



## Health Fund

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January 6, 2012

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 \$2,993,560 increase in Fund assets for the quarter ended 10/31/2011. Plan expenses were \$13,765,049 in benefits paid to participants and administrative costs. Total income was \$16,758,609 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.

## Benefit Updates

Several weeks ago the Board of Trustees of the Ohio Carpenter's Health Fund advised you of a change to your medical plan coverage. Below please find some very important reminders:

- By now you should have received your new ID card from Medical Mutual. If you have not, you can log on to their website at Visit My Health Plan at [medmutual.com](http://medmutual.com) and request a new card or call Fund office at 1-800-362-9354.
- Medicare Eligible Contact MMO Customer Service at 1-800-525-5957
- Your prescription coverage is provided through Medco. In case you have any questions or you have misplaced your prescription ID card (for a replacement) please call Medco at 1-800-716-2932/[www.Medco.com](http://www.Medco.com).
- The dental benefits are still provided through Delta Dental. There are no ID cards for your dental plan. All you need to do is advise your dentist that you have coverage through Delta Dental and the dentist can file the claim directly with them.
- In order to receive reimbursement for the benefits payable through the vision plan, you should submit your claim to the Niles Fund Office at the address provided above.

If you have any questions about your benefits, know that you can contact the Fund Office at 1-800-362-9354.

## Health Tips

### Posture Perk Up

If you feel tired when you're on your feet, take a moment to consider your posture. Standing in a stooped or slouched manner makes muscles and ligaments work harder to keep you balanced. That extra effort can lead to fatigue, back pain and other problems. Here are some simple head-to-foot adjustments to set your posture straight.

- **Hold your chest high** — As you do this, avoid rounding your shoulders forward by keeping them back and relaxed. Ideally, your head should be level — not tilted forward, backward or sideways. The top of your head should reach toward the ceiling. From a side view, these upper body adjustments position your ears so that they're aligned over your shoulders and your shoulders are in line over your hips.
- **Engage your core muscles** — Do so by keeping your abdominal muscles tight and your buttocks tucked in. The core muscles of your trunk help stabilize the rest of your body and also help support your spine.
- **Keep your knees straight and relaxed** — Knees that aren't locked or rigid allow your weight to be balanced over the middle of your feet. Keep your feet parallel and a little less than shoulder-width apart.  
— September 2011, [www.HealthLetter.MayoClinic.com](http://www.HealthLetter.MayoClinic.com)

**Q: My child had a sore throat that did not get better with antibiotics. The pediatrician ran some blood tests and diagnosed him/her with mononucleosis (mono). What's the difference between mono and other infections? Why is it so important for my child to rest and limit his/her activities?**

**A:** Many infections, such as strep throat, are caused by bacteria and respond to antibiotics. Mono, however, is a viral infection caused by the Epstein-Barr virus. Teens and young adults are most often affected

because, unlike older adults, they have not yet developed an immunity to the virus. Although younger children can also get it, their symptoms are usually quite mild.

Mono is spread through contact with saliva, mucus or, in some cases, tears.

Often referred to as the "kissing disease," it can also be spread by sharing drinking glasses or eating utensils. Although it can also be spread by a cough or sneeze, it's not as contagious as the common cold.

Symptoms usually start 4 to 6 weeks after exposure to the virus and include:

- High Fever
- Severe sore throat
- Fatigue and weakness
- Swollen glands in the neck and armpits
- Swollen tonsils
- Headache
- Loss of appetite

In some cases, mono can cause an enlarged spleen. Seek medical attention immediately if your child has severe pain in the upper left part of their abdomen, as it could be a sign that the spleen has ruptured.

Like other viruses, mono needs to run its course. Rest, including bed rest, is essential for recovery, so your child will likely miss a few weeks of school and other activities until their symptoms improve.

Symptoms can also be alleviated by:

- Taking over-the-counter pain relievers, such as acetaminophen (Tylenol®) or ibuprofen (Advil®, Motrin®) to reduce fever and ease sore throat or headache. Do not give aspirin to a child under the age of 16, as it may cause Reye's syndrome, a rare, but potentially fatal illness.
- Using throat lozenges or gargling with salt water. (Mix 1/2 teaspoon of salt with 8 ounces of warm water.)
- Drinking plenty of fluids to prevent dehydration and help relieve fever and sore throat.

Even after he/she starts to feel better, it may take two to three months for your child to be completely back to normal. If he/she pushes too soon, he/she may suffer a relapse.

Because of the risk of rupturing the spleen, he/she should avoid contact sports, heavy lifting and other vigorous activities for at least one month. Check with his/her doctor regarding when it's safe to resume normal activities.

— Akron Children's Hospital/Winter 2011

## Please Let Us Know Your Address Changes

If you have moved, either fax or mail a letter with your address change, or call the Fund Office and we will mail you an address change form.

**We cannot accept address changes over the telephone.**

## Health Care Reform

When your dependent child turns 19, it is necessary to re-enroll them in the Plan as a dependent (even if they are a full-time student). There is a Health Care Enrollment Form/Affidavit to be completed and returned to the Fund Office.

It is available on-line or can be sent from the Fund Office. Remember, a dependent child is not eligible for health coverage with the Plan if they are eligible for health care coverage with their employer or through their spouse's employer regardless of cost or coverage. No medical or prescription claims will be processed until the Health Care Enrollment Form/Affidavit is received.

## Use the website

- Basic 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.
- Links to Delta Dental – [www.deltadentaloh.com](http://www.deltadentaloh.com)
- Health Care Enrollment Form/Affidavit (PPACA Button)

Visit us at [www.ohiocarpenters.com](http://www.ohiocarpenters.com)

Sincerely,

Board of Trustees of the Ohio  
Carpenters Health Fund

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