,589,283 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.

NEWS AND OUR VIEWS

Exercise: The magic bullet

It seems there's no end to the things exercise can do. For example, regular exercise:

- Helps prevent disease — It reduces your risk of developing illnesses such as cardiovascular disease, high blood pressure, obesity, diabetes, osteoporosis, and cancers of the colon, prostate, uterine lining (endometrium) and breast.
- Helps maintain your independence — Exercise improves your balance, which can reduce your chance of falling and help you to retain your independence longer.
- Increases life expectancy — The more active you are, the longer your life may be.
- Boosts your immune system — Researches have found a link to improved immune function.
- Gives you energy — Lack of energy is largely a result of inactivity. Endurance exercises improve stamina and energy. After just a few weeks in a walking program, most people find they have more energy.

Exercise can also enhance sleep, improve sexual health by increasing energy, help with weight loss, help maintain muscle tone, improve mental function, ease anxiety and depression, reduce stress, and improve mood and self-esteem.

When you start an exercise program, you're taking control of your life. Exercise leads to a healthier, more independent lifestyle, significantly enhancing quality of life.

HEALTH TIPS

Q: I'm an 82-year-old man, and in the last couple of years I seem to have lost all the muscle in my thighs and upper arms. I walk a lot for my part-time job and at home. None of this seems to help. Is this just the result of getting older?

A: Age-related muscle loss (sarcopenia) is largely due to reduced physical activity. Lacking adequate exercise, muscle mass typically decreases about 1 percent a year after age 30. However, sarcopenia can be significantly slowed with weight training and exercise.

In your case, you've had substantial muscle loss in a fairly short period, despite the reasonable level of exercise you get by walking.

Given these facts, it's probably best to talk to your doctor about what may be causing your muscle loss. Potential causes among many may include testosterone deficiency, thyroid over activity, inadequate function of your adrenal gland, undiagnosed diabetes or other underlying factors such as a tumor.

Whether your muscle loss is caused by aging or some abnormality that can be managed, the good news is that it's never too late to rebuild lost muscle through resistance or strength training.

By using a weight machine, simple free weights or elastic bands, or your own body weight as resistance, you can challenge various muscle groups for a least 20 to 30 minutes two to three times a week (see our February 2009 Special Report, "Lifelong exercise"). This is usually enough to net noticeable gains in strength within just a few weeks. Conversely, continued muscle loss may result in falls or frailty that may affect your independence.

www.HealthLetter.MayoClinic.com March 2009

BENEFIT IMPROVEMENT FOR ACTIVE & EARLY RETIREE'S SPOUSES

The Board of Trustees realizes the importance of keeping members and their families healthy as a means to control health costs. They are pleased to announce that routine physical exams will now be offered to spouses effective, with a date of service, June 1, 2009. The fund will pay 80% of a \$150 benefit for in-network providers and 60% of a \$150 benefit for out-of-network providers.

CASE MANAGEMENT UPDATE

The Ohio Carpenters' Health Plan recognizes that are members are out greatest asset. When tragedy hits one of our employees, we know that one of concerns is getting the most from your health plan. Ohio Carpenters' has a long standing relationship with Claims Management, Inc. where two registered nurses are available to support our employees and their families. Case Management is a program designed to help you with any or all of the following:

- Understating your condition or diagnosis
- Understanding your treatment options
- Helping you select providers
- Helping you prepare for office visits or other health care needs
- Helping you cope with side effects, fears and the emotional impact a disease can have on the patient and the family
- Helping to address financial concerns
- And more...

Case Management services will be offered to anyone on the Ohio Carpenters' health plan with the following diagnoses.

- Cancer
- Trauma such as from a car accident or fire
- Neurological such as a stroke, aneurysm, or multiple sclerosis
- High risk maternity
- Premature delivery or a baby born with special needs
- In need of a transplant
- HIV/AIDS and other autoimmune disorders
- Chronic Hepatitis

You may also request the assistance of a case manager by calling, the Fund Office at 1-800-362-9345 and ask for Kate or Sue.

Please take advantage of this program when you receive an invitation. It is free to you, confidential and a benefit that Ohio Carpenters' Health Plan provides to our employees when you need it most.

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

Sincerely,

Board of Trustees of the Ohio
Carpenters Health Fund

**VACATION SAVINGS ACCOUNT TRANSFERS
TO THE OHIO CARPENTERS FEDERAL CREDIT UNION**

If you are a member of Ohio and Vicinity Regional Council of Carpenters, you are eligible to have your current vacation savings account balance and any of your future vacation savings account deposits automatically transferred to an existing or new share savings account at the Ohio Carpenters Federal Credit Union. **If you are currently a member of the Credit Union, the transfers will be made to your existing share savings account. If you are not currently a member of the Credit Union, a new share savings account will be established upon completing the attached enrollment form and the transfers will be made to your new account.** You will then be eligible for all of the services provided by the Ohio Carpenters Federal Credit Union — loans, checking and savings accounts, automatic withdrawal of union dues, certificates of deposits, etc. In addition, you will be saving money while helping the Credit Union grow to that it can, in turn, help other members.

ATTENTION OVRCC MEMBERS

Need a loan?

**Want to save money while helping to grow the Carpenters credit union
and in turn help other members?**

Want your vacation savings balance to transfer to a regular savings account?

IF YES, CONSIDER JOINING THE OHIO CARPENTERS FEDERAL CREDIT UNION

SERVICES INCLUDE: ✓Loans (Personal, Auto, Misc.) ✓Checking and Savings Accounts
✓Automatic Withdrawal of Union Dues ✓Transfer of Vacation Fund Money ✓Certificates of Deposit

New and Used car rates starting at 6%

Dividends paid on accounts with a minimum \$100 balance

Signature loans up to \$2000

▶▶▶ IT'S EASY TO JOIN—ALL YOU NEED IS \$5 BUCKS ◀◀◀

Members must keep a minimum of \$5.00 in their account at all times.

Please call **440-255-2560** or complete a

Vacation Savings Transfer Form to get started!

OHIO CARPENTERS FEDERAL CREDIT UNION VACATION SAVINGS TRANSFER FORM

I, _____
(Please Print Full Name)

Of Local Union # _____, authorize the Vacation Savings Fund Office to transfer my current balance and any subsequent deposits to the Ohio Carpenters Federal Credit Union where the funds will be deposited into share savings account # _____
(If you do not currently have an account, please print NEW above)

Signature: _____

ID#: _____ Date: _____

Witness Name: _____
(Please PRINT — Must be a NON family member)

Witness Signature: _____ Date: _____

**Please return completed form to:
Ohio Carpenters Federal Credit Union
7359 Maple Street, Mentor, Ohio 44060**

