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SUMMER 2015

NEW OUT-OF-POCKET CAP ON PRESCRIPTION DRUGS



The Board of Trustees of the Health & Welfare Fund voted to put in a calendar year maximum for prescription drug co-pays under the CVS Caremark prescription drug program. This change only applies to the PPO or fee-for-service plan and not to the HMO plans. The cap will be \$3,600 for an individual and \$7,200 for a family per calendar year. This will be much appreciated news for those with very high prescription drug costs.

The Affordable Care Act ("ObamaCare") mandates that health plans have out-of-pocket maximums for in-network medical and in-network prescription drug expenses beginning in 2015. Since the Operating Engineers Health & Welfare Fund already has an out-of-pocket maximum for in-network medical expenses (\$3,000 individual/\$6,000 family), the Trustees voted to institute a separate maximum just for in-network prescription drugs. The law also mandates that out-of-pocket costs for in-network pediatric (under age 19) dental and vision care be included in the out-of-pocket maximum as well. As a result, out-of-pocket costs for in-network pediatric dental and vision care will be included in the Health & Welfare Fund's \$3,000 individual/\$6,000 family calendar year out-of-pocket maximum.

Due to the way that this law is written, these changes become effective July 1, 2015. This means that only out-of-pocket costs incurred between July 1 and December 31, 2015 will be counted toward the calendar year 2015 maximum. Starting in 2016, it will be a full twelve months of out-of-pocket costs applying to the calendar year maximums. It is expected that the in-network out-of-pocket maximum for prescription drugs will increase each year beginning in 2017 based on changes in the law.

Please contact one of our Member Services Representatives if you have any questions.

VACATION HOLIDAY FUND OFFICE CLOSED JULY 3 & 6, 2015

Please be advised that the Fund Office will be closed on Friday, July 3rd in observance of the July 4th Holiday. In addition, due to a change in computer systems occurring on the following Monday July 6th, the Vacation Holiday Fund Office will be unable to process or issue Vacation Holiday checks on that date.

The Vacation Holiday Fund Office will be open for business as usual beginning Tuesday, July 7th.

We apologize for any inconvenience.

SPECIAL OFFER FOR MEDICARE RETIREES

Our Medicare eligible retirees will soon be receiving information in the mail about a special new Kaiser Permanente Senior Advantage Plan.

The Board of Trustees of the Operating Engineers Local 12 Health & Welfare Fund is pleased to announce a new money saving option for our Medicare eligible retirees. **Those electing this new option will have improved benefits, \$5.00 prescription drug co-pays and save \$100 per month in premiums - \$200 savings for two.** This Plan is only being offered to eligible Medicare retirees 65 and older.

This new option was offered earlier this year and many of our Medicare retirees immediately enrolled. The feedback was so positive that we will be offering it again to those retirees that didn't elect it during the first offering.

So, watch your mailbox in coming weeks for more information on this money saving health plan option.

IMPORTANT REMINDERS FOR ACTIVE & RETIRED MEMBERS

PLEASE NOTIFY US IMMEDIATELY OF THE FOLLOWING:

- ★ *New address (form included in newsletter)*
- ★ *Direct deposit change (Retiree receiving benefits)*
- ★ *Return to covered employment (Retiree)*
- ★ *Marital status has changed*
- ★ *You are eligible for Medicare*
- ★ *Death of member, spouse or dependent*

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

TIPS TO STAY SAFE WHEN IT'S DANGEROUSLY HOT OUTSIDE

If you are going to be working outside in the heat, there are precautions you should take. Remember to drink plenty of water, take many breaks in the shade and pay attention to your body because heat related illnesses might set in if you exert yourself too much on a hot and humid day.

The National Weather Service has released this list of heat-related illnesses and what kind of first aid you can use to treat them:

HEAT CRAMPS

SYMPTOMS:

- ☀ Painful muscle cramps and spasms usually in legs and abdomen
- ☀ Heavy sweating

FIRST AID:

- ☀ Apply firm pressure on cramping muscles or gentle massage to relieve spasm.
- ☀ Give sips of water, if nausea occurs, discontinue water

HEAT EXHAUSTION

SYMPTOMS:

- ☀ Heavy sweating
- ☀ Weakness
- ☀ Cool, pale, clammy skin
- ☀ Weak pulse
- ☀ Possible muscle cramps
- ☀ Dizziness
- ☀ Nausea and vomiting
- ☀ Fainting
- ☀ Normal temperature possible

FIRST AID:

- ☀ Move person to a cooler environment
- ☀ Remove or loosen clothing
- ☀ Apply cool, wet cloths
- ☀ Fan or move victim to air conditioned room
- ☀ Offer sips of water. If nausea occurs, discontinue water.



ADD SUNSCREEN TO DAILY ROUTINE, MELANOMA RATES ON THE RISE!



Your summer vacation packing list might include swim trunks, sandals and a hat, but don't forget the sunscreen as rates of melanoma have doubled since the 1980s.

The Centers for Disease Control and Prevention found that melanoma rates in the U.S. doubled between 1982 and 2011.

Skin cancer is the most common form of cancer in the U.S. with melanoma being the most deadly form. More than 90 percent of melanoma skin cancers are due to skin cell damage from ultraviolet (UV) exposure.

Take these steps to protect yourself from UV exposure:

- Use sunscreen with sun protection factor (SPF) 30 or higher with both UVA and UVB protection.
- Apply sunscreen 20 minutes before going in the sun and then once every two hours when you are outdoors or after swimming, sweating or toweling off.
- Stay in the shade, especially during midday hours.
- Wear a hat with a wide brim to shade your face, head, ears and neck.
- Wear sunglasses.
- Avoid indoor tanning.

HEAT STROKE (OR SUNSTROKE):

SYMPTOMS:

- ☀ Altered mental state
- ☀ Possible throbbing headache, confusion, nausea, dizziness, shallow breathing
- ☀ High body temperature (106°F or higher)
- ☀ Skin may be hot and dry, or patient may be sweating
- ☀ Rapid pulse
- ☀ Possible unconsciousness

FIRST AID:

- ☀ Heat stroke is a severe medical emergency. Summon emergency medical assistance or get the victim to a hospital immediately. Delay can be fatal.
- ☀ Move the victim to a cooler, preferably air-conditioned, environment
- ☀ Reduce body temperature with a water mister and fan or sponging
- ☀ Use fan if heat index temperatures are below the high 90s
- ☀ Use extreme caution
- ☀ If temperature rises again, repeat process
- ☀ **DO NOT give fluids**

Remember to never leave any person or pets in the car on a hot day. Temperatures inside of an automobile can quickly skyrocket to dangerous levels.

THE BUZZ ABOUT BEE STINGS

Bee stings can produce different reactions, ranging from temporary pain and discomfort to a severe allergic reaction. Having one type of reaction doesn't mean you'll always have the same reaction every time you're stung.



People who have a severe allergic reaction to a bee sting have a 30 to 60 percent chance of anaphylaxis the next time they're stung. Talk to your doctor or an allergy specialist about prevention measures such as immunotherapy to avoid a similar reaction in case you get stung again.

Minor reaction

Most of the time, signs and symptoms of a bee sting are minor and include:

- Instant, sharp burning pain at the sting site
- A red welt at the sting area
- A small, white spot where the stinger punctured the skin
- Slight swelling around the sting area
- In most people, swelling and pain go away within a few hours.

Large local reaction

About 10 percent of people who get stung by a bee or other insect have a bit stronger reaction (large local reaction), with signs and symptoms such as:

- Extreme redness
- Swelling at the site of the sting that gradually enlarges over the next day or two

Large local reactions tend to resolve over five to 10 days. Having a large local reaction doesn't mean you'll have a severe allergic reaction the next time you're stung. But some people develop similar large local reactions each time they're stung. If this happens to you, talk to your doctor about treatment and prevention.

Severe allergic reaction (anaphylaxis)

A severe allergic reaction (anaphylaxis) to bee stings is potentially life-threatening and requires emergency treatment. About 3 percent of people who are stung by a bee or other insect quickly develop anaphylaxis. Signs and symptoms of anaphylaxis include:

- Skin reactions in parts of the body other than the sting area, including hives and itching and flushed or pale skin (almost always present with anaphylaxis)
- Difficulty breathing
- Swelling of the throat and tongue
- A weak and rapid pulse
- Nausea, vomiting or diarrhea
- Dizziness or fainting
- Loss of consciousness

Multiple bee stings

Generally, insects such as bees and wasps aren't aggressive and only sting in self-defense. In most cases, this results in one or perhaps a few stings. However, in some cases a person will disrupt a hive or swarm of bees and get stung multiple times. Some types of bees — such as Africanized honeybees — are more likely than are other bees to swarm, stinging in a group.

If you get stung more than a dozen times, the accumulation of venom may induce a toxic reaction and make you feel quite sick. Signs and symptoms include:

- Nausea, vomiting or diarrhea
- Headache
- Vertigo
- Feeling faint or fainting
- Convulsions
- Fever

Multiple stings can be a medical emergency in children, older adults, and people who have heart or breathing problems.

When to see a doctor

In most cases, bee stings don't require a visit to your doctor. In more-severe cases:

Call 911 or other emergency services if:

- You're having a serious reaction to a bee sting that suggests anaphylaxis, even if it's just one or two signs or symptoms.

If you were prescribed an emergency epinephrine autoinjector (EpiPen, Twinject), use it right away as your doctor directed.

Seek prompt medical care if:

- You've been swarmed by bees and have multiple stings.

Make an appointment to see your doctor if:

- Bee sting symptoms don't go away within a few days.
- You've had other symptoms of an allergic response to a bee sting.

A FAMILY HEALTH PORTRAIT

You likely have plenty of family pictures lying around but what about a family health portrait? Although less common, a family health portrait may be even more valuable. It's a detailed health history of you and your family members.

Many health conditions run in families. This makes your family a key source of health information; grandparents and parents, aunts and uncles, bothers and sisters. All of these family members can help you learn which health conditions you may have a higher risk of developing. You can't change your genes but there are often steps you can take to reduce your risk.

To get started, visit My Family Health Portrait at www.familyhistory.hhs.gov. This web-based tool will walk you through the steps needed to create your family health portrait. It allows you to save information, share it with other family members, and even print out a copy to show your doctor. You can also make updates as needed.

A picture can capture how your family looks on the outside but a health portrait can reveal what's happening on the inside. So the next time you gather with your family, take a picture and then get started on your portrait.

DON'T FORGET YOUR EYES

When was the last time you had your eyes checked? Many people forget about this important health check, especially if they don't wear glasses or contact lenses. With our hectic lives and a slew of dentist and doctor visits, an eye exam may seem like one more thing to add to your list. But it's vitally important that you do add it. Seeing an eye doctor can prevent a leading cause of blindness: glaucoma.

Glaucoma is an eye disease that affects more than 2 million people in the U.S. Over time, it can raise the fluid pressure in your eyes, damage your optic nerve, and lead to vision loss. This disease is sometimes known as the silent thief of sight. That's because it comes on slowly, often without any signs at first.

The only way to detect glaucoma early is to get regular eye exams. Follow your eye doctor's advice about how often you should have an eye exam.

Life can get busy; it's not always easy to make time for your health. It may be a chore to schedule and keep an appointment. But your eyesight is worth it.

KEEP PETS SAFE IN THE SUMMER HEAT

Beware of hot temperatures. Limit your dog's time outdoors when it's extremely hot or humid. When your dog is outside, make sure he has access to shade, shelter and fresh water. Dogs can get sunburned, so applying a dog sunscreen to your dog's ears, nose and anywhere else they have bare skin or thin fur is a good idea.



Keep your dog hydrated. Have fresh water available at all times. A good rule is to pack the same amount of cool water for a pet as yourself when you're taking part in outdoor activities. Invest in a portable or collapsible dog bowl that is easy to clean and stores flat for easy packing. If you're out in nature, don't allow your dog to drink lake or river water that may contain bacteria or parasites like Giardia.

Prepare for a road trip. If you're hitting the road with your dog this summer, ensure a fun trip for the whole family by pet-proofing the car with seat covers to minimize scratches and pet hair. Additionally, keep your pet safe and secure in a crate, booster seat or dog-specific harness that connects to your car's seatbelt.

Never leave your dog in the car. On a 78-degree day, the temperature inside a parked car can soar to between 100 and 120 degrees Fahrenheit in just minutes, and on a 90-degree day, the interior temperature can reach as high as 160 degrees in less than 10 minutes. An animal left in a hot car can sustain brain damage or even die in as little as 15 minutes. Cracking a window does little to relieve the heat on a hot summer day.

Hiking safety. Hiking with pets is a favorite activity for many people in the summer. However, it can be harmful if dogs overheat in the hot summer sun. Look for signs of a dog overheating – their tongue hangs from the side of the mouth and is weighted at the end, they are panting excessively and have trouble focusing their gaze on something. If a pet begins to overheat, place them in the shade immediately and pour cool water onto the pads of their feet first and then continue over other parts of their body. Placing booties on their paws will also help keep them safe on the rough terrain and prevent their paw pads from burning.

Keep ID tags current. Dogs spend more time outdoors during summer months than any other time of the year. This can lead to more lost pets, especially on the Fourth of July, when more pets are lost than any other day of the year. If your pet is sensitive to loud noises, keep them inside, and always keep your dog's ID tags up to date.

Beware of rattlesnakes. Warm summer weather calls both snakes and people out of hibernation. Outdoor enthusiasts may find themselves face to face with a less than welcome rattlesnake. However, unlike people, dogs may not have the know-how to avoid this venomous creature. While outside, especially in rural areas, keep dogs on a non-retractable leash, close by so they can be supervised. If a rattlesnake is spotted, calmly and slowly back away from the snake until you are no longer within striking distance and until the snake stops rattling. Then carefully leave the area.

AMERICANA

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

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

ANNIE OAKLEY, BAT MASTERSON, BILLY THE KID, BOOT HILL, BUFFALO BILL, CALAMITY JANE, COCHISE, DANIEL BOONE, DAVY CROCKETT, DOC HOLLIDAY, DODGE CITY, GENERAL CUSTER, GERONIMO, GOLD RUSH, JAMES BOWIE, JESSE JAMES, KIT CARSON, OREGON TRAIL, PAT GARRETT, PIONEER, PONY EXPRESS, PROSPECTOR, SITTING BULL, STAGECOACH, WAGON TRAIN, WILD WEST, WINCHESTER, WYATT EARP.

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