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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

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We look forward to hearing from you!

Benefit News and Tips



Mark Your Calendars: MassMutual Investment Seminars - 9/24/2008

MassMutual will be presenting Investment Education Seminars on **Wednesday, September 24** at the **Westin Hotel in Times Square**. They will do group presentations with question and answer sessions, and MassMutual representatives will be also be available for scheduled one-on-one sessions.

There will be four group presentations scheduled to begin at **9:30 a.m., 10:30 a.m., 5:00 p.m. and 6:00 p.m.** Each session will last approximately 45 minutes, followed by questions. At

these sessions you will learn about the various funds you can invest in, including the new age-based funds that were just recently introduced, and strategies for diversifying your portfolio.

The one-on-one sessions with MassMutual representatives can be scheduled by calling **(888)606-7343**. These sessions can be more focused on your personal situation and customized to your needs. Sessions will be scheduled throughout the day from **9 a.m. to 8:00 p.m.**, but

please call early as there are a limited number of time slots available.

The location for both the Investment Seminars and one-on-one sessions is the **Times Square Westin Hotel** located at **270 West 43rd Street**. All sessions will be held in the **Pearl Room** on the **9th Floor**.

So please mark your calendar and plan on joining us for these important educational sessions. Making the most of your Annuity benefits is critical to your future, and we hope that you will find time to make use of this wonderful opportunity to meet and learn from our friends at MassMutual.

CIGNA Well Aware Program

How well aware are you of CIGNA's Well Aware program? This is a very important program, both for the health of our Welfare Plan participants, and the financial health of our Welfare Plan. It is a confidential, free program that provides personalized support and information for people who are struggling with various chronic conditions. Chronic conditions that are currently part of the pro-

gram include lower back pain, asthma, diabetes, heart disease, and chronic obstructive pulmonary disease (COPD).

The program is designed to provide participants with chronic conditions with the information they need to properly manage those conditions. It teaches them to make lifestyle changes that will help the condition, about the medi-

REMEMBER **Annuity Investment Seminars**

Wednesday, Sept. 24
9:30 / 10:30 / 5:00 / 6:00

Westin Hotel
270 West 43rd Street
Pearl Room, 9th Floor

Call (888)606-7343 to schedule one-on-one sessions!

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CIGNA Well Aware Program (continued)

cations their doctors may prescribe, and how to identify symptoms and triggers that may worsen the condition. Participants in the program are provided with various resources including access by phone to nurses who specialize in a particular chronic condition, and a personalized plan designed to help them improve their health.

Obviously this is great for our participants who are struggling every day to manage these conditions, but it is also great for the Welfare Plan. When people better manage their conditions, they benefit by leading a healthier life. When these conditions are not carefully managed, enormous medical costs often follow. It is in all of our interests to keep our Welfare Fund healthy and strong, and probably the best way we as individuals can do that is by being healthy. This program helps participants do just that.

So how does the program work? If you have CIGNA coverage, you are eligible for the program. When CIGNA becomes aware that a participant has a chronic condition, they will send a letter to the participant letting them know about the program. This is followed up a short time later with a phone call to the participant asking them if they wish to participate in the program. Although members are automatically enrolled in the program, the program is voluntary, and a participant may decline to participate if they wish. If you have one of the conditions above and have not received a welcome letter or phone call from CIGNA, please call CIGNA's toll free number: **(866)797-5833**. If you would like more information about the program, you can visit CIGNA's web site: www.CIGNA.com/betterhealth.

Self-Pay Premiums: \$25 Late Penalty

Please note that effective with the self-pay premium due on October 1, 2008, **if your payment is not received by the due date, you will be charged a \$25 late fee.**

Your self-pay insurance premiums are due on the first day of each quarter for which you will be receiving benefits (July 1st, October 1st, January 1st, and April 1st). If your payment is received after the first day of the quarter, you will be charged a \$25 late fee. If we do not receive your self-pay premium and \$25 late fee by the end of the month in which it is due, your coverage will be terminated retroactive to the end of the prior quarter, and you will not have another opportunity to enroll for coverage during the Plan Year.

So please protect your Welfare benefit, save yourself the \$25 penalty, and make sure your self-pay premium is paid on time!

Health Insurance Rising Costs – What can YOU do?

In 2007, total national health expenditures were expected to rise 6.9% to 2.3 TRILLION – double the rate of inflation, and representing 16% of the GDP. Spending is expected to rise to \$4.2 trillion by 2016, which would be 20% of the GDP¹.

Obviously the reasons for escalating health care costs are numerous and complicated, and there is plenty of room to blame for all of the players – doctors, hospitals, insurance companies, prescription drug makers, and patients. But what can we do as consumers of health services?

It's really simple, and you already know the answer. You can live a healthier life, and when you do need to use your insurance, you can be a smarter consumer. You know the mantra: Stop Smoking! Lose Weight! Get Exercise! Eat Better! And when it comes to getting health services, you need to shop the same way you would if you were getting ready to buy a new car or computer. Shop, compare, do your research, and:

- Use CIGNA network providers whenever possible. When you use an in-network provider, you save money, and the Welfare Fund saves money.
- Get an annual physical and the recommended tests – mammogram, PAP smear, PSA test, etc. Preventive care saves money AND lives!
- When your doctor prescribes a medication, ask if there is a generic equivalent or over the counter version available. Very often the only difference between a name-brand drug and its generic equivalent is the huge difference in price. And you benefit with a lower co-pay!
- Visit **MyCIGNA.com** and find out about all of the programs that they have in place to help you make better health care decisions.

We all need to be aware of the fragile condition of our Welfare Fund and do what we can to help protect this very important benefit. By being a wise consumer of health services, you will do exactly that.

¹ National Coalition on Health Care (www.nchc.org)