



Health 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 \$4,483,694 increase in Fund assets for the quarter ended 10/31/2010. Plan expenses were \$13,541,440 in benefits paid to participants and administrative costs. Total income was \$18,025,134 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

Vision: Preserving Your Sight As You Age

- Clear sight helps you stay safe, alerting you to danger and the unexpected. On an emotional level, your vision helps you define who you are, how you interact with others, and how you interpret facial expressions and body language.

- As you age, though, changes can occur in the delicate structures of your eyes and these changes can affect your vision. You may experience only minor problems, such as being unable to focus on close objects, or more serious eye problems, such as cataracts, glaucoma or macular degeneration.

- The good news is that many age-related eye problems can be managed or treated with a broad array of ever-evolving medical devices and technologies, from inexpensive eyeglasses to state-of-the-art surgery. And although not every eye problem can be avoided, common-sense preventive measures, such as wearing sunglasses and regularly visiting your eye doctor, can help preserve the health of your eyes as you age.

When It's An Emergency

Certain signs and symptoms call for immediate medical care to avoid vision loss. Seek urgent care right away if you have a sudden flood of spots or squiggly lines (floaters) in front of your eyes, especially if accompanied by flashing lights in your peripheral vision.

A sudden increase in floaters may indicate a tear in your retina or that your retina has pulled away from the back of your eye (retinal detachment). This can quickly lead to permanent damage and possibly blindness if left untreated, even for two or three days. Also seek immediate help if you experience:

- Severe eye or head pain
- Sudden blurring of vision
- Appearance of colored circles, rays or halos around lights
- Nausea and vomiting with some of the above signs and symptoms

These may be signs and symptoms of acute angle-closure glaucoma, which is caused by a sudden closure of the angle between your iris and cornea. As a result, the pressure in your eye builds rapidly, potentially causing vision loss within hours.

Using Eyedrops

If you have glaucoma and your eye doctor has prescribed medicated eyedrops, it's important to use them exactly as your doctor has instructed.

Eyedrops can be tricky to get in your eye, and it may feel like most of the medication ends up on your face. The Glaucoma Research Foundation offers these tips:

- Wash your hands before putting in your eyedrops.
- Avoid touching the dropper tip to any part of your eye.
- Tilt your head backward or lie down flat, face up.
- With your index finger placed on the soft spot just below the lower lid, gently pull down to form a pocket.
- Let a drop fall into the pocket.
- Slowly let go of the lower lid. Close your eyes but try not to squint, as this may push the drops out of your eye.
- Gently press on the inside corner of your closed eyes with your index finger and thumb for a full two to three minutes. This will help prevent the drops from passing through your tear drainage canals into your nose.
- Blot around your eyes to remove any excess.
- If you're putting in more than one drop into the same eye, wait

a few minutes before putting in the next drop. If you're having trouble getting the drop in, try closing your eyes first. Place a drop in the inner corner of your eyelid and slowly open your eyes, allowing the drop to roll into your eye. Gently close your eyes again and press as described.

Nonprescription Reading Glasses

Most people by age 40 find they need glasses for reading. Nonprescription reading glasses with lenses of various strengths are commonly found in pharmacies and discount stores. Reading glasses may also function when worn over contact lenses that correct for distance vision.

If you know the correction for your reading vision, look for lenses of that focal power. Otherwise, use trial and error by holding printed materials about 14 to 16 inches from your eyes. When you find a pair of glasses that allows you to read comfortably, that's probably the power you need. This general guide shows which focal power is commonly associated with each of several age ranges:

Ages	Power
40 to 45	+ 1.25
46 to 50	+ 1 .50
51 to 55	+ 1 .7 5
56 to 60	+2.00
61 to 65	+2.25
Over 65	+2.50

Keep in mind that you'll need prescription reading glasses if each eye requires a different power. Whether you use prescription or nonprescription reading glasses, it's a good idea to see your eye doctor whenever you notice vision changes.

– October 2010, www.HealthLetter.MayoClinic.com

News And Our Views

Top Ways To Reduce Your Risk Of Developing Diabetes

If you're at risk of developing type 2 diabetes, results from a long-term study of over 3,000 people published in the Nov. 14, 2009, issue of *The Lancet* shows that it's not too late to take steps to significantly reduce that risk.

The study found that participants who began an intensive program involving changes in diet and exercise were 58 percent less likely to develop diabetes than were those taking an inactive (placebo) pill. Participants who took a diabetes drug - metformin (Glucophage) - were 31 percent less likely to develop diabetes.

When those in the placebo and metformin group were taken off the pills and were offered lifestyle-intervention courses, they reduced their rate of diabetes development to that of the other group.

In short, lifestyle intervention at any point equaled a big drop in the rate of diabetes development. And in this study, adults age 60 and over saw the greatest reduction in body weight and diabetes development.

Mayo Clinic doctors say that this study bolsters already-strong evidence that the foundation of any plan to prevent diabetes is losing weight by improving diet and engaging in regular exercise. Specifically, this means building up to at least 30 to 60 minutes of moderately intense physical activity a day, and adopting a low-fat diet that emphasizes fruits, vegetables and whole grains.

The study doesn't show whether this foundation can be improved upon with the addition of a drug such as metformin for those at risk of diabetes who are unable to exercise or lose weight.

– September 2010, 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