Welfare, Pension and Annuity Funds of Local One IATSE

www.FundOneIATSE.com

Volume 5, Issue 1

January 6, 2012

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

• EMAIL us:

Welfare

Gloria A. Shea, Supervisor gashea@fundoneiatse.com

Shirley Nelson snelson@fundoneiatse.com

Denise Carmona dcarmona@fundoneiatse.com

Pension and Annuity

Mariann Zappalla, Supervisor mzappalla@fundoneiatse.com

Administration Scott Cool, Director of Fund Administration cool@fundoneiatse.com

Colbert Cambran ccambran@fundoneiatse.com

Tina Tatum ttatum@fundoneiatse.com

We look forward to hearing from you!

Benefit News and Tips



NEW YEAR'S RESOLUTIONS!

Every year 40 to 45% of American adults make New Year's resolutions. Most of those resolutions are either about leading a healthier life (exercise, weight loss, smoking) or better money management (debt reduction, savings). Unfortunately, 75% of resolutions survive the first week, 64% past the first month, and only 46% survive beyond 6 months. But while that's not very encouraging, a study has shown that people who explicitly make resolutions are <u>10 times</u> more likely to attain their goals. So go for it. Set some goals. Stick with them and fix what needs fixing!

Ideas to Help Maintain Your Resolutions

- Tell your friends, family and co-workers. Shout it out your window: "I'm overweight and I'm not going to take it anymore!" Use your fear of failure and humiliation for something positive for a change.
- Be realistic. Don't set your goals so high you can't help but fail. Many goals, like weight and exercise, are progressive. They take time. You may not be able to drop 50 lbs so you can look good in a speedo/bikini by June. But maybe by *August*... maybe in a nice *boardshort or one-piece*...
- Accept that there are going to be set-backs. This isn't all or nothing. We need to be better, not perfect. Grandma is going to make molasses cookies for your birthday. Eat the darn cookie, make Grandma happy, and then get back on the treadmill.
- Don't let a small lapse snowball into a BIG lapse. If you eat Grandma's cookie, that's no reason to stagger your way to the nearest fast-food fat pusher and eat yourself silly. A slip is a set-back, NOT a failure.
- Remember that your health and financial goals are not "nice to have" items that can be tossed aside when you get pressed by "other matters". If you screw up your health and/or finances, you affect not only your ability to lead a happy and productive life, you affect the lives of the people you love. Make a commitment. And then find ways to make yourself accountable.

Quit Smoking on Your List?

It should be! It yellows your teeth, permeates your clothes, and ever so slowly . . . kills you. Everybody knows this, but this is one of the hardest habits to break. Only an estimated 15% of people who try to quit stay cigarette-free 6 months later. Those who have succeeded tried many, many times before it finally stuck. Keep trying. Here are some things that may help:

 Figure out how much you spend on smoking in a year, and figure out what you would buy with that money. If you smoke a pack a day that's about \$7 x 365 = \$2,555 (and a lot more if you're buying \$11 packs in Manhattan). Bet

New Year's Resolutions (continued)

you could do a Caribbean cruise with that kind of money. Quit, schedule your trip, and put \$50 in your "I Deserve a BIG Reward" savings account every week. (By the way, it costs tobacco companies approximately 5 cents to produce a pack of cigarettes. Does that make you mad enough to quit?)

- Talk to your doctor. There are many tools and drugs that can help get you through it. The NYS Quitline says that nicotine patches and gum can double your chance of success. Try different methods. Figure out what works for you.
- Visit <u>www.nysmokefree.com</u> for information, tips, quitting assistance, and phone counseling (866-697-8487). On slide 4 of the "News Feed", click on "online nicotine patches" to receive a free starter kit if you qualify based on your answers to a brief questionnaire.
- CIGNA offers Lifestyle Management Programs that are designed to coach and encourage our participants to quit smoking, manage their weight, and better manage stress. The programs can be done over the telephone with trained professional coaches, or online. Go to MYCIGNA.COM. After you log-in, go to the "MANAGE MY HEALTH" tab, and then scroll down to the "My Health Programs and Resources" choice. Then look for the appropriate program.
- Remember the people in your life who lost their lives to cigarettes. Remember their last days. Think about them every time you light up.

Smoking Support Group?

If you would like to participate in a smoking support group with fellow stagehands and stagehand family members, please let us know and we will try to get one organized. Just send us an email saying that you'd like to participate to:

FundOffice@FundOneIATSE.com

Please also include information about your work schedule so we can try to find a time that works for everybody. If you have any questions or suggestions, please also include them in the email. And if you have family members who are smokers, make sure they know that they would of course also be welcome.

We don't really know how it will work at this point, but we hope that by bringing a group of people together with this shared goal, we can find a way to help each other win our individual battles against our tobacco addictions.

PLEASE NOTE: Late Payers to be Terminated JANUARY 31st!

The bad news is that if you haven't yet paid your self-pay premium <u>you</u> <u>are already late</u>. But worse than being late and paying the \$25 penalty is having your coverage **terminated.** If you don't get your self-pay premium in or postmarked before **January 31ST**, unfortunately that's what will happen.

If you do lose your coverage you will be offered COBRA coverage, but **the cost of COBRA coverage for Tier 3 Family is over \$25,000 per year!**

Please don't take any chances losing this very valuable benefit.

Make your payment NOW!