

Holidays Can Be Happy and Healthy with Diabetes

Getting together with friends and relatives is a favorite part of the holidays. If you have diabetes, though, it's best to add some caution to your holiday cheer. Sweets abound, and there is usually more food around than we need. Add too much alcohol and you could be headed for trouble.

Learn How the Liver Works

Usually, when your blood sugar level drops, your liver changes stored carbohydrates into glucose to raise the level again. But if the liver is busy breaking down alcohol, it can't help when your blood sugar level falls. As a result, you can wind up with very low blood sugar.

Alcohol may also interfere with some diabetes medications. It's best to talk with your health care provider about drinking. You may be able to consume some alcohol—or none.



Modify Your Festivities

Try these tips for happy—and healthy—holidays:

- **Eat first.** And continue to eat while drinking alcohol. Your body digests food slowly, helping to prevent low blood sugar.
- **Take a close look.** Check out everything at the dessert table before you get anything. Then make a conscious decision about what you'll pick.
- **Balance your choices.** Desserts with sugar can still be part of special occasions when you have diabetes. But remember that they count toward your total carbohydrates. You shouldn't just add

holiday desserts to what you would normally eat. Instead, cut carbohydrates elsewhere in your meal so that you can have dessert without adding to your total carbohydrates.

- **Try alternatives.** Keep a nonalcoholic beverage, like a sugar-free beverage, in hand.
- **Keep alcohol in a safe range.** As a rule, women should have no more than one alcoholic drink a day, and men should stop at two. Ask your provider what's safe for you.
- **Make a nighttime check.** Check your blood sugar level before bed. You may need to eat a bedtime snack to avoid nighttime low blood sugar.



FIND THE SNOWMAN!

There are three snowmen hidden throughout this issue. Can you find them all? Once you find them, email lhuchler@tsonline.com to let us know where they're located. You'll be entered to win a \$10 Wawa gift card! The winner from the "find the pumpkin" game in the fall issue was Cynthia Keefe, ShopRite, Waretown, NJ.

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Recognizing Symptoms of Bipolar Disorder in Children

Bipolar disorder is most often diagnosed in older children and teenagers, but it can occur in children of any age. Many children, and especially adolescents, experience mood swings as a normal part of growing up. But when these feelings persist and interfere with a child's ability to function in daily life, bipolar disorder could be the cause.

Be on the Lookout for These Signs

Bipolar disorder in children usually alternates rapidly between extremely high moods (mania) and low moods (depression). Children may have periods of wellness between episodes or may feel both extremes at the same time. Kids with bipolar disorder have a greater risk of attention deficit disorder and anxiety disorders. Signs and symptoms of bipolar disorder in children can include:

- Insomnia or significantly decreased need for sleep
- Severe changes in mood—from unusually happy or silly to irritable, sad, depressed, crying, angry, or aggressive
- Hyperactive, impulsive, aggressive, or socially inappropriate behavior to withdrawal from friends and activities, depressive symptoms, or lack of motivation
- Risk-taking behavior, such as alcohol abuse or attempting daredevil stunts, or being sexually active
- Unrealistic highs and lows in self-esteem—may feel indestructible and grandiose to worthless and hopeless
- Increase in talking—talks too much, too fast, and cannot be interrupted



- Racing thoughts
- Major change in habits such as oversleeping or overeating
- Frequent physical complaints of stomachaches and headaches

Keep in mind that a number of other childhood disorders cause bipolar-like symptoms, including anxiety disorder, major depression, oppositional defiant disorder, conduct disorder, and attention-deficit/hyperactivity disorder.

Get Help

If your child has serious mood swings, depression, or behavioral problems, consult a mental health provider who specializes in working with children and teens. Bipolar disorder in children is treatable. A comprehensive treatment plan should include therapy and, in most cases, medication. Early treatment can help prevent serious consequences and decrease the impact of mental health problems on your child as they grow older.

What Is Cognitive Behavioral Therapy?

People with depression, anxiety, bipolar disorder, and other mental health conditions who seek help from a psychologist or counselor often receive cognitive behavioral therapy (CBT). This specific form of talk therapy teaches them strategies and gives them tools to manage and overcome unhealthy thoughts and behaviors.

CBT is based on the theory that our thoughts and feelings affect our behavior. CBT aims to help people unlearn reactions or behaviors they don't want.

FIND A PROVIDER

Call the Fund office at **800-228-7484, prompt #4** for a list of participating in-network behavioral health providers.

A NOTE FROM YOUR ADMINISTRATOR

by Frank Vaccaro Contract Administrator

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Understanding Health Literacy

We live in a time when the health care system can be confusing and complicated. Now more than ever, it's important to understand your health.

What Is Health Literacy?

The World Health Organization says that health literacy means more than being able to read pamphlets and successfully make appointments. By improving people's access to health information and their capacity to use it effectively, health literacy is critical to empowerment. Research has shown that low levels of health literacy is linked to poorer health outcomes.

Tips to Improve Your Health Literacy

If you don't understand instructions, it may be difficult to take your medicine as directed or manage a health condition. Approximately 36% of Americans have only basic or below basic health literacy skills. Improving your own health literacy is a key part of self-care. Work on your health literacy by doing the following:

- 1 Prepare for appointments.** Write down questions ahead of time. Bring your medications with you. If you can't do that, write down the name of each medication you take. Include the dosage of each one. Include any over-the-counter medications and supplements as well. If you're seeing a new health care provider for the first time, write down your medical history, including surgeries and family medical history.
- 2 Ask questions at your appointment.** Make a list of questions before you go. If you don't understand the answers, ask your provider to clarify the information. Take notes if that helps. You can also bring a trusted family member or friend to appointments. They may be able to help you understand the information.
- 3 Be honest.** Providers can't help you if they don't have the full picture. If you're not taking your medications as prescribed, tell them why. If you're taking herbal supplements or have a symptom that you're embarrassed about, speak up. Ask about tests and vaccinations. If you had bloodwork, imaging, or other testing before your appointment, call ahead to make sure your provider has the results. Ask about take-home



material. Your provider may have helpful fact sheets or brochures. If you need an interpreter, you have the right to one at no cost to you. Even if you understand some English, tell your provider's office which language you prefer ahead of time.

- 4 Be wise about online health information.** Look for websites from reputable health organizations, government agencies, or university medical schools. Ask your provider for suggestions if you need them. Be wary of websites or blog posts that promote or sell health products.

The more information you know about your health history, the better you can participate in your own health care. Building your health literacy will allow you to be a better patient and health advocate for yourself.

Have Questions? Give Us a Call!

Call our prescription representative at **800-228-7484, prompt #5**, or the Care Management Department at **800-228-7484, prompt #4**.

The Women's Health and Cancer Rights Act of 1998

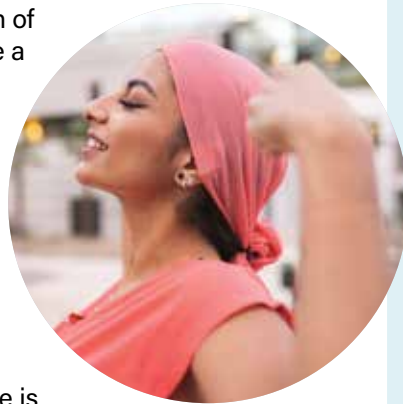
The Women's Health and Cancer Rights Act of 1998, which President Clinton signed into law on Oct. 21, 1998, states that any group plan or health insurance issuer that provides medical and surgical benefits with respect to a mastectomy must provide coverage for reconstructive surgery following the mastectomy. 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 physical complication at all stages of mastectomy, including lymphedemas

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 Fund's rules regarding benefits, including the Fund's annual deductibles and coinsurance provisions.

Have Questions?

Please contact the Fund office at **800-228-7484**.



Premium Assistance

Under Medicaid and the Children's Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage using funds from its Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit www.healthcare.gov.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a state listed on the next page, contact your state Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your state Medicaid or CHIP office or call **877-KIDS NOW (543-7669)** or visit www.insurekidsnow.gov to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a special enrollment opportunity and you must request coverage within 60 days of being determined eligible for premium assistance. If you have questions about enrolling in your employer plan, contact the Department of Labor at www.askebsa.dol.gov or call **866-444-EBSA (3272)**.

If you live in one of the states on the next page, you may be eligible for assistance paying your employer health plan premiums. The list of states on the next page is current as of July 31, 2022. Contact your state for more information on eligibility.

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.

In any case, plans and issuers may not require that a provider obtain authorization from the plan or the issuer for prescribing a length of stay less than 48 or 96 hours.



Alabama*

www.myalhipp.com, 855-692-5447

Alaska*

The AK Health Insurance Premium Payment Program: www.myakhipp.com, 866-251-4861, customerservice@myakhipp.com; Medicaid Eligibility: <http://dhss.alaska.gov/dpa/Pages/medicaid/default.aspx>

Arkansas*

www.myarhipp.com, 855-692-7447

California*

www.dhca.ca.gov, 916-445-8322

Colorado*

www.healthfirstcolorado.com, 800-221-3943, State Relay: 771; CHP+: www.colorado.gov/hcpf/child-health-plan-plus, 800-359-1991, State Relay: 771; www.colorado.gov/pacific/hcpf/child-health-plan-plus, 800-359-1991

Florida*

www.flmedicaidprecovery.com/flmedicaidprecovery.com/hipp/index.html, 877-357-3268

Georgia*

<https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp>, 678-564-1162, ext. 2131

Indiana*

Healthy Indiana Plan for Low-Income Adults (ages 19-64): www.hip.in.gov, 877-438-4479; Medicaid: www.in.gov/medicaid, 800-457-4584

Iowa*

<https://dhs.iowa.gov/ime/members>, 800-338-8366; HIPP: <https://dhs.iowa.gov/ime/members/medicaid-a-to-z/hipp>, 888-346-9562

Kansas*

www.kancare.ks.gov, 800-792-4884

Kentucky*

<https://kidshealth.ky.gov/Pages/index.aspx>, 877-524-4718; Medicaid: <https://chfs.ky.gov>

Louisiana*

Medicaid: www.medicaid.la.gov, 888-342-6207; HIPP: www.ldh.la.gov/lahipp, 855-618-5488

Maine*

www.maine.gov/dhhs/ofi/applications-forms, 800-442-6003, TTY: Maine relay 711

Massachusetts†

www.mass.gov/info-details/masshealth-premium-assistance-pa, 800-862-4840

Minnesota*

<https://mn.gov/dhs/people-we-serve/children-and-families/health-care/health-care-programs/programs-and-services/other-insurance.jsp>, 800-657-3739

Missouri*

www.dss.mo.gov/mhd/participants/pages/hipp.htm, 573-751-2005

Montana*

<http://dphhs.mt.gov/montanahealthcareprograms/hipp>, 800-694-3084

Nebraska*

www.accessnebraska.ne.gov, 855-632-7633, Lincoln: 402-473-7000, Omaha: 402-595-1178

Nevada*

<http://dhcnp.nv.gov>, 800-992-0900

New Hampshire*

www.dhhs.nh.gov/programs-services/health-care, 603-271-5218; HIPP: 800-852-3345, ext. 5218

New Jersey†

www.state.nj.us/humanservices/dmahs/clients/medicaid, 609-631-2392 (Medicaid); www.njfamilycare.org/index.html, 800-701-0710 (CHIP)

New York*

www.health.ny.gov/health_care/medicaid, 800-541-2831

North Carolina*

<https://medicaid.ncdhhs.gov>, 919-855-4100

North Dakota*

www.nd.gov/dhs/services/medicalserv/medicaid, 844-854-4825

Oklahoma†

www.insureoklahoma.org, 888-365-3742

Oregon*

<http://healthcare.oregon.gov/Pages/index.aspx>, 800-699-9075

Pennsylvania†

www.compass.state.pa.us, 800-986-KIDS (CHIP); 877-395-8930 (Medicaid)

Rhode Island*

www.eohhs.ri.gov, 855-697-4347

South Carolina*

www.scdhhs.gov, 888-549-0820

South Dakota*

<http://dss.sd.gov>, 888-828-0059

Texas*

www.gethipptexas.com, 800-440-0493

Utah†

<http://health.utah.gov/chip>, <https://medicaid.utah.gov>, 877-543-7669

Vermont*

www.greenmountaincare.org, 800-250-8427

Virginiat

www.coverva.org/hipp, 800-432-5924 (Medicaid), 800-242-8282 (CHIP)

Washington*

www.hca.wa.gov, 800-562-3022

West Virginia*

<http://mywvhipp.com>, 855-MyWVHIPP (855-699-8447)

Wisconsin*

www.dhs.wisconsin.gov/badgercareplus/p-10095.htm, 800-362-3002

Wyoming*

<https://health.wyo.gov/healthcarefin/medicaid/programs-and-eligibility>, 800-251-1269

To see if any other states have added a premium assistance program since July 31, 2022, or for more information on special enrollment rights, contact either:

U.S. Department of Labor

Employee Benefits Security Administration

www.dol.gov/ebsa, 866-444-EBSA (3272)

U.S. Department of Health and Human Services
Centers for Medicare & Medicaid Services

www.cms.hhs.gov, 877-267-2323,

Menu option 4, Ext. 61565



Key: * = Medicaid † = Medicaid and CHIP



It's Time to Submit a Claim Form for 2022

Members with AmeriHealth 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 you can use. Please complete the form and return it to the Claims Department.



Baked Apple Cranberry Crumble

Ingredients

4 medium-sized baking apples (like Pink Lady, about 1.5 lb.), cored, sliced thin, skins on
2 tbsp. lemon juice
1 tsp. cinnamon
1 tsp. vanilla extract
¼ cup dried cranberries
Vegetable spray
½ cup rolled oats
¼ cup ground flaxseeds
3 tbsp. honey
2 tbsp. coconut oil or unsalted butter

Directions

1. Preheat oven to 350 degrees. In a large bowl, stir apples with lemon juice, then add cinnamon, vanilla, and cranberries.
2. Spray glass or ceramic pie pan with vegetable spray. Pour in apple mixture.
3. In a food processor fitted with a standard cutting blade, add oats, flaxseeds, honey, and coconut oil or butter. Pulse for 30 seconds or until well combined.
4. Sprinkle oat mixture on top of apple mixture. Bake for 30 to 40 minutes, until lightly browned on top and apples are soft, with juice bubbling up. Let cool for five minutes, then serve alone or with nonfat Greek yogurt.

Serves eight. Each serving contains about 175 calories, 6 g fat (3 g saturated fat, 0 g trans fat), 0 mg cholesterol, 3 mg sodium, 31 g carbohydrates, 5 g fiber, 19 g sugar, and 3 g protein.

**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- 1-856-793-3102

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

<p>1. Employee's Name _____ Social Security No. _____ Address _____ City _____ State _____ Zip _____ Employer _____ Group# _____</p> <p>2. Is this an Accident <input type="checkbox"/> Sickness? <input type="checkbox"/> If Accident, describe HOW, WHEN, WHERE (if necessary, attach a letter giving details) _____ _____ _____</p> <p>3. Date of Accident or Onset of Sickness _____</p> <p>4. Is Accident/Sickness due to employment? Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>5. Do you work for another Employer? Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>6. Name of other Employer _____</p> <p>7. Address of other Employer _____ _____</p> <p>8. Does your other Employer provide Group Hospital, Surgical and/or Major Medical Insurance? Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>9. Do you attend school full-time? Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>10. Name & Address of School _____ _____</p>	<p><i>If you are married, divorced, or separated answer 11a - 14a</i></p> <p>11a. Name of your Spouse _____</p> <p>12a. Is he or she employed? Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>13a. Name of your Spouse's Employer _____</p> <p>14a. Address of your Spouse's Employer _____ _____</p> <p align="center"><i>If you are single, answer 11b - 14b</i></p> <p>11b. Name of your Parent(s) _____</p> <p>12b. Is either parent employed? Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>13b. Name of your Parent(s) employer _____</p> <p>14b. Address of your Parent(s) employer _____ _____</p> <p>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 <input type="checkbox"/> No <input type="checkbox"/></p> <p>16. Name of dependent for whom claim is made _____</p> <p>17. Relationship _____ Birth Date _____</p> <p>18. Is this dependent employed? Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>19. If yes, please indicate name/address of employer _____ _____</p>
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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 _____



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

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At the close of 2022, the Fund gratefully pauses to wish you a warm, happy, and safe holiday season.



Dental Care Reminder

Your dental care provider is now through United Concordia Dental, effective Jan. 1, 2022. Please call United Concordia at **866-851-7568** with any questions or concerns.

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. 2508**.

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.



Hermes
Creative
Awards
Platinum
Winner

ELIGIBILITY CORNER

Staying in Touch

Staying in touch with our participants is very important to us. To have good relationships with our participants and their eligible dependents, we need to keep communication channels open. Please update your phone number, address, and if available, email address. Also, it's important to keep your beneficiaries up-to-date as well. Please call the Fund office at **800-228-7484, prompt #2** for Enrollment/Eligibility to update your current information. The Fund's goal is to provide excellent service to all our members, and we try to resolve your issues or questions as efficiently as possible.



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 #2**.