



# HEALTH TRUST NEWS

SERVING THE PARTICIPANTS OF THE ASEA/AFSCME LOCAL 52 HEALTH BENEFITS TRUST

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## Put Your Health Where Your Mouth Is

### STAY WELL WITH REGULAR DENTAL CHECKUPS

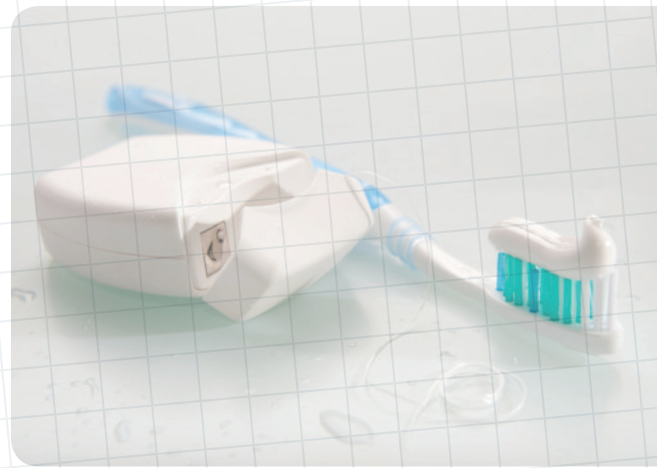
Keeping your mouth healthy is not just good for your teeth and gums ... it's important to your overall health, too. An infection in your mouth—like gingivitis or periodontitis—can spread through your bloodstream to infect another part of your body, causing issues like these:

- **Cardiovascular disease** (heart disease, clogged arteries and stroke)
- **Endocarditis** (an infection of the inner lining of the heart)
- **Pregnancy and birth complications** (premature birth and low birth weight)
- **Pneumonia** (and other respiratory diseases)

Regular dental checkups can reveal early symptoms of serious diseases like these:

- **Diabetes, heart disease and dementia**
- **Oral cancer**
- **Anemia** (a lack of healthy red blood cells)
- **Stress** (which can cause teeth grinding, jaw clenching TMJ disorder, canker sores or mouth ulcers)
- **Eating disorders** (causing dental erosion and tooth decay)

Get a routine dental checkup every six months, or more often if your dentist advises it. Your good health depends on it!



## YOUR DENTAL BENEFITS HAVE YOU COVERED

The Dental Plan pays 100% (no deductible required) for recommended preventive services, which includes cleanings, X-rays, routine oral exams, sealants and fluoride treatments. The Plan also covers diagnostic, basic and major restorative services.

Benefits paid for preventive services do not apply to the \$2,000 annual maximum dental benefit. That means you can get your preventive care every year and still have \$2,000 in dental benefits available to you for other dental services!

Please see [aseahealth.org](http://aseahealth.org) under **Your Benefits, Dental** for more information. (*Note:* Plan D does not include dental benefits.)

# Straight to the Heart

## MANAGE YOUR CHOLESTEROL WITH HEALTHY CHOICES

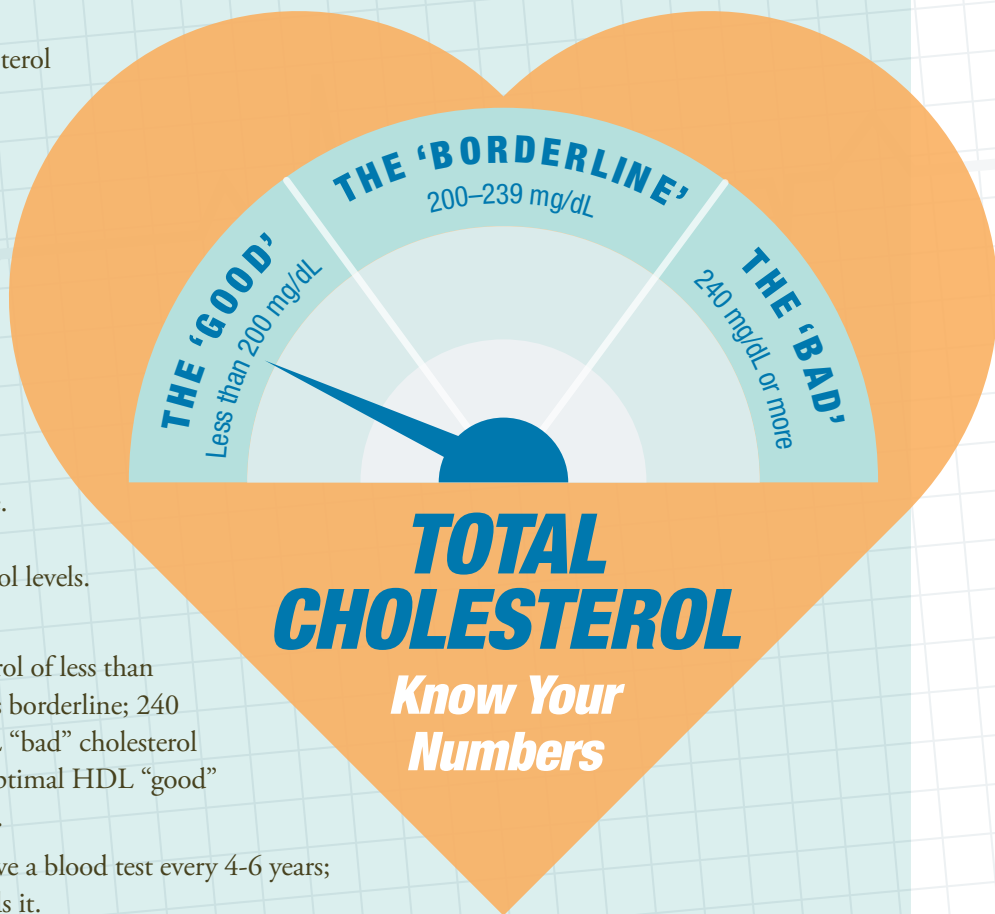
What *doubles* your risk for a deadly heart attack or stroke? High cholesterol. Without any signs or symptoms, plaque could be building up in your arteries, creating deposits that reduce blood flow.

Anyone, at any age, can have high cholesterol and not know it.

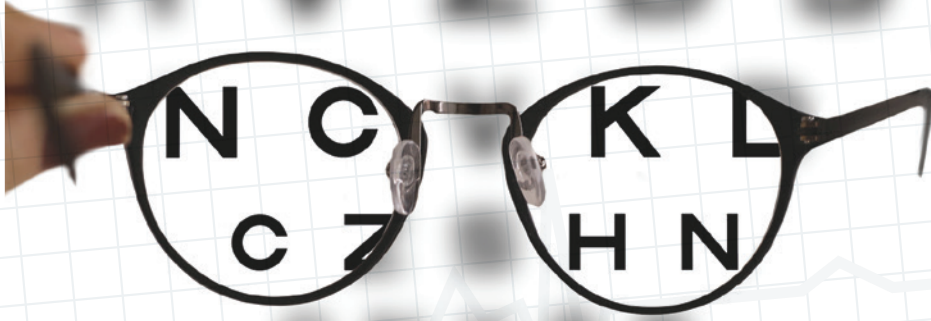
You are in danger of developing high cholesterol if you eat a high-fat diet, are overweight or obese, are inactive or smoke. People with diabetes or high blood pressure have an increased risk. And if you have a family history of high cholesterol, be sure to monitor your levels closely.

While about 28.5 million adults have high cholesterol, it's not a death sentence. Anyone can take action to lower their cholesterol or maintain healthy cholesterol levels. Here's how:

- **Know your numbers.** Total cholesterol of less than 200 mg/dL is good; 200-239 mg/dL is borderline; 240 mg/dL and above is high. Ideally, LDL “bad” cholesterol should be less than 100 mg/dL. The optimal HDL “good” cholesterol level is 60 mg/dL or higher.
- **Get your cholesterol checked.** Have a blood test every 4-6 years; more often, if your doctor recommends it.
- **Ask your doctor about cholesterol-lowering medications.** Several types of prescription drugs can effectively lower LDL “bad” cholesterol and reduce your health risks.
- **Eat heart-healthy foods.** Choose vegetables, beans, seafood, whole grains and nuts...and avoid solid fats, added sugars, refined grains and red meat.
- **Be active.** Get at least 30 minutes of brisk activity (like walking) most days of the week.
- **Stop smoking.** When you quit, “bad” cholesterol will go down and “good” cholesterol will go up, slowing new plaque buildup.
- **Limit alcohol.** If you do drink, women should limit it to one drink a day; men to two drinks.
- **Lose extra weight.** Losing as little as 5% of your body weight can lower your cholesterol levels. For someone weighing 175 pounds, that's just around 8 pounds of weight loss!



Source: cdc.gov



## Protect Your Precious Vision

### REDUCE YOUR RISK FOR EYE INJURIES

More than 2,000 people in the U.S. injure their eyes at work every day; however, with the right eye protection, most of these injuries could be minimized or prevented altogether. For example:

- If you experience eye strain, computer glasses with special lens coatings can help filter the blue light that causes strain.
- If eye injuries are a hazard, wearing safety glasses with impact-resistant lenses can prevent objects from getting in your eyes.
- If there are chemicals present, wearing safety goggles protects you from accidental splashes, spills or sprays.

*(Note: Work-related vision care and eye-wear which the employer is required to provide by a labor agreement, as a condition of employment, or by law are not covered by the Plan.)*

### GET YOUR EYES CHECKED

Adults should see an eye doctor at least every two years and once a year after age 60. Children need their vision checked at six months, three years, and before first grade. People with risk factors or a family history of eye problems may need more frequent exams.

Your Vision Plan, administered by VSP, covers an annual vision exam (in-network), and pays generous allowances for lenses and frames or contact lenses (*Note: Plan D does not include vision benefits.*)

For the best benefits, choose a VSP provider. Register and log in on [vsp.com](http://vsp.com) to search the network or call (800) 877-7195. Go to [aseahealth.org](http://aseahealth.org), **My Benefits, Vision** for more information.

### SEE FOR YOURSELF

Now you can buy prescription eyewear online at VSP's [Eyeconic.com](http://Eyeconic.com) website.

- Connect with your vision coverage to see your actual cost and savings as you shop.
- Shop for glasses, contacts and sunglasses at competitive prices (with price-matching, if you find them somewhere else for less).
- Use the virtual try-on to find just the right style for you.
- Enjoy free shipping.

**Tip:** Go to [VSP.com](http://VSP.com) and register to view your benefits, find a provider, and access exclusive member discounts.

## Verifying Coverage on Your Tax Return

### FORM 1095-B AVAILABLE ON THE ASEA WEBSITE

The 1095-B form is used to verify on your federal income tax return that you and your dependents have at least minimum qualifying health insurance coverage. It reports the type of health insurance coverage you have, any dependents covered by your insurance policy, and the period of coverage for the prior year. In the past, the IRS required that all health plans print and mail Form 1095-B to all plan members. Last year alone, this cost the Trust nearly \$12,000.

Recently, the IRS changed its rules and no longer requires health plans to print/mail 1095-B forms. *The Trust has chosen to opt out of printing/ mailing Form 1095-B this year to save funds.*

**You may obtain your 1095-B form in the Member login portal of the website at [aseahealth.org](http://aseahealth.org).**

Or, you may request to have a copy sent to you by email at [aseaelig@zenith-american.com](mailto:aseaelig@zenith-american.com) or by mail at ASEA/AFSCME Local 52 Health Benefits Trust, c/o Zenith American Solutions, 111 W. Cataldo Avenue, Suite 220, Spokane, WA 99201-3201.

If you have questions, please contact the Trust Administrative Office at (866) 553-8206.

## Where to Go for Answers

### GET KEY CONTACT INFORMATION ONLINE

The Health Trust website puts benefit information at your fingertips. And if you're looking for the phone number or website of a service provider (like Zenith or Aetna), it has that, too. Go to the Health Trust website at [www.aseahealth.org](http://www.aseahealth.org) and under Support, click Key Provider Contacts.

**Note:** Not everyone has access to email, so the Health Trust mails this newsletter to ensure that all participants receive it.

*Health Trust News provides general information about the ASEA/AFSCME Local 52 Health Benefits Trust. For more information, please refer to the Benefits Plan Booklet available on the Health Trust website or call Zenith. In the event of conflicting information, Plan documents and Plan Booklet will govern.*



ASEA/AFSCME Local 52  
Health Benefits Trust  
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Spokane, WA 99201

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## Healthy Reminders

### NEW ADDITION TO THE FAMILY?

If your family is growing, be sure to enroll your newest member for benefit coverage. Submit a new Family Information Form (online at [aseahealth.org](http://aseahealth.org), Forms, Enrollment and Eligibility) and provide proof of dependent status within 60 days of birth, placement for adoption or foster care.

### DON'T BE A COALITION HEALTH CENTER NO-SHOW!

Missed appointments have cost the Trust thousands of dollars and prevent others from getting the care they need, when they need it. Effective January 1, if you can't keep your appointment, you must cancel or reschedule at least 24 hours in advance or you will be charged a \$75 "no show" fee for each missed appointment, which you must pay before your next visit.