

Quarterly Newsletter to Help Explain the Benefits Provided through the HCPC

This newsletter is designed to help you understand your benefits provided through the HCPC—how they work and how to use them. Look for this newsletter during the months of January, April, July, and October.



BAC Health Care Purchasing Coalition

July 2010

Volume 8, Number 1

In This Issue - Many ways to save with UHC; Dr. Oz; Health Care Reform; Beat the heat, Upcoming Hospital Additions to United Healthcare Group Network

HCPC Mission Statement: The BAC Health Care Task Force Committee formed the HCPC so that BAC funds could use their collective strength to negotiate better rates and services with insurance carriers and to stabilize or reduce the rate of increase in health care costs for participants, and their families, without sacrificing coverage. In place since April 1, 2008, the HCPC operates in partnership with your Local Health and Welfare Fund.

1. Know what your health benefits cover.

Check benefits, deductibles and out-of-pocket costs online; confirm what's covered and what's not covered.

2. Organize your medical claims online.

View processed claim information, remaining balances for deductibles and out-of-pocket expenses. Download claims to a spreadsheet, set-up direct deposits and more. Simplify your life with the convenience of electronic documents online.

3. Get cost and quality information about hospitals and physicians.

Find information on network doctors and health care professionals. You can even review hospital specialties and cost and quality information on hospitals in your area using the Hospital Comparison Program.



Many Great Ways to Save with UnitedHealthcare

UnitedHealthcare offers tools and information that are both practical and personalized so you can get the most out of your benefits. Members can register at myuhc.com[®] to find out all the ways to maximize benefits while minimizing costs.

4. Save hundreds of dollars - and maybe more.

Track expenses, balances, rollover and deposit histories to plan future expenses and use the information to make important decisions about health care with a Flexible Spending Account, Health Reimbursement Account or Health Savings Account.

5. Compare costs for different health plans and treatments.

The Plan Cost Estimator and Treatment Cost Estimator provides you with information to help you become more knowledgeable when making health plan and treatment decisions.

6. Get information from a health care professional.

Communicate one-on-one online with a nurse who can help answer your questions. Use the symptom checker to learn what's going on in your body.

7. Improve your health habits.

Participate in free online health coaching programs that help you set goals to achieve health objectives.

8. Organize and store all of your health data in one convenient, confidential place.

Review lab results, medical and pharmacy claims information. Track your progress with important Health Trackers such as blood pressure, cholesterol, and weight. Create reports, print or download a historical claims summary.

9. Learn about health conditions, symptoms and the latest treatment options.

Look up diseases and conditions from a comprehensive list and get medical information from reliable resources. Use a variety of tools and resources to help you make more informed choices, and improve your total health and well-being.

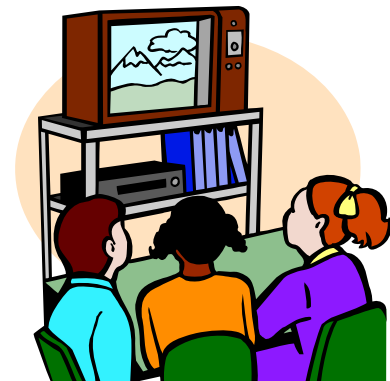
It's easy to register:

1. Visit myuhc.com and click "Register Now"
2. Enter the requested information
3. Begin using the site or [Take a tour of myuhc.com](http://myuhc.com)

Dr. Oz Video Clips

We've teamed up with Dr. Mehmet Oz to provide health and wellness messages via video on uhc.com, myuhc.com and Source4Women.com. Each month, we will post a video clip featuring Dr. Oz. The messages focus on achieving or maintaining a healthy weight, heart health, exercise, and healthy eating. These clips can be shared simply by copying and pasting the Web link into an e-mail. Each clip will be available on uhc.com, myuhc.com or Source4Women.com for 60 days.

These video clips are a part of our commitment to work with renowned doctor and nationally recognized author Dr. Mehmet Oz to share health and wellness topics on his talk show, The Dr. Oz Show, and his Web site, DoctorOz.com. You can find out when and where The Dr. Oz Show airs in your area by going to DoctorOz.com and clicking on "Local Listings."





What Does Health Care Reform Mean for You?

The First Two Things You Need to Know

1. You will continue to have the multi-employer sponsored health coverage for which your Local/ADC has collectively bargained.
2. Eighty-five percent of the proposed excise tax on insurance benefits is gone, thanks to our work.

Here's what else the health care reform law does:

Holds Insurance Companies Accountable:

Health care reform limits wasteful spending on executive salaries, eliminates annual and lifetime limits on benefits and ends denials for preexisting conditions and discriminatory premiums for women. It also requires government review of excessive rate increases.

Lowers Costs:

It reduces union plan costs with reimbursements for early retirees. New health insurance exchanges—where members of Congress must get their health coverage—will lower costs by increasing competition. The exchanges and new tax credits and cost sharing assistance to low- and middle-income Americans—the largest tax cut for health care in history—will make insurance affordable for people who don't get health care through their employers. The bill also gives seniors additional help paying for prescription drugs, closes the Medicare "donut hole" and requires free preventive care through Medicare.

Helps Ensure Your Children Have Health Care:

Starting this year, children can't be denied coverage because of pre-existing conditions. Also they can stay on your policy until they are 26 years old. Contact your local Trust Fund for further details.

Lowers the Deficit: The independent Congressional Budget Office estimates that health care reform will reduce the budget deficit by \$138 million over 10 years and another \$1.2 trillion over the next decade.

Beat the heat: Stay active and safe all summer long

Do summer's sunny skies mean you've taken your exercise routine outdoors? It's a great way to enjoy the warm weather. But, be aware that sun, heat and activity can add up to heat illness — unless you take a few precautions.

Heat illness occurs when your body can't cool itself enough. Usually, it does so by sweating. When sweat evaporates, it cools your skin. But, when the temperature and humidity are high, sweat doesn't evaporate as quickly. So, your body's temperature can rise — sometimes too high. This can cause damage to the brain or other vital organs.

Those who are elderly, very young or who have a chronic disease are at an increased risk. But, even healthy people can get heat illness if they're very active in hot weather. So, it's important to give your body's cooling system a hand. For example:

Drink up. When exercising in hot weather, stay hydrated. Drink two to four glasses — 16 to 32 ounces — of cool, nonalcoholic fluids every hour. If your doctor has told you to limit how much fluid you drink, ask what to do when the weather is hot.

Take your time. It takes seven to 14 days of exercising in the heat for your body to adapt to hot conditions. While you're adjusting, exercise for shorter periods and with less intensity.

Tweak your routine. Exercise in the morning or evening — when it's cooler. But, it can still be very hot at those times in certain regions. Start workouts slowly and gradually increase your pace. Sometimes, it may be too hot to safely exercise outdoors. On those days, beat the heat by exercising in an air-conditioned gym or at home. You might try lifting light weights or stretching, for example. Or, get in some walking at an indoor mall. For safety's sake, talk with your doctor before significantly increasing your level of physical activity.

Get the gear. Loose-fitting, lightweight and light-colored clothing can help your body stay cooler. Also, wear sunglasses and a hat to protect yourself from the sun. And, anytime you go outdoors, wear sunscreen with a sun protection factor (SPF) of 15 or higher. Some experts recommend SPF 30 or higher.



Watch the weather. Hot, humid air makes it more difficult for your body to cool itself. And, that puts you at risk of a heat illness, such as heat exhaustion or heat stroke. To learn the risk of heat disorders at certain temperatures and humidity levels, check out the National Weather Service's Heat Index at

www.nws.noaa.gov/om/heat/index.shtml

tip

Heatstroke is a medical emergency. If you think someone has heatstroke, call 911.

Symptoms can vary but may include:

- A high body temperature — above 103° F
- Skin that's red, hot and dry — not sweaty
- Rapid pulse
- Seizures
- Confusion or unusual behavior
- Coma

While waiting for help, cool the person if possible. For example, get him or her to shade or into a cool bath or shower. Or, try sponging the person's skin with water.

Heat exhaustion is milder, and symptoms include:

- Heavy sweating — though the skin may be cool and moist
- Pale skin
- Weakness
- Dizziness
- Headache
- Nausea

Get immediate medical care for someone who has severe symptoms. Otherwise, move anyone with these symptoms to a cool place. Have the person drink cool, nonalcoholic beverages. A cool shower or bath also may help. Seek care if symptoms don't improve quickly. Without treatment, heat exhaustion may lead to heatstroke.

**Recent and Upcoming Hospital Additions to
United Healthcare Group Network**

<i>Hospital/System Name</i>	<i>Location</i>	<i>Effective Date</i>
Ben Taub General Hospital	Houston, TX	04/01/2010
Bucktail Medical Center	Renovo, PA	05/01/2010
Danville Regional Medical Center	Danville, VA	04/01/2010
Earl K. Long Medical Center	Baton Rouge, LA	06/15/2010
Hill Country Memorial	Fredericksburg, TX	05/01/2010
Hot Springs County Memorial Hospital	Thermopolis, WY	03/22/2010
Lyndon B. Johnson Hospital	Houston, TX	04/01/2010
Memorial Hospital of Martinsville & Henry County	Martinsville, VA	04/01/2010
Methodist McKinney Hospital	McKinney, TX	02/15/2010
Methodist Women's Hospital	Elkhorn, NE	06/01/2010
Millcreek Community Hospital	Erie, PA	02/01/2010
Neosho Memorial Regional Medical Ctr	Chanute, KS	03/01/2010
Northern Rockies Medical Center	Cut Bank, MT	03/01/2010
Pioneer Memorial Hospital	Heppner, OR	03/01/2010
St. Anthony Hospital	Gig Harbor, WA	03/01/2010
University Medical Center	Lafayette, LA	06/15/2010
W.O. Moss Hospital	Lake Charles, LA	06/15/2010
West Park Hospital District	Cody, WY	05/01/2010
York General Hospital	York, NE	01/15/2010
Pinnacle Hospital	Crown Point, IN	04/15/2010
Williamson Co. Medical Center	Franklin, TN	04/01/2010

Reminder: You are responsible for verifying their Physician/Provider participation within your UnitedHealthcare plan in order to receive the highest level of benefits in network

