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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 US at 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 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

Kwany Chan  
kchan@fundoneiatse.com

Tina Tatum  
ttatum@fundoneiatse.com

We look forward to hearing from you!

# Benefit News and Tips



## Emergency Room Alternatives - More Convenient, Less Expensive

What do you do? You haven't found a family doctor yet, and you sprain your ankle. Or it's 3:00 a.m. and your child is screaming with an ear infection. Or you're coughing up a lung and your doctor can't see you until next Thursday. These are the kind of minor emergencies that frequently end up in an Emergency Room.

If you've ever been to the E.R. for a minor emergency, you know what a nightmare that can turn into. The main function of an E.R. is to treat life threatening emergencies, and obviously that sprained ankle is going to

take second seat to anyone with a major emergency. We've all heard the horror stories of people spending countless hours in E.R. waiting rooms.

And then there's the cost. Recent statistics show that in a given year, 1 out of 7 of us end up visiting an E.R. The national average cost of an E.R. visit is around \$400, while the average doctor's office visit is approximately \$60. (Of course, this is New York City – not Arkansas – and you know that our costs are much higher than the national average!) While it is true that your Welfare Fund insurance will cover a

great deal of the cost, I'm sure you must understand by now that we all need to work towards reducing health care costs if we are going to avoid the necessity of future benefit cuts or increases to self-pay premiums.

So what do you do? Fortunately, there are some alternatives to going to the E.R. CIGNA insurance is accepted at a large number of convenience care clinics which treat common illnesses and conditions, including CVS MinuteClinics. A list of convenience care locations is included in this mailing, as well as a

*Continued on Back Page . . .*

## Health Assessment Initiative

(1<sup>st</sup> drawing deadline Feb. 28<sup>th</sup>!)

You should have received materials in the mail a few weeks ago regarding a health survey we are asking participants to fill out on MyCIGNA.com. The survey was developed by the University of Michigan, and is one of many health related tools available on the **MyCIGNA.com** web site. Your answers are immediately analyzed by a computer program, and an individualized Health Assessment report will be created

for you identifying health risk factors, and recommending actions to help reduce those factors that may lead to future health problems.

Everyone who completes the survey will be sent a **T-shirt** directly from CIGNA. We will have 3 drawings for **iPod Shuffles** (customized with the Local ONE logo!) at the end of the next 3 months – February, March and April.

*Continued on Back Page . . .*

## REMINDER: Email Address Drawing

Remember to send us your Email Address before February 28<sup>th</sup>, 2009 to enter the drawing for an **iPod Shuffle** customized with the Local One logo. You can enter by sending an email to **TTATUM@FundOneIATSE.com** with "Email Address" in the subject line, and your **Full Name** and **Birth Date** in the body of the email. The winner of the drawing will, of course, be notified via EMAIL!

## E.R. Alternatives (continued)

list of urgent care facilities that can handle more critical medical needs. **Please note that every medical situation is different, and you will need to determine for yourself whether you should use a clinic, or will need to seek treatment at an Emergency Room.**

There are also a large number of doctors who will see patients after hours. Also in this mailing you will find a list of New York providers who close at 9 PM or later. Unlike walk-in convenience care clinics, you will want to call ahead for an appointment to make sure that a given provider will be able to see you.

Welfare Fund Trustee Toby McDonough recently told us about a very good experience he had with an after-hours visit to PM Pediatrics on Long Island. He was not only impressed with the quality of care, but also commented on how quick and convenient the clinic was compared to a trip to the E.R., not to mention the cost savings. This is the kind of consumer choice that will benefit you directly, and indirectly by reducing health care costs that are ultimately absorbed by your Welfare Fund.

The trick, of course, is to make sure you plan ahead, so that if and when you are in need, you already know what your alternatives are. Please look over the enclosed lists, find facilities in your home and work neighborhoods, and put the contact information for the clinics and/or providers in your cell phone so that you have it when you need it. Hopefully you'll never need it, but you will be glad that it's there if you ever do.

## Irving, We Miss You

As I'm sure many of you have already heard, Irving Cheskin passed away in December at age 93. Irving served for nearly 50 years as a Trustee on employee benefit funds in the theatrical and entertainment industries, including the Local No. ONE funds, and was considered a founding father of many of those funds. He continued to serve our Funds with a whole hearted dedication through the end of his life, and was just recently honored with the title Trustee Emeritus. He was a great mentor to many of us who work for the Funds, and we continue to benefit from his many contributions over the course of his long and remarkable career. Irving, we are going to miss you.

## Estimate Your Social Security Benefits

The Social Security Administration recently launched an online Retirement Estimator. This tool will allow you to view your projected Social Security payment at retirement. To use the tool, go to [www.socialsecurity.gov/estimator](http://www.socialsecurity.gov/estimator). You will need to enter your name, birth date, social security number, state of birth, and your mother's maiden name. The system will then calculate your benefit based on your current earnings, using the assumption that you have the same level of earnings until your retirement.

Your benefit will be calculated at various retirement dates. About half of us take our benefits at age 62, but it may be worthwhile for you to hold off depending on your personal situation. Every year you delay between the ages of 62 and 65, your benefits increase about 5 or 6 percent. After age 66 your benefit increases 8 percent every year. It's another piece of the retirement puzzle that you need to put together, along with your Pension and Annuity Fund benefits. If you have any questions regarding those benefits, please contact us at the Fund Office.

## Health Assessment Initiative (continued)

Please note that if you complete the survey in February, you will be entered in all 3 drawings. You and any of your age 18+ dependents are eligible to participate in the survey and drawings.

To take part in the survey, please go to **MyCIGNA.com**. If you have not already registered, click the blue "Register" button, otherwise sign-in using your User Name and Password. Next click on the "MY HEALTH" tab at the top of the page, and then click on the "my health assessment" under the "Health Management Resources" section. If you haven't yet registered for the Health and Wellness Center, you will be asked to complete a brief sign-up process. Otherwise you will be asked to sign-in.

Preventable illness makes up 70% or more of the total cost of health care. If our Welfare

Fund participants start making healthier lifestyle choices, that should translate into lower Welfare Fund expenses. As health care costs continue to sky-rocket, we need to do everything we can to reduce expenses to try to avoid the necessity of future benefit cuts or increases to self-pay premiums. You are a partner in this Fund, and if as a group we can live healthier, we will also help protect our future health benefits.

So please join us in this Health Assessment initiative. It is the beginning of a new year, and this is a great opportunity to start the process of taking control of your health – for your sake, and for the sake of your family. If you have any questions about this initiative, please give us a call at the Fund Office and we will be more than happy to assist you in any way that we can: (212)247-5225.