

Healthy CONNECTIONS



Straight Talk From Your Health & Welfare Fund

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WELLNESS TOOLKIT

Chronic Conditions: Early Warning Signs

Symptoms Tell You When to See Your Doctor

Chronic conditions often develop slowly, but certain symptoms give you an “early warning sign” that you have an increased risk for developing a serious health problem. Keep in mind that symptoms:

- can vary from person to person and may not include the typical ones listed in this article
- may occur often or infrequently, or only at certain times, such as at night or only during exercise
- don’t necessarily mean you have an illness, but they suggest that you have a health concern that should be checked out by a doctor

It’s important to talk with your doctor as soon as you have a concern because your health could worsen if you wait to get medical help. Usually, early diagnosis and treatment can help slow chronic conditions and prevent complications.

The Fund’s **Chronic Condition Care** program helps people with the chronic conditions listed on page 2 learn to manage their condition; in turn, that helps them better control their health, recover faster when sick and feel better longer. If you are eligible for this program, HMC (the company that manages the program) will contact you.

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MONEY SAVING TIPS

Be Healthy and Wealthy

Add Up the Savings with Healthy Habits

There are many obvious reasons to strive for good health—you’ll feel better and maybe even live longer—but have you ever considered how much money you’ll save by being the healthiest that you can be?

Being healthy simply means following a few beneficial practices, such as eating a well-balanced diet, maintaining a healthy weight, exercising regularly and not using tobacco. These four healthy habits can’t prevent illness entirely, but they do reduce your risks for many health conditions.

Take Your Good Health to the Bank

- **Fewer doctor appointments:** Good health means fewer trips to the

doctor, and that saves you money and valuable time.

- **Fewer specialist appointments:** When you’re in good health, you’re less likely to need specialist care.
- **Fewer expensive procedures:** Healthy living means you’re less likely to require costly tests and in-patient or out-patient surgery, in addition to taking time off work.
- **Fewer prescription medications:** With good health habits, you may be able to reduce or eliminate medications you take regularly for certain conditions, such as diabetes, cholesterol or high blood pressure.

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Early Warning Signs

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CONDITION	TYPICAL SYMPTOMS	SEE YOUR DOCTOR IF...
<p>Asthma Asthma occurs when the airways in the lungs become inflamed and constricted, making it difficult to breathe.</p>	<ul style="list-style-type: none"> ■ Shortness of breath ■ Chest tightness or pain ■ Trouble sleeping caused by shortness of breath, coughing or wheezing ■ A whistling or wheezing sound when exhaling 	<ul style="list-style-type: none"> ... your symptoms get worse ... your medication stops working ... you have a severe attack (get emergency help)
<p>Chronic obstructive pulmonary disease (COPD) COPD refers to a group of lung diseases—mainly emphysema and chronic bronchitis—that block airflow and make it increasingly difficult to breathe.</p>	<ul style="list-style-type: none"> ■ Shortness of breath, especially during physical activities ■ Wheezing ■ Chest tightness ■ A chronic cough with yellow or green phlegm ■ Frequent respiratory infections 	<ul style="list-style-type: none"> ... you can't breathe well enough to tolerate even moderate exercise ... your breathing difficulty worsens when you have a cold ... your lips or fingernails are blue or gray ... you have a persistent fever ... your cough lasts more than three weeks
<p>Coronary artery disease (CAD) This occurs when the coronary arteries become damaged or diseased, usually from plaque buildup.</p>	<ul style="list-style-type: none"> ■ Chest pain or pressure ■ Shortness of breath ■ Extreme fatigue with exertion ■ Heart attack symptoms may include chest pressure, shoulder or arm pain, shortness of breath and sweating 	<ul style="list-style-type: none"> ... you suspect you're having a heart attack (get emergency help) ... you have risk factors for CAD, such as high blood pressure, high cholesterol, diabetes or obesity
<p>Diabetes Type 2 diabetes affects the way the body metabolizes sugar, the body's main source of fuel.</p>	<ul style="list-style-type: none"> ■ Increased thirst and frequent urination ■ Intense hunger ■ Weight loss ■ Fatigue ■ Blurred vision ■ Slow-healing sores 	<ul style="list-style-type: none"> ... you have any of these symptoms
<p>A history of heart failure This means the heart can't pump enough blood to meet the body's needs.</p>	<ul style="list-style-type: none"> ■ Fatigue and weakness ■ Rapid or irregular heartbeat ■ Shortness of breath ■ Persistent cough with blood-tinged phlegm ■ Swelling in your abdomen, legs, ankles or feet ■ Lack of appetite and nausea 	<ul style="list-style-type: none"> ... you have any of these symptoms ... you have heart failure and your symptoms suddenly become worse or you develop a new symptom.

Be Healthy and Wealthy

Continued from page 1

- **Reduced risk for developing chronic conditions:** Good health lowers your risks for many chronic conditions, such as diabetes, heart disease, cancer and more. You save with fewer doctor visits and medications to monitor and treat your condition.
- **Better resistance to minor illnesses:** Reducing your risk for a cold or flu means you save on the cost of over-the-counter medications and have fewer missed workdays.

- **Fewer muscle strains:** Regular physical activity and a healthy weight can help your core muscles handle heavy lifting or twisting that may otherwise cause strains. You save with fewer chiropractor visits, medications and less time off work.

Your Health Plan Helps You Be Your Healthiest

Remember, the Plan covers medically necessary services. Delaying going to the doctor or getting a prescription filled could adversely

affect your health and end up costing you more than if you get medical attention when you need it.

The Plan pays up to \$500 per person per calendar year for specific preventive care services, such as physical exams and age-appropriate screening tests. Take advantage of these services, which can detect health issues early, when medical care is most effective (and usually less costly).

BENEFIT Q & A

Using the Mail Order Pharmacy

It's Easy, Convenient and Cost-Effective

You can enjoy convenient home delivery—and you'll save money—when you use the mail order pharmacy to buy medications that you use on an ongoing basis.

Q What is the mail order pharmacy?

A It's a convenient, cost-effective way to purchase long-term or maintenance medications that you take regularly (for example, drugs that control blood pressure or lower cholesterol). You simply place your order and receive your prescription by mail.

Q How do I buy my prescriptions through the mail order pharmacy?

A It's easy to get started using the mail order pharmacy. Here's how:

1. Print out a Mail Order Form (available on the Fund's website: www.aetf.com).
2. Complete the form and attach an original doctor's prescription.
3. Mail it to Caremark, using the address on the Mail Order Form.

Q How much does it cost?

A You pay a copay, just like you do at retail pharmacy—but you save one retail copay for every 90-day supply that you buy through the mail order pharmacy.

PRESCRIPTION DRUG PLAN COPAYS	RETAIL COPAY 30-DAY SUPPLY	MAIL ORDER COPAY 90-DAY SUPPLY
Generic	\$15	\$30
Brand Name (No generic available)	\$35	\$70
Brand Name (Generic available)	Not covered	Not covered

Q Do I pay for shipping?

A No. Your prescription will be sent to you via the U.S. Postal Service (or through a delivery service if special handling is required) at no cost to you unless overnight delivery is requested or required.

Q How do I order refills?

A When you need a refill, call Caremark at 866-818-6911 (toll-free) or go to www.caremark.com.

You can order up to a 90-day supply. Refills may be made only after two-thirds of the prescribed dosage has been used (i.e., after 60 days for a 90-day supply).

WHAT'S NEW

Health Fairs Coming this Fall

It's Free, It's Fun and It's
Good For You

The annual Alaska Coalition Health Fairs will take place in the fall again this year. The Fairs are free for participants of the Alaska Electrical Health & Welfare Fund and their families. The Health Fairs offer:

- Great ideas for healthy living
 - Free flu shots for participants nine years and older
 - Low-cost health screening tests
- Watch for details mailed to participants' homes in September.



