

## BREAST CANCER SCREENINGS—MAMMOGRAMS

### Why are Mammograms Necessary?

About 1 in 8 American women will be diagnosed with breast cancer during their lifetime. However, like many other cancers, early detection and treatment greatly improve the odds of survival—some studies show early detection can result in as high as a 90%–98% survival rate. In addition to clinical breast exams and self-breast exams, routine mammograms are a powerful tool in the early detection of lumps and masses in the breast.

### What is a Mammogram?

A mammogram uses x-rays to capture images of the internal breast structure. Other tests, such as ultrasounds or MRIs, may also be prescribed by your doctor, but most patients begin with x-rays. Mammograms show potential lumps or growths, and they provide the doctor with a history of the internal structure so changes can be tracked over time.

### When Should I Have a Mammogram?

There is still some controversy regarding the age at which women should start having mammograms, as well as how often they are needed. It is important to be aware that each patient's situation is different, and certain factors can affect how soon, and how often, you should have this type of screening. Your doctor can help you make the best decision.



The American Cancer Society recommends that low or average risk women begin having mammograms by at least age 40. Women at higher risk should discuss an appropriate age to begin their screenings with their doctor. After age

40, all women, regardless of risk, should have a mammogram every year, or at the very least every other year. (Women of all ages and risks should have a clinical breast exam at least every 3 years—and more frequent exams may be a good idea.)

### What are the Risks Associated with Mammograms?

As with any other medical procedure, mammograms do carry some risks:

- ▲ Mammograms are not 100% effective—they can miss lumps and growths.
- ▲ A mammogram can show a “false positive,” meaning that there is nothing wrong even though the test indicates possible concern. This is more likely to happen in younger women.
- ▲ As with any other type of x-ray, the patient is exposed to low-level radiation.



### What are the Risk Factors for Breast Cancer?

There are several factors that can increase a woman's odds of developing breast cancer—and unfortunately, many of them are not controllable. However, as with any disease, the patient's overall health can affect the prognosis.

The main risk factors are:

- ▲ Heredity—Certain genes, including the BRCA1 or BRCA2 mutations, increase risk.
- ▲ Nationality—Caucasians are more likely to develop breast cancer than other groups.
- ▲ Reproduction—Women who had their first child after age 30 have a higher risk, as do women who use birth control

[www.neca-ibew-healthcare.com](http://www.neca-ibew-healthcare.com)

Don't forget to visit the Plan's website to:

- ▲ Review your work hours
- ▲ Review Plan changes and benefits
- ▲ Check your eligibility status
- ▲ Check your Special Fund Account balance

Your login ID is your Social Security number. Your password is your date of birth (yyyymmdd) and your zip code, with no spaces or dashes. For example, if your birthday is April 15, 1970, and your zip code is 30763, your password would be 1970041530763.

**Contact the Fund Office if you have trouble logging on to the website.**

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## RESPIRATORY ALLERGIES



Many of us suffer from the all-too-familiar symptoms of allergies—sneezing, runny nose, itchy eyes, coughing and even hives. For many people, the fall season brings these miseries out in full force.

The Mayo Clinic estimates that over 50 million Americans suffer from some form of respiratory allergy—that works out to

about 1 in 6 Americans.

An allergy is nothing more than a hyper-reaction of the immune system to some environmental trigger. The trigger can come from pretty much anywhere, including foods we eat, but the most common allergies are to airborne allergens:

- ▲ Pollen—including “hay fever”
- ▲ Dust mites
- ▲ Pet dander, saliva or urine
- ▲ Molds

The actual cause of allergies isn’t known, but the tendency to develop allergies runs in families. Interestingly enough, though, family members are not likely to be allergic to the same trigger—one family member might be allergic to household dust while another is allergic to pollen.

While anyone who suffers from allergies will be the first to agree that respiratory allergies can be extremely unpleasant, they are not generally serious medical conditions in themselves. However, allergies can aggravate other types of conditions, like asthma, respiratory illnesses or eczema.

Most people who suffer from allergies can treat the symptoms with over-the-counter antihistamines, decongestants and nasal sprays. Another option is to undergo a series of allergy shots. Once the type of substance that causes the

allergic reaction is identified, the patient can receive shots that will help the immune system build up a tolerance to the allergen. This will reduce or eliminate the symptoms of an allergic reaction.

Allergy symptoms can also be reduced by limiting exposure to the allergen causing the reaction.

### If the allergen is pollen:

- ▲ Stay inside between 5 a.m. and 10 a.m.—pollen counts are highest then.
- ▲ Wear a mask when doing yard work.

### If the allergen is dust or mold:

- ▲ Dust and vacuum frequently to reduce the buildup of dust and mold.
- ▲ Limit the fabric in the house—choose flooring other than carpet, and choose non-cloth furniture, like leather or vinyl.
- ▲ Change the furnace filter frequently, and keep humidifiers and dehumidifiers clean.
- ▲ Keep indoor humidity between 30% - 50%. Exhaust fans in bathrooms and dehumidifiers in the basement can help.

### If the allergen is from pets:

Unfortunately, if you have pets it is almost impossible to prevent exposure to their dander, saliva or urine. However, these tips may help pets and their allergic owners coexist:

- ▲ Limit the fabric in the house—choose flooring other than carpet, and choose non-cloth furniture, like leather or vinyl.
- ▲ Wash the pet’s bedding frequently.
- ▲ Use HEPA filters in the furnace, as well as in the vacuum.
- ▲ Wash your hands after playing with or petting the animal.



## BREAST CANCER SCREENING—MAMMOGRAMS (continued)

pill. In addition, women who have never had children have a higher risk.

- ▲ Age—Women over age 50 are more susceptible than younger women.
- ▲ Personal History—Women who have already had cancer in one breast are more likely to develop it in the other breast. Early onset of menstrual cycles, or delayed menopause, are also associated with increased risk.
- ▲ Lifestyle Choices—Excess weight, smoking, excess drinking and hormone replacement therapy all play a role in increased breast cancer risk.

### Explore Your Options

If you have a questionable test result, be sure to explore all of your healthcare options with your doctor **before** you decide what to do. As with all serious health concerns, consider getting a second or third opinion before you begin any treatment. Remember, your Plan covers second opinions for a reason! (See your benefit booklet or contact the Fund Office for information about the benefits payable for second opinions.)

### What Does the Fund Cover?

For most benefit schedules, the Fund covers mammograms under the routine exam benefit, subject to a calendar year maximum. Check your SPD booklet or contact the Fund Office for more information about coverage for mammograms.



## IMPORTANT NOTES FROM THE FUND OFFICE

### Pre-Payment Required for Mail Order Claims



As a reminder, you will have to pay Sav-Rx for your copay share of prescription drugs before they are mailed from the mail order pharmacy.

Sav-Rx accepts credit cards, money orders and personal checks. Sav-Rx can keep credit card information on file for use in future drug purchases.

*If you have questions about how to order your prescription drugs, please contact Sav-Rx at 866-233-4239.*

### Don't Forget to Notify the Fund Office If Your Family Situation Changes

Don't forget to stay in touch with the Fund Office. Make sure the Fund Office has all your current information, and let the Fund Office know if:

- ▲ Your address (or your dependents' address) changes.
- ▲ You get married or divorced.
- ▲ A new dependent is added to your family.
- ▲ A dependent no longer meets the definition of a dependent (due to age, ceasing to be a student, divorce, etc.).

### Working in More than One Jurisdiction?

If you work in more than one jurisdiction, the Fund will collect contributions for the hours you work outside your normal jurisdiction. However, the Fund has to follow reciprocity rules, which means there may be a delay in receiving your reciprocal hours. This means a delay in crediting the hours to you, which can cause breaks in your Plan coverage.

*Contact the Fund Office if you have questions about reciprocity, or your work in other jurisdictions.*

### Notify the Fund Office Following a Disability

Remember, if you are disabled, you will need to let the Fund Office know:

- ▲ If your doctor releases you to return to work.  
or
- ▲ If you return to work before your doctor has released you.



It is very important to let the Fund Office know when your

status changes, so you can be properly credited with disability hours, and so your Weekly Disability Benefits claims can be paid quickly and correctly.

Don't forget, you may have to repay the Fund for any Weekly Disability Benefits incorrectly paid to you.

*Contact the Fund Office if you have questions about your disability benefits or eligibility.*

### Wondering Why You Get New BCBS ID Cards?

You may have noticed that you get new ID cards from BCBS from time to time. And you may wonder which ID cards to use.

Any time your information changes—including your group number or your eligibility date—new cards are automatically printed and mailed. If self-payments or contributions, including reciprocity contributions, are received late, your eligibility may be flagged as terminated *even if your eligibility is later reinstated with no gap in coverage*. Once your eligibility is reinstated, cards are generated by BCBS' computer to keep all of your Plan and eligibility information up to date.

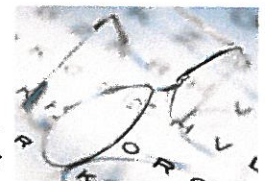
Every time you receive a new ID card from BCBS, get rid of your old cards, and begin using the new ones. This will ensure that your and your dependents' claims are processed correctly and quickly.

*Contact the Fund Office with questions about eligibility.*

*Contact BCBS with questions about ID cards or claims.*

### Filing a Special Fund Account Claim for VSP Expenses

If you file a claim for reimbursement for vision care expenses through your Special Fund Account, you will need to provide the Fund Office with a copy of an explanation of benefits (EOB) from VSP. The Fund Office needs the EOB in order to process the request for reimbursement for your and your dependent's claims.



You can obtain a copy of your EOB from VSP. Simply contact them at 800-877-7195, or [www.vsp.com](http://www.vsp.com), and let them know you need an EOB to file a claim.

Not all agreements require contributions for Special Fund Accounts. Contact the Fund Office to find out if your employer contributes to a Special Fund on your behalf.

*Contact the Fund Office if you have questions about filing Special Fund claims.*



**IMPORTANT CONTACT INFORMATION****Fund Office**

5837 Highway 41 North  
Ringgold, GA 30736  
877-937-9602

**PPO (BCBSGA)**

[www.bcbsga.com](http://www.bcbsga.com)

**Customer service:**

866-304-1881

**To find a PPO provider:**

800-810-2583

**For precertification:**

800-722-6614

**Mental health/substance****abuse precertification:**

800-292-2879

*All hospital admissions must be precertified*

**Dental (MetLife)**

[www.metlife.com/mybenefits](http://www.metlife.com/mybenefits)

800-942-0854

**To find a network dentist:**

800-942-0854

**Rx Drugs (Sav-Rx)**

[www.savrx.com](http://www.savrx.com)

866-233-4239

**Vision (VSP)**

[www.vsp.com](http://www.vsp.com)

800-877-7195

**ASSISTANCE WITH COBRA PREMIUMS**

The economic stimulus act recently signed into law contains a provision to help unemployed Americans afford to extend their healthcare coverage after a job loss. Employees whose employment was involuntarily terminated between September 1, 2008 and December 31, 2009 may be eligible for a reduction in their COBRA premium.



Assistance-eligible individuals will receive a 65% federal subsidy for nine months of COBRA premiums for extended healthcare coverage for their families.

If you have lost your job, or lose your job, between September 30, 2008 and December 31, 2009 contact the Fund Office for more information about the subsidy.

**USE GENERIC DRUGS TO HELP SAVE MONEY!**

Using generic drugs can help you save money!



Generics usually cost much less than brand name drugs, even though they have the same active ingredients as their brand equivalent. Both generic and brand name drugs must meet the same federal requirements for safety, purity and strength. In fact, many generic drugs are made by the same manufacturer that produces the brand name equivalent.

Generics are known by their chemical name—which is why they are so hard to pronounce!

Brand Name	Generic Equivalent	Brand Name	Generic Equivalent
Plavix	Clopidogrel	Valtrex	Valacyclovir hydrochloride
Cellcept	Mycophenolate mofetil	Effexor	Venlafaxine hydrochloride
Nexium	Omaparazole	Oxycontin	Oxycodone hydrochloride
Lexapro	Escitalopram oxalate	Lamictal	Lamotrigine

Sav-Rx defines a "generic drug" as a drug that has multiple manufacturers. If it is manufactured by only one or two companies, it is a "brand name" drug, and the brand name drug copay will apply.