



Health Fund

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April 22, 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 \$1,682,361 increase in Fund assets for the quarter ended 1/31/2010. Plan expenses were \$14,108,674 in benefits paid to participants and administrative costs. Total income was \$15,791,035 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.

Health Tips

Outsmart your supermarket

Ever make a quick stop at the supermarket for a few things only to go home with considerably more than you had planned? Part of the reason is that supermarkets are designed with human tendencies in mind. To shop smart:

- *Make a list* - If you're tempted to deviate, check the Nutrition Facts label. Look for calories per serving, fiber content, fat amounts and types, sodium, sugar, vitamins and minerals. Chances are you would be better off sticking to your list.
- *Don't shop when you're hungry* - You'll likely encounter the smell of fresh-baked goods or ready-to-eat deli specials. Marketing through the air is tough to resist, especially if you're hungry.
- *Shop the perimeter* - That's where you'll find fresh produce, lean meats, and lowfat and fat-free dairy products.
- *Know where to look* - The general rule is that topselling items are at eye level. Look up and down before making a selection. You may spot a generic product that's comparable in nutrients and less expensive. Staples are typically midway into an aisle. This creates more search time and a better chance you'll buy something along the way that's not on your list.

- January 2010 www.HealthLetter.MayoClinic.com

Measuring your blood pressure

With age, blood pressure tends to creep upward - even if you don't have high blood pressure (hypertension). That's why regular blood pressure readings during doctor visits can be useful. To help ensure the most accurate results:

- *Sit correctly* - When having your blood pressure taken, sit quietly with your back supported and both feet flat on the floor - no leg or ankle crossing.
- *Dress accordingly* - The wrong clothes can make a difference when your blood pressure is taken. Wear a shirt with short sleeves, or one that has loose sleeves that can be easily pushed up. Wearing a shirt with sleeves that have to be rolled or pushed up to the point of tightness around your arm may interfere with getting an accurate reading.
- *Modify food and drink intake* - Avoid eating a big meal or drinking a caffeinated beverage or alcohol for at least 30 minutes before your blood pressure is taken. And if you smoke, don't do so for at least an hour beforehand. All of these factors can temporarily elevate blood pressure for a period of time. The same holds true if you have a full bladder - empty your bladder before your appointment.
- *Be quiet, relaxed and still* - Avoid rushing to your appointment. Don't talk while the reading is being taken.

- September 2009 www.HealthLetter.MayoClinic.com

Too much of a tasty thing?

Did you know that too much salt can be bad for you? Eating too much salt may put you at risk for high blood pressure. Simply reducing the amount of salt you eat can or may reduce your risk.

Here are a few easy ways to cut back on salt:

- Eat fresh foods instead of packaged foods.
- Use herbs and spices instead of salt to add flavor to home cooking.
- Ask that your meal be made without additional salt when eating out.
- Learn how to read the Nutrition Facts label to help you choose packaged foods that are low in salt (called sodium on the label).
- Compare the amount of salt in different brands of similar foods. For example, one brand of frozen pizza might have quite a bit more or less salt than another.
- Consider using a salt substitute. Ask your doctor first, because salt substitutes can worsen some medical conditions.

With a little practice, you will soon be eating your way to a healthier you. For more information on this topic, visit www.health.gov/dietaryguidelines.

Ask an Expert

What is joint replacement surgery?

It is surgery in which a damaged joint is replaced with an artificial joint. The artificial joint can be made of plastic, metal or both.

Do I need joint replacement surgery?

Your doctor may take some tests to tell if you need surgery. The decision is based on how bad your joint pain is and how it affects your daily activities.

What happens after surgery?

While you're in the hospital, you'll start physical therapy to help strengthen the muscles around your new joint. Together with your doctor, you will decide how long you'll stay in the hospital. Most people stay for a few days after surgery.

How long does a new joint last?

For most people, it can last up to 10 to 15 years.

For more information, visit

www.niams.nih.gov/Health_Info/Joint_Replacement/default.asp

- *Moving Toward a Healthier You, October-December 2009*

Exercise to burn calories

What it takes

You're hungry and in a rush. You open the refrigerator door and spy two options to satisfy your hunger until dinnertime. In the crisper is an apple. On a shelf is a candy bar.

You know the apple is better for you, but how much damage could one candy bar really do to your ongoing effort to keep your weight under control?

You might be surprised.

The number of calories packed into certain food and drink items can be astounding. One way to gauge the number of calories in a given food item is to connect it with the amount of exercise it takes to burn off those calories.

When you look at calories in this way, you'll quickly realize that the minor food decisions that you make throughout the day - an apple or a candy bar, a bowl of strawberries or a bowl of ice cream, a glass of water or a can of soda - can result in huge swings in calorie consumption, without any benefit in terms of how well your hunger is satisfied, and to the detriment of your health.

- December 2009 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

Sincerely,

Board of Trustees of the Ohio
Carpenters Health Fund