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OUT-OF-NETWORK DOCS AT IN-NETWORK HOSPITALS

I stayed in my Network....Why did I get a bill?

You're scheduled for surgery, and you've done your homework. You know that your doctor is admitting you to a hospital that participates in the Anthem Blue Cross network — our PPO network. You've checked that your surgeon participates as well. So, there shouldn't be any surprises, right?

Even if your hospital participates in our PPO network, *that doesn't mean that all the providers working there do as well.* If you need surgery, or have a serious illness, there may be several providers involved in your treatment. And each of them may or may not contract with Anthem Blue Cross.

When you receive treatment in a hospital, be aware that you may get a bill from providers who don't participate in the PPO network, such as:

- Radiologists
- Anesthesiologists
- Pathologists
- Surgeons assisting your in-network surgeon

What Can I Do?

Although the Health Plan does cover out-of-network care, it is at a lower percentage (70% of usual and reasonable charges versus 90% of the contracted amount for in-network) and after a separate \$500 out-of-network deductible versus \$250 in-network deductible. But, the out-of-network provider may also bill you for the difference between their "billed charges" and Anthem's determination of "usual and reasonable charges". While you could try to negotiate after you've already received the bill, out-of-network providers are under no obligation to accept a lower payment.

The best way to try to avoid this situation is to ask questions. Talk to your doctor and the hospital admitting office to see if *all* of the providers involved in your care are contract providers with Anthem Blue Cross.

What about Emergencies?

If you're in a car accident, suffer a heart attack, or have another emergency, you typically don't have a choice about where to go for care. You'll usually be taken to the nearest hospital, which may not participate in our Anthem Blue Cross network. But don't worry. In the case of an emergency, out-of-network hospital charges are covered at the 90% in-network rate as if the hospital was a network provider. The only additional cost would be the \$500 out-of-network deductible.

– ATTENTION RETIREE'S – NO 13TH CHECK THIS YEAR

We regret to inform you that due to Federal Law the Trustees are still unable to provide a 13th check this year and may not for several years.

Although the Pension Plan has done well in recent years, it is still recovering from market and job losses during the Great Recession from 2007-2010. As a result, it is operating under a Rehabilitation Plan pursuant to the Pension Protection Act which bars the Trustees from adding any new benefits, including 13th checks until the Plan is out of Rehabilitation.

If you have any questions, please call or write the Fund Office. ■

But remember, this only applies to *real emergencies*. If it's not a true emergency, the hospital costs for care received in the ER of an out-of-network hospital will be covered at the lower out-of-network rate (70% of usual and reasonable charges), the higher \$500 deductible will apply and you would be subject to "balance billing" as described above.

Your Action Plan: Be Prepared — Before Your Surgery: Speak Up

- When you and your doctor are planning your surgery, tell him or her if you only want to use in-network providers.
- If your doctor has specific providers in mind that he or she usually or plans to work with, check to see if they are in-network. You can do this by checking through our website (www.oefi.org) and clicking on *Anthem Blue Cross PPO Providers*, or call our Member Services Department and one of our representatives will check for you.
- If one of your doctor's picks is not in our network, you can ask your doctor to consider a different provider who is. Or, if you decide to stick with your doctor's choice, you may want to try to see if you can negotiate a reduced fee in advance.
- When you are arranging for your admission and providing information to the hospital, include a request that any doctors assigned to your case be Anthem Blue Cross contract providers. As the hospital admissions staff puts together your record, ask that this request be a part of that record and ask that it be included in any forms you sign.

After Your Surgery: Is there anything you can do?

If you've already received a bill, you may still try to negotiate, although, there is no requirement that your insurer or provider agree to a lower rate.

Of course, when you use out-of-network providers, even by accident, they have no obligation to reduce their fees. That is why it is often best to know if all of your providers are in your plan's network before you get the care. ■

Fund Office Member Services: **Call in Hours:** M – F 7:00 am – 4:30 pm at (626) 356-1000 or toll free (888) 512-5279

Walk-in Hours: M – F 8:30 am – 4:30 pm • Visit our website: www.oefi.org

BREAST CANCER SYMPTOMS: WHAT YOU NEED TO KNOW

An important way to keep up with your breast health is to be aware of how your breasts normally look and feel, and know what changes to look for.

Finding breast cancer as early as possible gives you a better chance of successful treatment. But knowing what to look for is not a substitute for **screening mammograms and other tests**, which can help find breast cancer in its early stages, even before any symptoms appear.

Below are some common breast symptoms and what they might mean. If you have any of them, get checked right away.

A LUMP IN YOUR BREAST

A lump or mass in the breast is the most common symptom of breast cancer. Such lumps are often hard and painless, though some may be painful. Not all lumps are cancer, though. There are a number of benign breast conditions (like cysts) that can also cause lumps. Still, it's important to have your doctor check out any new lump or mass right away. If it does turn out to be cancer, the sooner it's diagnosed the better.

SWELLING IN OR AROUND YOUR BREAST, COLLARBONE, OR ARMPIT

Breast swelling can be caused by **inflammatory breast cancer**, a particularly aggressive form of the disease.

Swelling or lumps around your collarbone or armpits can be caused by breast cancer that has spread to lymph nodes in those areas. The swelling may occur even before you can feel a lump in your breast, so if you have this symptom, be sure to see a doctor.

SKIN THICKENING OR REDNESS

If the skin of your breast starts to feel like an orange peel or gets red, have it checked right away. Often, these are caused by mastitis, a breast infection common among women who are breast feeding. Your doctor may prescribe antibiotics to

treat the infection. If your symptoms don't improve after a week, though, get checked again, because these symptoms can also be caused by inflammatory breast cancer. This form of breast cancer can look a lot like a breast infection, and because it grows quickly it's important to diagnose it as soon as possible.

BREAST WARMTH AND ITCHING

Like skin thickening and redness, breast warmth and itching may be symptoms of mastitis – or inflammatory breast cancer. If antibiotics don't help, see your doctor again.

NIPPLE CHANGES

Breast cancer can sometimes cause changes to how your nipple looks. If your nipple turns inward, or the skin on it thickens or gets red or scaly, get checked by a doctor right away. All of these can be symptoms of breast cancer.

NIPPLE DISCHARGE

A discharge (other than milk) from the nipple may be alarming, but in most cases it is caused by injury, infection, or a benign tumor (not cancer). Breast cancer is a possibility, though, especially if the fluid is bloody, so your doctor needs to check it out.

PAIN

Although most breast cancers do not cause pain in the breast, some do. More often, women have breast pain or discomfort that is related to their menstrual cycle. This type of pain is most common in the week or so before their periods, and often goes away once menstruation begins. Some other benign breast conditions, such as mastitis, may cause a more sudden pain. In these cases the pain is not related to the menstrual cycle. If you have breast pain that is severe or persists and is not related to the menstrual cycle, you should be checked by your doctor. You could have cancer or a benign condition that needs to be treated.

Again, while **benign breast conditions** are much more common than breast cancer, it is important to let your health care team know about any changes in your breast so they can be checked out right away.

From the American Cancer Society Website. For more info, log on to @ www.cancer.org/cancer

VACATION HOLIDAY FUND ACCOUNT BALANCES AVAILABLE ONLINE

Many members are already using this feature of our website and we wanted to remind those of you that may have missed it. It's safe, secure and easy to check your Vacation Holiday account balance. Just visit our website at www.oefi.org and click on *Check Vacation/Holiday Benefits*. If you haven't visited our new website yet, please do. It has more information than before and is easier to use.



Keep checking back to the website for new features and important benefit information.

What's a QR Code?

You've most likely seen them in magazines or in retail settings.

A QR code (abbreviated from Quick Response Code) is the trademark for a type of barcode. If you're not yet familiar with QR codes, they're similar to the barcodes used by retailers to track inventory and price products at the point of sale. The key difference between the two is the amount of data they can hold or share.

We also designed our new website to be "mobile friendly" so you can view and use it from virtually any smart phone. If you have a QR Code reader app on your smart phone, just click on the QR code shown here and it will take you to our main webpage.

When you scan or read a QR code with your iPhone, Android or other camera-enabled Smartphone, you can link to digital content on the web. Once you've chosen the appropriate app for your device, scan the code above to visit our newly updated Fund Office website!

DOES STAYING ACTIVE REALLY EXTEND YOUR LIFE?

What the Research Says

According to a study headed by the National Cancer Institute, people who engage in physical activity during their leisure time live as much as 4.5 years longer than their sedentary counterparts. And the more you exercise, the longer you're likely to live.

After accounting for other life-expectancy factors, researchers found that people who got the CDC-recommended 2.5 hours of moderate exercise per week, or just 1.25 hours of vigorous exercise per week, lived an average of 3.4 years longer than non-exercisers. Those who got twice that amount of activity lived an average of 4.2 years longer than sedentary people. Even smaller amounts of exercise appear better than none at all, as people who got just half the recommended amount of exercise extended their lives by nearly two years.

Why Exercise Helps Extend Life

One of the key benefits of exercise is improvement of cardiovascular health. Aerobic activities like walking, jogging and swimming are shown to reduce the risk of heart disease, which is the number-one killer of both men and women in the United States. The activity does this by helping to reduce "bad" LDL cholesterol levels in the blood as well as by lowering blood pressure.

Exercise also helps maintain a healthy weight and improves blood sugar to help prevent diabetes. Weight-bearing activities, which include walking and running but not cycling or swimming, help build bone density for reduced osteoporosis risk, which in turn reduces the risk of dangerous fractures.

Strength-training exercises, which include lifting weights, taking a Pilates class or doing push-ups and lunges, also help combat debilitating conditions that can make old age miserable for some, such as arthritis and back pain. According to the CDC, one study of seniors with moderate to severe osteoarthritis of the knee showed a 43-percent reduction in pain, as well as decreased disability, after just 16 weeks of strength training. In some cases, the exercise worked even better than medication.

Improved Mental Health

Beyond the physical benefits, exercise is good for your sense of well-being. The activity prompts the release of endorphins and other feel-good chemicals in your brain, encouraging happiness while fighting depression. And one study sponsored by the U.S. Department of Veteran's Affairs found that depression shortened life span by nearly five years.

For those who don't fear death, exercise can also help preserve your self-reliance in old age, helping you maintain your dignity along with your independence. Sedentary people are more likely to become feeble, needing help with tasks like carrying groceries and cleaning, and eventually even bathing.

Fortunately, exercise is free for everyone, and becomes enjoyable—even addicting—once you make it a habit. So for a long, healthy life, get out there and start moving!

DON'T FORGET YOUR FLU SHOT...

Getting routine vaccines is the best defense against common illnesses like the flu, pneumonia and shingles.

As a convenience to our members, the Health & Welfare Fund has arranged for several vaccines to be provided at CVS pharmacies. This service allows you to walk into your local CVS pharmacy and receive vaccines and immunizations directly from the immunizing pharmacist on duty, **at no cost to you.**

The following list shows the free vaccines available through this program:

- Seasonal Influenza Vaccine (available thru April 30, 2016)
- Zoster (shingles)
- Tetanus, Diphtheria Toxoids, Pertussis
- Hepatitis A & B
- Measles, Mumps, Rubella, Varicella
- Pneumococcal (pneumonia)
- Human Papillomavirus
- Meningococcal

We recommend calling your local CVS pharmacy prior to your arrival to ensure availability of the particular vaccine you need and to check if the immunizing pharmacist is on duty.

If you should have any questions about this program you can call the **Fund Office Member Services Department**
Monday – Friday 7:00am – 4:30pm at (888) 512-5279.

SOCIAL SECURITY: HOW TO GET FREE SPOUSAL BENEFITS

Married couples can use various claiming strategies to boost income from Social Security. One tactic provides "free" spousal benefits.

To see how this method works, suppose Bob Brown, the main family breadwinner, starts his Social Security benefits at age 66, currently the official full retirement age (FRA). Once Bob claims his benefit, his wife Mary can claim a spousal benefit. With Bob waiting until age 66 to make this claim, Mary can receive 50% of Bob's FRA benefit.

Once Mary is in the system, receiving a spousal benefit, Bob can suspend his benefit, returning any Social Security payments he received in the interim. Even though Bob no longer receives his benefit, Mary can continue to collect her spousal benefits. If Bob was receiving the current maximum benefit for someone retiring at FRA — \$2,663 a month — Mary's spousal benefit would be \$1,331 a month, or nearly \$16,000 a year. From age 66 to age 70, Mary would receive around \$65,000, including any cost-of-living adjustments.

FREE MONEY

That \$65,000 would be "free" because Mary's own benefit continues to increase by 8% a year, until age 70. Then Mary can switch to her own maximum benefit, if it's higher than the spousal benefit. Bob, meanwhile, can resume his own benefits at age 70, getting the full credit for the delayed start.

But rules on spousal benefits are complex. More information can be found on this from your local Social Security Office or on the Social Security Administration website (www.ssa.gov) under "Retirement Planner: Benefits for you as a Spouse"

Courtesy of Financial Planning. Written by Donald Jay Korn, a contributing writer in New York. He also writes regularly for On Wall Street.

LAUGH YOUR WAY TO BETTER HEALTH



The old adage, "Laughter is the best medicine" might have some basis in truth. Studies have shown that laughter has many rewards, including a release of endorphins. These are brain chemicals that make you feel good. Here are some other ways that laughter is good medicine:

- Stimulates heart, lungs, brain, and muscles with the intake of oxygen
- Reduces stress hormones that weaken the immune system
- Increases natural killer cells that help the body fight infections and tumors
- Relaxes muscle tension and releases the body's natural painkillers
- Helps reduce blood sugar levels

So if you're stressed out, laughter is an easy, healthy way to de-stress.

To get benefits like these, you should know that not all laughs are created equal. A polite chuckle won't have much effect on your body. A relaxed, hearty laugh that creases the skin around the eyes and forces air out of the lungs is what you need if you want to reap health benefits. But even forced laughs have been shown to be beneficial if they mimic real belly laughs. So if you're short on hilarity these days, draw a deep breath and enjoy a big laugh anyway.

Lets Give Thanks

Gratitude unlocks the fullness of life. It turns what we have into enough, and more. It turns denial into acceptance, chaos to order, confusion to clarity. It can turn a meal into a feast, a house into a home, a stranger into a friend. Gratitude makes sense of our past, brings peace for today, and creates a vision for tomorrow.

UNDERWATER WORLD

Can you find the hidden creatures? They may be horizontal, vertical, diagonal, forwards, or backwards.



ANCHOVY, ANGELFISH, ATLANTIC COD, BARRACUDA, CARP, CONGER EEL, CUTTLEFISH, DOLPHIN, FLOUNDER, FLYING FISH, GROUPER, HADDOCK, HAKE, HALIBUT, HERRING, JELLYFISH, JOHN DORY, KRILL, LAMPREY, LION FISH, LOBSTER, MACKEREL, MANATEE, MANTA RAY, MARLIN, NARWHAL, OAR FISH, OCTOPUS, PILCHARD, PLANKTON, PORPOISE, PRAWN, PUFFER FISH, SALMON, SEA HORSE, SEA TURTLE, SHARK, SQUID, STARFISH, SWORDFISH, TROUT, WHALE, WHITING.

CHANGE OF ADDRESS:

You can use the form below to change your address.

It can be mailed to the address printed at the bottom of the form or fax it to the Fund Office @ (626) 356-1047. It must include the member's signature and one of the following: register #, award #, or last 4-digits of the member's SS#.

Please note that your change of address must be received by the 15th of the month in order for your Pension Check to be sent to your new address the following month.

Name _____ Award#, OE# or Last 4-Digits of Member's SS# _____

Street _____

City _____ State _____ Zip Code _____

Member's Signature _____

Telephone Number _____

MAIL FORM TO:
 Operating Engineers Trust Funds
 P.O. Box 7063, Pasadena, CA 91109
 or fax to (626) 356-1047