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If you have any questions regarding your Welfare, Pension or Annuity benefits, please let us know!

How you can reach us:

- VISIT our new Web Site:
www.FundOneIATSE.com
- COME UP to the Fund Office:
320 West 46th Street, 6th Floor,
between 8th and 9th avenues
- CALL us at :
(212)247-5225
or toll free at
(800)974-2873
- FAX us at: (212)977-9319
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We look forward to hearing from you!

Benefit News and Tips



Are you sick . . . and don't even know it? Find out and put \$50 in your pocket.

There was a time, not that long ago, when health insurance often didn't pay for annual physicals. If you weren't ultimately treated for something, the visit wasn't covered. It was insurance against being sick, and if a large portion of our participants didn't use their medical benefits during the year, that was really good news for the Fund.

But then we smartened up and realized that it was that group of people — those of you that don't get a regular checkup — that are at the greatest risk of having an undiagnosed condition that, left untreated, could turn into an enormous medical ex-

pense down the road. All of a sudden, that discouraged annual physical turned into the touted "Wellness Visit", and the insurance industry started encouraging us to get checked. We rediscovered the wisdom in the old saying "a stitch in time ..."

So the Fund started thinking about ways to encourage our participants to get a regular checkup. We know that for a lot of you, it's mainly about time. You work long hours. You mean to find a primary care doctor and make an appointment, but somehow never get around to it. (I did that myself for over 7 years until I finally made an appointment and dis-

covered my cholesterol was through the roof.)

So the Fund decided that we would make available to you and your spouse, the opportunity to get a **free screening** and a **\$50 credit against your self-pay premium** for taking the initiative to go through the screening and fill out the online Health Risk Assessment questionnaire.

The screening will involve a series of test stations, followed by a review of your results with a health professional. Participants will walk away with a report that shows their blood pressure, chole-

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Diabetes and Chronic Asthma Incentive Program

In addition to the health screening incentive, the Board has also approved an incentive to our participants who live with diabetes or chronic asthma.

CIGNA offers **Well Aware** programs to assist participants with certain chronic conditions to help ensure that they receive all of the

recommended treatments and as a result, hopefully avoid further complications and unnecessary emergencies. The Fund believes that these programs are good for both our participants and the Welfare Fund since it reduces the possibility that the folks struggling with these conditions acciden-

tally miss recommended treatments, and become at risk of worsening health and expensive, unnecessary medical treatment.

The Fund has decided to encourage participation in the **Well Aware** programs by offering to **waive co-pays** for prescriptions and supplies necessary for the treatment of these condi-

**Health Screenings
(continued)**

terol, blood sugar, and body mass index, and will provide result ranges so that you can understand whether your results are in a good zone, or a reason to get to a doctor for possible treatment.

We are still early in the planning stages, but we expect that we will piggy-back on one of the monthly Local One membership meetings after the holidays, early in 2011. We will get a room at the Westin close to the Union meeting so that participants can easily stop in throughout the day. If we get a

good response and a lot of you take advantage of this opportunity, we will do it a couple of more times through the spring so that everyone has the opportunity to participate.

Recognizing that a fair share of you do get an annual "wellness visit" and don't need to do a screening, we will also make the \$50 self-pay credit available to you if you provide proof that you got the physical and complete the online Health Risk Assessment questionnaire.

We are also hoping to have representatives from MassMutual in another room at the same time to

talk about managing your Annuity investments, and possibly doing some one-on-one sessions with participants that would like some individual assistance.

Once we get a little further in the planning process, we will send out a notice to all of our participants letting you know all the details, so please keep your eye out for that mailing. We will also be sending out email invitations, so if you haven't yet given us your email address, please send an email to us at

fundoffice@fundoneiatse.com and we'll add you to the list.



DID YOU KNOW . . .

- ◆ 29% of adults with high blood pressure are **undiagnosed**.
- ◆ 51% of adults with high cholesterol are **undiagnosed**.
- ◆ 69% of adults don't know their Body Mass Index.
- ◆ An estimated 23.6 million Americans had diabetes in 2007, yet 5.7 million were **undiagnosed**.

. . . DO YOU KNOW?

**Diabetes/Asthma Incentives
(continued)**

tions **IF** the participant participates in the **Well Aware** program and completes at least 3 coaching sessions and an annual wellness visit (physical). At the end of the Plan year, after CIGNA receives a waiver from eligible participants to release the information, CIGNA will let the Fund Office know who qualifies for the rebate, and the Fund Office will then credit the total rebate towards the participant's next self-pay premium payment.

If you would like to receive additional information about the Well Aware program and the incentive program, please call CIGNA at **(866)797-5833**, visit **CIGNA.com/betterhealth**, or call the Fund Office at (212)247-5225.

Colorectal Screenings

If you are over 50 years of age and haven't had a screening for colon cancer in the past 2 years, you and your covered spouse should have received a mailing from CIGNA with an offer to receive a free home screening kit. **Please check "YES" on the self-mailer and return it!** Only 3% of our over age 50 participants were screened last year. **WE NEED TO DO BETTER!** Call the Fund Office if you didn't get receive a mailer and should have:
(212)247-5225

Late Payers to be Terminated 10/31!

The bad news is that if you haven't yet paid your self-pay premium *you are already late*. The deadline was October 1, and you now also owe a \$25 late penalty.

But worse than being late is having your coverage terminated, and if you don't get your self-pay premium in before **Oct. 31**, that's what will happen.

This is a very unhappy situation for a handful of our participants every quarter, because they **won't have another opportunity to enroll again until July 1, 2011**. If you do lose your coverage you will be offered COBRA coverage, but you will pay the full freight for that insurance. **The cost of COBRA coverage for Tier 3 Family is over \$25,000 per year!**

Please don't take any chances in losing this very valuable benefit. **Make your payment NOW!**

