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Did you know that a 10-second hug lowers your blood pressure? It does this by increasing the feel-good hormone, oxytocin, and lowering the stress hormone, cortisol.

You know that old saying, "laughter is the best medicine?" Well, numerous studies have shown that laughter can reduce stress, improve your immune system, and even relieve pain. It's more than just a saying—it's true!

Celebrate Life This January

The month of January signifies new beginnings. But with work, stress, and family responsibilities, many of us have a tendency to forget to look around and take in each day.

Every day we wake up, we are given the fragile gift of another 24 hours. So start this year by observing Celebration of Life Month in January. **Make the most of everything you have or that comes your way.** Celebrate the day, your job, that you found a good parking spot, that you arrived early, that you lost a pound. Celebrate a hug from a friend or loved one, a cup of soup, the beauty in a snowstorm. Laugh. Write—keep a journal of what you celebrated that day. Learn—discover something new, a new word, a new recipe, a new idea. Celebrate the morning, the clouds, and the evening sky. **Remember that life is a gift and celebrate it every day.**





STOP Holiday Weight Gain

The average person gains about 3 pounds over the holidays. Many of us do not lose this weight. And weight gain every year can lead to obesity.

Here are five ways you can combat those holiday pounds:

1. Is your break room filled with holiday goodies? **Choose to eat those holiday snacks once a week, not once a day.**
2. Going to a holiday party? Fill your plate first with protein and vegetables. Eat your carbohydrates or sweets last. A healthy plate will have one-half vegetables, one-fourth good carbohydrates, and one-fourth protein like meat, fish, or eggs.
3. Become a “sweets snob.” What are your top five favorite sweets? Name them and only eat those. **Turn down any sweet that does not make your top five list.**
4. Don’t eat sweets every day. If you currently do this, try switching to every other day. Then go to twice a week. Now you are eating sweets in moderation!
5. What’s a portion size of sweets? **ONE.** Put out your three middle fingers together. No slice of pie, cake, cookies, or brownies should be larger than that. Also, **one can of regular soda counts as two sweets.**

By Terry Mason, Health Coach

Carbohydrates: Making Healthy Choices in 3 Easy Steps

Carbohydrates give you long-term energy. **If you’re on your feet all day, you need carbohydrates, especially good carbohydrates.** Good carbs provide your body with energy so you feel strong all day long. Follow these three steps to help your body.

Step One: Choose Healthy Carbohydrates

Some examples include:

- Whole grains (choose mostly minimally processed ones)
- Vegetables
- Fruit
- Beans

Unhealthy carbohydrates include:

- Soda
- White rice
- Pastries
- Cookies
- Cake
- White bread, potatoes, and noodles
- Other highly processed foods

Step Two: Portion Size

How much carbs do you need? Here are three easy tips to keep from overloading on carbs:

1. Fill only one-fourth of your plate with grains.
2. Make a fist. That is one portion of carbohydrates. **Eat no more than two portions at any one meal or snack.**
3. Most people eat about 10 to 12 servings of carbohydrates a day. You usually don’t need more than seven to eight, or five to six if you’re trying to lose weight.

Step Three: Start Your Day with a Healthy Carbohydrate

This is particularly important if you stand or walk a lot at your job. Do you not have enough time to eat a bowl of oatmeal or other healthy cereal? Try bringing a slice of whole grain bread or whole-grain crackers topped with peanut butter to munch on when you get a break at work.

How's Your Breath?

Some people are comfortable asking their dentist about everything from TMJ to teeth whitening. But many might feel uncomfortable asking about bad breath.

Bad breath is generally caused by digestive-related or oral-related issues. If bad breath is from the oral cavity, usually food residue with resulting bacteria is to blame. **Chronic bad breath can be a warning sign for gum disease.**

Bad Breath? Check Your Tongue

Look in a mirror and stick out your tongue. If your tongue is pink, your breath is probably fine. If your tongue is whitish, you probably need a good tongue cleaning.

To clean your tongue, first buy a good tongue scraper—it only costs a few dollars. Then stick out your tongue and scrape it. Not only does this reduce bad breath, it also helps to protect against gum disease, colds, and cavities.

Stop Smoking for Better Breath

Smoking tobacco can also contribute to bad breath and irritate gum tissues. **Doctors agree smokers are more likely to suffer from gum disease and are at a greater risk of developing oral cancer.** So stop smoking for your overall health, including the health of your mouth.



Eligibility Updates

Between September and October, the Fund office did a mailing of the Summary of Benefits and Coverage (SBC) for all active participants. The SBC provides you with an easy-to-understand summary about your health plan's benefits and coverage.

If you have not received the SBC, please contact the Eligibility Department at **800-228-7484, prompt #6.**

It is your responsibility to update the Fund office with any change in your address and/or phone number.

Other changes to report include:

- Birth of a child
- Death of a spouse or dependent
- Marriage
- Divorce
- Separation
- If you or your dependents obtain or terminate other insurance coverage

Failure to report these changes may result in the delay of payment of claims, or you may be responsible for claims paid in error.

Important Reminder of Laboratory Coverage Change

Independence Blue Cross Personal Choice has selected Laboratory Corporation of America (LabCorp) as its exclusive, nationally based provider of laboratory services. **This is effective on July 1, 2014.**

Before July 1, LabCorp will significantly expand its number of patient service centers to provide convenient member access.

As of July 1, Quest Diagnostics laboratories will be an out-of-network provider. Quest claims will be processed at the out-of-network benefit level. *It is your responsibility to inform your physicians that your plan covers only LabCorp for laboratory services.*

However, this change does not apply to members who live in and receive services outside of Independence Blue Cross' service area through the BlueCard PPO program. These members will continue to use their local Blue provider network.

'Tis the Season for Safety



The holidays are full of joy and excitement, especially for children. But every year, around 50,000 children go to the emergency department (ED) from two days before Christmas to two days after Christmas. This winter, follow these tips from the American

Academy of Pediatrics to help keep your kids out of the ED.

Holiday Hazards

Although more children younger than 5 years old were seen in the ED with injuries around Christmas, all age groups are at risk. The good news is nearly all children are treated and released from the hospital on the same day. Still, these prevention tips can help keep your holidays running smoothly and safely:

- If you have young children, don't use any ornaments that are sharp or breakable, have small removable parts, or look like candy or food.
- After you open presents, remove wrapping paper, ribbons, and other choking hazards. But don't burn them in the fireplace; they'll ignite quickly, potentially causing a flash fire.
- Keep toys with button batteries away from small children. These batteries can be deadly if swallowed.
- Don't leave hard candy or nuts on tables for guests to nibble. Children can quickly choke on them.
- Mistletoe and poinsettias are both harmful and poisoning hazards. So are holly, amaryllis, and Christmas cherry. If you have these plants, ensure they are out of children's reach.

- Most Christmas light strings contain dangerous levels of lead. **Keep your lights where a child can't reach them. Always wash your hands thoroughly after handling them.**
- Never leave candles unattended.
- When you visit friends or family, keep an eye out for danger spots, such as staircases without child gates, in homes that have not been childproofed.

Snow Removal Raises Risks

When snow starts to fall, people tend to play in it or move it out of the way.

Snow play is estimated to injure about half a million people each year. And the nasty chore of shoveling can be nearly as dangerous to your health. Estimates from 2009 suggest there were more than 26,000 injuries from shovels, ice breakers, scrapers, and other tools.

Shoveling snow **can kill you**. Anyone who smokes, leads a sedentary life, or has a history of heart disease, high blood pressure, or high cholesterol levels should skip shoveling.

Heart injuries only account for 7 percent of all shoveling-related injuries, but they are the most serious and responsible for all fatalities associated with shoveling snow. Be wise and protect yourself.

Winter Weather Woes

For many kids, winter means sledding, ice-skating, building snowmen, and having snowball fights. As temperatures fall, keep these tips in mind for outdoor play:

- Keep kids warm and dry by dressing them in several thin layers. Don't forget insulated boots, gloves or mittens, and a hat.
- To prevent hypothermia and frostbite, set a time limit for how long kids can play outside. Have them come indoors every now and then to warm up.
- Supervise young kids when they are sledding, skiing, or snowboarding, and make sure they wear the right protective gear.



Regular Risks

Although the holidays and winter weather can create risky situations for kids, more injuries are actually caused by everyday activities.

While you keep an eye out for holiday hazards and winter woes, don't forget about the usual suspects. For instance, don't let your kids run on hardwood floors in stocking feet and don't leave plastic bags where children can reach them.

Remember that the best protection against bad winter weather is being prepared for the worst possible storms or power outages. For further information on how you can protect yourself and your family, contact your local American Red Cross chapter or visit the Centers for Disease Control and Prevention's "Winter Weather" online resource at www.bt.cdc.gov/disasters/winter.

Administrative UPDATE

By Frank Vaccaro
Contract Administrator

Protected Health Information

The Health Insurance Portability and Accountability Act of 1996 (HIPAA) was designed to protect **PRIVATE** information collected and maintained about you.

HIPAA establishes requirements on which individuals can know about your “Protected Health Information” (PHI). In order for the Fund office to communicate with anyone other than yourself about your PHI, **you need to give approval to do so.** Other people could include:

- A spouse
- Parents
- Children
- Business agent
- Other staff member of a local union or District Council

Some of the PHI the Fund may discuss with your authorized individuals includes:

- Your eligibility
- Eligibility of your covered dependents
- Treatment dates
- Reasons for any denial of benefits

If you would like to authorize the Fund office to discuss these topics or other PHI with individuals other than yourself, you must complete and return the Fund’s standard authorization form.

Without a HIPAA Authorization Form on file at the Fund office stating what information the Fund is allowed to release to your authorized individuals, **the Fund is unable to discuss your PHI with someone other than you.**

If you would like to authorize release of your PHI, please call the Eligibility Department at the Fund office and request an authorization form. Call 800-228-7484, prompt #6.

It’s Time to Submit a Claim Form for 2015

Those members with AmeriHealth and CareFirst cards must submit a yearly claim form for themselves and each of their dependents to the Fund office. For your convenience, on the next page is a claim form for your use. Please complete the form and return it to the Claims Department.



Newborns’ and Mothers’ Health Protection Act of 1996

Group health plans and health insurance issuers generally may not, under federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn to less than 48 hours following a vaginal delivery or less than 96 hours following a cesarean section.

However, federal law does not prohibit the mother’s or newborn’s provider from discharging them earlier than 48 hours (or 96 hours, if applicable) after consulting with the mother.



Claims Information—Benefit Clarification

Beginning in 2015 for all Fund participants and eligible dependents, the fourth quarter deductible carryover will be removed from all plans, including IBC Personal Choice and supplemental plans.

This benefit allowed members to carry forward to the next calendar year any deductible-related expense that they incurred in the fourth quarter of their benefit year.

This affects all plans offering in-network and out-of-network deductibles.

This change will be effective January 1, 2015.

**UNITED FOOD AND COMMERCIAL WORKERS UNION
AND PARTICIPATING FOOD INDUSTRY EMPLOYERS
HEALTH AND WELFARE FUND**

27 Roland Avenue, Suite 100, Mt. Laurel, NJ 08054-1056
800-228-7484 856-793-2500 Fax- 1-856-793-1549

SELF INSURED SUPPLEMENTAL REIMBURSEMENT HOSPITAL-MEDICAL-SURGICAL, AND MAJOR MEDICAL CLAIM FORM

INSTRUCTIONS

- (1) Please answer all questions 1 through 19 below.
- (2) If you wish to assign your benefits to be paid directly to the provider of service, please sign the Authorization to Pay Insurance Benefits below.
- (3) If you are covered by any other plan, please submit all bills to the other plan FIRST, then submit itemized bill(s) with a copy of the other plan's Explanation of Benefit Statement(s)
- (4) ALL claims should be sent to: **UFCW HEALTH AND WELFARE FUND**
27 Roland Avenue, Suite 100,
Mt. Laurel, NJ 08054-1056

1. Employee's Name _____
Social Security No. _____
Address _____
City _____ State _____ Zip _____
Employer _____ Group# _____

2. Is this an Accident Sickness?
If Accident, describe HOW, WHEN, WHERE (if necessary, attach a letter giving details)

3. Date of Accident or Onset of Sickness _____

4. Is Accident/Sickness due to employment?
Yes No

5. Do you work for another Employer? Yes No

6. Name of other Employer

7. Address of other Employer

8. Does your other Employer provide Group Hospital, Surgical and/or Major Medical Insurance?
Yes No

9. Do you attend school full-time? Yes No

10. Name & Address of School _____

If you are married, divorced, or separated answer 11a - 14a

11a. Name of your Spouse _____

12a. Is he or she employed? Yes No

13a. Name of your Spouse's Employer _____

14a. Address of your Spouse's Employer

If you are single, answer 11b - 14b

11b. Name of your Parent(s) _____

12b. Is either parent employed? Yes No

13b. Name of your Parent(s) employer _____

14b. Address of your Parent(s) employer

15. Does the Employer named above in 13a or 13b provide Group Hospital and Surgical Insurance for you or your children as a Dependent?
Yes No

16. Name of dependent for whom claim is made

17. Relationship _____ Birth Date _____

18. Is this dependent employed? Yes No

19. If yes, please indicate name/address of employer

AUTHORIZATION TO PAY INSURANCE BENEFITS: I hereby authorize payment directly to the Provider of Service the benefits specified and otherwise payable to me but not to exceed the balance due of the Provider's regular charges for this period of treatment. I understand I am financially responsible to the Provider for charges not covered by this Agreement.

Date _____, 20____ Signed _____

in touch

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**UFCW and Participating Employers
Health and Welfare Fund**
27 Roland Ave., Suite 100
Mt. Laurel, NJ 08054-1056

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The Fund wishes all our participants and families a very happy holiday and a healthy new year.

The Women's Health and Cancer Rights Act of 1998

The Women's Health and Cancer Rights Act of 1998, which was signed into law by then-President Bill Clinton on October 21, 1998, notes that any group plan or health insurance issuer that provides medical and surgical benefits with respect to a mastectomy must provide coverage for reconstructive surgery after the mastectomy. Specifically, if a participant or beneficiary is receiving benefits in connection with a mastectomy, the plan must provide coverage for:

- Reconstruction of the breast on which the mastectomy was performed
- Surgery and reconstruction of the other breast to produce a symmetrical appearance
- Prostheses and treatment of physical complications at all stages of mastectomy, including lymphedema

If you have any questions concerning this notice, please contact the Fund office at **800-228-7484**.

These services shall be provided in a manner determined in consultation with the attending physician and the patient. This coverage is subject to all the Health and Welfare Fund's rules regarding benefits, including the Fund's annual deductibles and coinsurance provisions.

Are We *in touch*?

If you are aware of any coworkers who are not receiving the *in touch* newsletter on a quarterly basis, please advise them to call the Health and Welfare Fund office at **800-228-7484, ext. 2504**.

The Fund distributes the *in touch* newsletter to present reliable, up-to-date health information, including updates about programs and benefits available to eligible participants. Call the Fund office to obtain the status of your eligibility and verify your current address.

Your ideas are important! Let us know if there is a particular topic that you would like included in your *in touch* newsletter.



Eligibility for specific benefits varies among our participants. Call the Health and Welfare Fund office to inquire about your eligibility for any of the benefits described in this newsletter. Call **800-228-7484, prompt #6**.