



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 \$3,169,135 increase in Fund assets for the quarter ended 10/31/2009. Plan expenses were \$13,787,993 in benefits paid to participants and administrative costs. Total income was \$16,957,128 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

Acetaminophen is safe when used correctly

Acetaminophen has been a mainstay for pain relief for years. And when used correctly and within safe dosage guidelines – it's still the safest nonprescription pain reliever available. But taking more than the recommended dose – even just a little more – can result in serious or even fatal liver damage. Should you stop taking acetaminophen for pain? Should you switch to a nonprescription nonsteroidal anti-inflammatory drug (NSAID) such as ibuprofen (Advil, Motrin AB, others) or aspirin? In most cases, Mayo Clinic doctors say the answer to both questions is no. Even at recommended doses, NSAIDs aren't without risks, including bleeding or ulcers in the stomach and impaired kidney function or damage, which can aggravate high blood pressure and heart failure.

A critical piece to acetaminophen's safe use is to carefully track how much acetaminophen is in the medications you take. The current recommended maximum dose for adults per 24 hours, in doses taken four to six hours apart, is 4,000 milligrams (mg). That's the equivalent of eight extra-strength tablets. Some people – including those who have liver problems, regularly consume alcohol or are elderly – may be told by their doctors to take no more than 3,250 mg daily.

One factor contributing to acetaminophen overuse is lack of awareness that a number of products contain it. Acetaminophen is the active ingredient in nonprescription products such as Tylenol, and it's found in combination with drugs used for colds, flu and allergies. It's also paired up with certain prescription pain relievers, such as hydrocodone (Vicodin) and oxycodone (Percocet).

– December 2009 www.HealthLetter.MayoClinic.com

Health Tips

Hand hygiene

Washing your hands with soap and water or rubbing them with an alcohol-based sanitizer are the two most effective ways to prevent the spread of bacterial or viral infections to yourself and to others.

Hand sanitizers are convenient to use throughout the day and are actually more effective than washing when it comes to killing germs on unsoiled hands. Use an adequate amount of alcohol based sanitizer to cover all the surfaces of your hands, wrists, cuticles, fingernails, and between your fingers and thumbs.

It remains important to wash before eating, after going to the bathroom and when your hands are dirty. Wash your hands properly by:

- *Working up a lather* – Using warm water and soap, lather your hands, wrists, cuticle area, and between your fingers and thumbs. Continue to lather for at least 15 seconds.
- *Focusing on your fingertips and around your fingernails* – Thoroughly clean this often-neglected area whether washing your hands or using a sanitizer. Press the fingertips of one hand into the cupped palm of your other hand. Rotate your fingertips in a circle. Do this for each hand.
- *Not touching the faucet with clean hands* – Dry your hands with a paper towel or hand towel and use the towel to turn off the water. Or, try turning off the faucet with your elbow or top of your wrist.

– December 2009 www.HealthLetter.MayoClinic.com

Top 5 ways to keep your liver healthy

Keep your liver and overall health in top form by:

- *Avoiding risky behaviors* – Infectious forms of liver disease, such as hepatitis A, B and C, are spread through contaminated body fluids or blood. Wash your hands after using the bathroom and before preparing food. Use a separate toothbrush, nail clippers and razors from those of an infected person. Practice safe sex and avoid contaminated needles and blood.
- *Minimizing exposure to toxins* – Limit your exposure to garden and household chemicals. Allow for proper ventilation when using chemical

and aerosol products. Avoid smoking and secondhand smoke. Review all drugs, vitamins and herbal supplements you're taking with your doctor or pharmacist to be sure dosages are correct and that there's no potential for harmful drug interactions.

- *Maintaining a healthy weight* – Eating a diet high in calories and saturated fat can overwhelm your liver's ability to process fats, causing fat cells to build up around your liver. Sometimes, this can cause inflammation and scarring of your liver.
- *Minimizing alcohol intake* – When you have an alcoholic drink, your liver breaks down the alcohol so that your body can eliminate it. Excessive alcohol intake can flood your liver with alcohol, so that it can't efficiently process fats, carbohydrates and proteins. This malfunction can lead to fatty liver disease, inflammation and liver scarring.
- *Being sure your immunizations are up to date* – Vaccines are available to help prevent hepatitis A and B. Talk to your doctor about being vaccinated, especially if you're traveling to a place where these infections are more common.

– 2010 Mayo Foundation for Medical Education and Research,
Rochester, MN 55905

Is Protein Always Good For You?

Protein plays a vital role in your body. Bones, muscles, skin and hormones all need it. Protein comes from the foods you eat. Since protein is so important, should you eat a high-protein diet?

A diet high in protein may be safe for many healthy adults. However, it may be dangerous for people with liver, kidney or other chronic diseases.

Your body cannot store extra protein. Your body makes waste products as it works to get rid of the extra protein. These waste products can cause kidney injury and make liver disease worse. Excess protein can also increase your risk of kidney stones and osteoporosis.

To avoid eating more protein than you need, choose your foods wisely. Keep in mind that high-protein foods can also be high in fat and cholesterol. Meat, milk and eggs are examples of these. Good sources of protein are fish, beans and low-fat dairy products.

It is a good idea to talk to your doctor before making changes to your diet, especially if you have liver, kidney or another chronic disease.

– *Moving Forward a Healthier You*, October-December 2009

Updates

Effective May 1, 2010 under a new federal law known as Michelle's Law, if you have a child that is covered under your benefits as a full-time student, but a medically necessary leave of absence caused your child to stop being a full-time student, your child may be eligible to continue coverage. Under the terms of federal law, your child may continue to be covered under the Fund for one year or the date coverage would otherwise end under the terms of the Fund.

Medically necessary leave of absence means a leave of absence from a postsecondary educational institution that begins while a child is suffering from a serious illness or injury, is medically necessary, and causes the student to lose student status for purposes of coverage under the terms of the policy.

If applicable, please submit documentation from your child's physician for every school enrollment period that your child will be on leave of absence that states he or she is suffering from a serious illness or injury, and the leave of absence is medically necessary. Please make sure to include the date of illness or injury and the anticipated duration for the condition. The documentation should also include the physician's name, address and phone number.

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
- Prostheses 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