



THE SCOOP

QUARTERLY

© CHERRY PERFORMANCE 28

SPRING 2016

Health and Welfare Correction

The current Summary Plan Description (SPD) and Summary of Benefits contain an error regarding out-patient emergency services in the PPO Plan. It states that such services are covered at 90% (a 10% coinsurance) for in-network services and 70% coverage (30% coinsurance) of reasonable and customary charges for out of network. This is incorrect. Outpatient emergency services are covered at 90% both in-network and out of network. The New SPD will have that correction.

A MESSAGE TO OUR RETIREE'S PAYING MONTHLY H&W PREMIUMS:

We are pleased to announce a new and convenient way to pay your monthly Health & Welfare Fund premiums. You can now pay your premium by credit or debit card through a safe and secure online portal.

You can establish an online account by visiting the Fund's website at www.oefi.org and click on the green Member Premium Payments button. The enrollment process is simple. In addition to making online payments, you will have the ability to set up recurring payments so that the same amount can be sent to OE on the same day each month. The online payment processor is Wells Fargo Bank that processes hundreds of thousands of secure credit card transactions every day.

We urge you to consider this safe and convenient method of premium payment to ensure there is no lapse in your coverage due to lost or returned checks.

If you have any questions or need assistance with the enrollment process, please call our Member Services Department at (888) 512-5279, Monday – Friday from 7:00 a.m. to 4:30 p.m., PST.

WOMEN'S HEALTH AND CANCER RIGHTS ACT (WHCRA)

Under the Women's Health and Cancer Rights Act of 1998, all plans like the Health & Welfare Plan for I.U.O.E., Local 12, that cover mastectomies are also required to cover related reconstructive surgery. Available reconstructive surgery must include both reconstruction of the breast on which surgery was performed and surgery and reconstruction of the other breast to produce a symmetrical appearance. Coverage must also be available for breast prostheses and for the physical complications of mastectomy, including lymphedemas. These services are elective and are chosen by the patient in consultation with the attending physician. These services are subject to the Plan's usual provisions regarding deductibles, benefit maximums, coinsurance and copayments.

Important Reminders for Active and Retired Members

Please notify us immediately of the following:

- ❖ New address (All. Form included in newsletter)
- ❖ Direct deposit change (Retiree & Beneficiaries receiving benefits)
- ❖ Return to covered employment (Retiree)
- ❖ Marital status has changed (All)
- ❖ You are eligible for Medicare (All)
- ❖ Death of member, spouse or dependent (All)

Please submit changes in writing and include the member's signature along with supporting documents and mail as follows:

Active Members:

Operating Engineers Funds, Inc.
P.O. Box 7067
Pasadena, CA 91109

Retired Members & Beneficiaries:

Operating Engineers Funds, Inc.
P.O. Box 7063
Pasadena, CA 91109

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

Make a Disaster Preparedness Plan

Know What to Do in Case of Emergency

It is important to make sure that the entire family is prepared and informed in the event of a disaster or emergency. You may not always be together when these events take place and should have plans for making sure you are able to contact and find one another.

The American Red Cross suggests some basic steps to make sure you remain safe:

- + Meet with your family or household members.
- + Discuss how to prepare and respond to emergencies that are most likely to happen where you live, learn, work and play.
- + Identify responsibilities for each member of your household and plan to work together as a team.

Plan what to do in case you are separated during an emergency

- + Choose two places to meet:
 - Right outside your home in case of a sudden emergency, such as a fire
 - Outside your neighborhood, in case you cannot return home or are asked to evacuate
- + Choose an out-of-area emergency contact person. It may be easier to text or call long distance if local phone lines are overloaded or out of service. Everyone should have emergency contact information in writing or saved on their cell phones.



Plan what to do if you have to evacuate

- + Decide where you would go and what route you would take to get there. You may choose to go to a hotel/motel, stay with friends or relatives in a safe location or go to an evacuation shelter if necessary.
- + Practice evacuating your home twice a year. Drive your planned evacuation route and plot alternate routes on your map in case roads are impassable.
- + Plan ahead for your pets. Keep a phone list of pet-friendly hotels/motels and animal shelters that are along your evacuation routes.

Let Your Family Know You're Safe

If your community has experienced a disaster, register on the American Red Cross Safe and Well website @ redcross.org to let your family and friends know you are safe. You may also call 1-800-RED CROSS (1-800-733-2767) and select the prompt for "Disaster" to register yourself and your family.

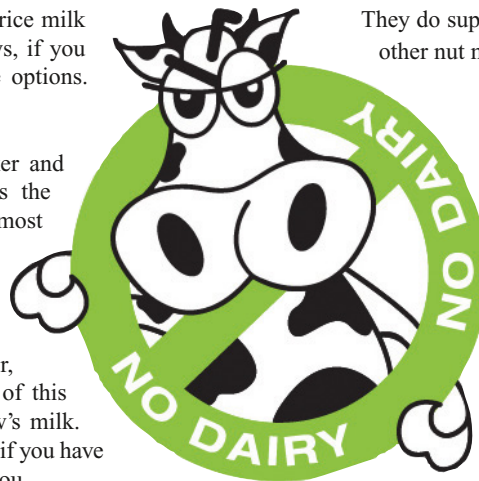
Nondairy MILK Substitutes

Nondairy milk substitutes like soy and rice milk have exploded in popularity. So these days, if you can't or don't drink milk, you may have options. Let's look at each one:

SOY MILK: Soy milk tends to be thicker and creamier than other options. It also has the most protein of all the nondairy milks, almost as much as cow's milk. And it's high in potassium. Soy milk works well as creamer in tea and coffee.

RICE MILK: Rice milk is thinner, lighter, and sweeter than other options. Because of this sweetness, it may taste the most like cow's milk. But it's low in protein and high in carbs, so if you have diabetes, it may not be a good choice for you.

ALMOND MILK: Drinks made with nuts are often low in sugars and calories. But they are also low in protein.



They do supply high amounts of vitamin E, though. Almond and other nut milks can work well in sweet dishes like desserts.

COCONUT MILK: This drink is made from water and pureed coconut meat. It has more fat than other milk substitutes, including saturated fat. For drinking, buy coconut milk in cartons. Canned coconut milk is richer and better for cooking.

If you have nut or soy allergies, avoid almond and soy milk. And be aware that none of these milk substitutes has enough protein or fat for children under age 2. Other health conditions may also affect which of these you should use. If you have any questions or health concerns, check with your doctor to see which is best for you. Otherwise,

enjoy your many new options for replacing milk—or just adding variety to your diet.

Is it a Stroke, Heart Attack or Cardiac Arrest?

KNOW THE DIFFERENCE AND WHAT TO DO.

Heart disease can lead to serious medical emergencies, including heart attack, stroke and cardiac arrest. Do you know how these events differ from one another and how to recognize when they're happening?

WHAT IS A HEART ATTACK?

A heart attack happens when arteries leading to the heart become blocked, reducing blood supply to the heart's muscle tissue. The blockage is usually caused by atherosclerosis — a buildup of fatty tissue that ruptures on the arterial wall, causing a blood clot to form. The lack of blood supply can cause permanent damage to the heart, disabling or even killing the sufferer.

SIGNS OF A HEART ATTACK USUALLY OCCUR GRADUALLY.

They include:

- ♥ Pressure, pain or an uncomfortable sense of “fullness” in the chest. (This is the most common symptom in both men and women.)
- ♥ Discomfort in other parts of the upper body, such as one or both arms, the neck or jaw. (This occurs more frequently in women than men.)
- ♥ Shortness of breath, nausea, light-headedness or unexplained sweating. (This also occurs more frequently in women.)

WHAT TO DO: If you're not sure about your symptoms, call your doctor and describe what you're feeling. If the signs are clear, call 911 as soon as possible; an ambulance ride to the hospital is the best way to receive prompt treatment that could make all the difference.

WHAT IS A STROKE?

A stroke occurs when a blood vessel leading to the brain bursts or becomes suddenly clogged. This prevents parts of the brain from getting oxygen, which can lead to permanent damage or even death.

SIGNS OF A STROKE APPEAR SUDDENLY AND INCLUDE:

- ♥ Numbness or weakness, especially on one side of the body
- ♥ Difficulty speaking or understanding
- ♥ Vision trouble in one or both eyes
- ♥ Dizziness or difficulty walking
- ♥ Very severe headache with no known cause

WHAT TO DO: If you notice these signs in yourself or someone else, immediately call 911. Make a note of the time the symptoms first appeared; their duration may help doctors determine how to treat the problem.

WHAT IS CARDIAC ARREST?

Cardiac arrest occurs when the heart abruptly stops functioning due to a sudden heart arrhythmia called ventricular fibrillation, or VF. VF is usually seen in people who have coronary artery disease or other underlying heart conditions. Since the stopped heart cannot provide oxygen to the rest of the body, death can occur within minutes.

SIGNS OF CARDIAC ARREST ARE SUDDEN AND UNMISTAKABLE.

They include:

- ♥ Failure to respond to stimuli, such as shaking of shoulders or calling of name
- ♥ No normal breathing for at least five seconds.

WHAT TO DO: Call 911 and begin CPR immediately. Use an automated external defibrillator (AED) if one is available.

SALAD SAVVY

Mason jar salads are enjoying a moment in the spotlight. Want to get in on the trend? Just grab a clean mason jar and follow these 5 steps to build a healthy mason jar salad of your own.

1. Start with the dressing. The dressing goes first. That keeps the other ingredients from getting soggy. Choose fresh, simple dressings made from olive oil and vinegar or fresh lemon juice. Avoid creamy, full-fat dressings.

2. Add lean protein. Protein can make a salad more of a meal. It can also help you feel full longer. Opt for lean meats, such as fish, chicken, or turkey. Or choose protein-rich plant foods, like chick peas, lentils, beans, and tofu.

3. Get your grain on. A whole grain like farro, bulgur, brown rice, or quinoa is a great addition. Whole grains contain dietary fiber, vitamins, and minerals. They'll help fill you up without weighing you down.

4. Create a colorful canvas. Try to add 3 other fruits or veggies in a range of colors. This will help your meal contain a wide range of vitamins and minerals.

5. Top with dark greens. Dark leafy greens have more vitamins and nutrients than their lighter counterparts. Look for greens such as spinach, arugula, watercress, radicchio, and mesclun.

To save time, do all of your prep at once and make a few salads at a time. If kept in the refrigerator, they should last for 3 to 5 days. When you're ready to eat, simply empty your salad into a bowl. The order will be reversed, with your greens at the bottom and your dressing on top.

It doesn't take much to become a savvy salad eater with mason jar salads. They're an easy way to prep and bring salads to work for a tasty, healthy lunch.

PASS THE SPICES, PLEASE

You've heard the saying, “sugar and spice and everything nice.” But is spice really “nice”? When it comes to your health, science shows it is. In fact, adding a sprinkle of spices to your diet may just help improve your health.

One key way spices can help your health has to do with sodium. If you use spices in place of salt, you may be able to cut back on sodium. And this may help you manage your blood pressure if it's high. High blood pressure has been linked to a host of health problems, including the following:

- **Stroke**
- **Heart disease**
- **High cholesterol**
- **Kidney disease**

So put away that salt shaker and start passing the spices instead. Here are some spice combos you may want to try:

- **Italian** – Oregano, basil, rosemary, thyme, garlic, parsley
- **Mexican** – Cilantro, garlic, onion powder, chili pepper, chili powder, cumin
- **Indian** – Yellow curry, red chili powder, cumin, coriander seeds, cinnamon
- **Chinese** – Ginger, pepper, star anise, five spice powder

Spices can help you lose some of the sodium without losing any flavor.

UNDERSTANDING THYROID PROBLEMS — THE BASICS —

What Are Thyroid Problems?

Through the hormones it produces, the thyroid gland influences almost all of the metabolic processes in your body. Thyroid disorders can range from a small, harmless goiter (enlarged gland) that needs no treatment to life-threatening cancer. The most common thyroid problems involve abnormal production of thyroid hormones. Too much thyroid hormone results in a condition known as hyperthyroidism. Insufficient hormone production leads to hypothyroidism.

Although the effects can be unpleasant or uncomfortable, most thyroid problems can be managed well if properly diagnosed and treated.

What Causes Thyroid Problems?

All types of hyperthyroidism are due to an overproduction of thyroid hormones, but the condition can occur in several ways:

- * Graves' disease: The production of too much thyroid hormone.
- * Toxic adenomas: Nodules develop in the thyroid gland and begin to secrete thyroid hormones, upsetting the body's chemical balance; some goiters may contain several of these nodules.
- * Sub acute thyroiditis: Inflammation of the thyroid that causes the gland to "leak" excess hormones, resulting in temporary hyperthyroidism that generally lasts a few weeks but may persist for months.
- * Pituitary gland malfunctions or cancerous growths in the thyroid gland: Although rare, hyperthyroidism can also develop from these causes.

Hypothyroidism, by contrast, stems from an underproduction of thyroid hormones. Since your body's energy production requires certain amounts of thyroid hormones, a drop in hormone production leads to lower energy levels. Causes of hypothyroidism include:

- * Hashimoto's thyroiditis: In this autoimmune disorder, the body attacks thyroid tissue. The tissue eventually dies and stops producing hormones.
- * Removal of the thyroid gland: The thyroid may have been surgically removed or chemically destroyed.
- * Exposure to excessive amounts of iodide: Cold and sinus medicines, the heart medicine amiodarone, or certain contrast dyes given before some X-rays may expose you to too much iodine. You may be at greater risk for developing hypothyroidism if you have had thyroid problems in the past.
- * Lithium: This drug has also been implicated as a cause of hypothyroidism.

Untreated for long periods of time, hypothyroidism can bring on a myxedema coma, a rare but potentially fatal condition that requires immediate hormone treatment.

Hypothyroidism poses a special danger to newborns and infants. A lack of thyroid hormones in the system at an early age can lead to the development of cretinism (mental retardation) and dwarfism (stunted growth). Most infants now have their thyroid levels checked routinely soon after birth. If they are hypothyroid, treatment begins immediately. In infants, as in adults, hypothyroidism can be due to these causes:

- * A pituitary disorder
- * A defective thyroid
- * Lack of the gland entirely

A hypothyroid infant is unusually inactive and quiet, has a poor appetite, and sleeps for excessively long periods of time.

Cancer of the thyroid gland is quite rare and occurs in about 5% of thyroid nodules. You might have one or more thyroid nodules for several years before they are determined to be cancerous. People who have received radiation treatment to the head and neck earlier in life, possibly as a remedy for acne, tend to have a higher-than-normal risk of developing thyroid cancer.

X-WORDS

Can you find the words ending in X hidden in the box? They may be horizontal, vertical, diagonal, forwards, or backwards.

V	W	R	C	B	V	O	S	S	T	A	X	N	I	J	B	X	E	X
B	I	C	E	J	T	C	P	P	A	O	X	V	R	S	I	W	O	T
S	T	K	S	F	X	L	H	X	B	N	O	R	O	F	L	B	V	E
T	K	L	L	E	L	G	I	E	E	I	N	X	I	J	R	G	X	L
J	E	C	T	V	T	E	N	V	B	D	I	C	I	E	B	I	V	E
V	J	R	T	S	L	M	X	N	P	Z	U	V	T	L	R	I	X	X
P	E	H	V	V	D	Z	W	O	L	R	Q	T	J	T	E	A	V	C
V	A	C	L	I	M	A	X	C	C	N	E	E	A	F	L	H	I	I
I	P	V	X	O	B	E	K	U	J	L	X	M	L	E	M	I	B	C
N	P	V	O	A	O	V	E	P	P	E	N	U	R	U	L	Z	E	E
D	E	S	G	N	N	R	E	X	C	R	M	M	L	A	T	I	X	B
E	N	U	S	B	X	R	T	U	E	M	E	T	I	M	D	S	T	O
X	D	F	R	U	P	E	T	H	O	L	I	F	X	H	X	X	O	X
O	I	F	B	L	R	R	T	X	O	P	P	E	I	U	N	O	O	I
S	X	I	E	I	I	T	C	R	L	D	N	M	L	X	Y	D	L	R
P	Z	X	A	X	P	T	A	E	O	N	O	F	O	V	R	A	B	A
T	R	A	N	S	F	I	X	X	A	V	N	X	V	C	A	R	O	R
D	U	P	L	E	X	I	M	L	L	I	K	J	B	L	A	X	W	
V	X	O	B	H	C	T	A	M	I	G	X	Y	N	O	E	P	P	X

ANNEX, APPENDIX, CLIMAX, COMPLEX, CONVEX, CRUCIFIX, DUPLEX, EQUINOX, EXECUTRIX, FLUMMOX, HELIX, IBEX, ICEBOX, INDEX, INFLUX, JINX, JUKEBOX, LARYNX, LETTERBOX, MATCHBOX, MATRIX, MULTIPLEX, ONYX, ORTHODOX, PARADOX, PERPLEX, PREFIX, REFLEX, RELAX, SPHINX, SUFFIX, SURTAX, TELEX, TOOLBOX, TRANSFIX, VERTEX, VORTEX.

CHANGE OF ADDRESS:

You can use this form 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