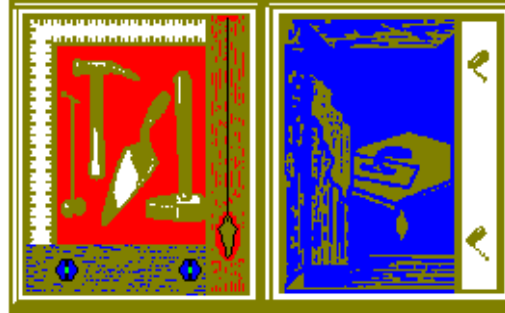


**Semi-Annual Newsletter
to Help Explain the Benefits
Provided by the BAC
International Health Fund
(IHF) - Canada**

This newsletter is designed to help you understand your benefits provided by the IHF-CN—how they work and how to use them. Look for this newsletter during the months of January and July each year.

**January 2011
Volume 4, Number 1**



**BAC International Health Fund
CANADA**

IHF-CN Mission Statement:

The BAC IHF-CN was formed so that BAC Locals 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 this issue – Best Doctors; Guide to Fraud Prevention; 4 Gentle Exercises to Strengthen Your Back and Help Prevent Back Pain; Don't Forget

Best Doctors®



You can feel powerless when one of your family is faced with a potentially serious illness. What can you do? How can you help?

Thanks to Best Doctors, you can do something. You can help ensure that your family members get the right diagnosis and the best treatment options from the start.

- **Who is Best Doctors?**
- **InterConsultation™: How Does it Work?**
- **How Best Doctors Adds Value to your Plan**
- **FindBestDoc™, FindBestCare® and Best Doctors 360™**
- **To Know More about Best Doctors**

Who is Best Doctors?

Best Doctors is the world leader in connecting people with the best medical expertise and care, by harnessing



knowledge from a database of 50,000 specialists from various fields of medicine. These specialists have been selected through peer survey and are considered among the world's best in their respective fields.

InterConsultation™: How Does it Work?

Best Doctors InterConsultation is an in-depth review of a person's medical files by Best Doctors world-renowned specialists to provide medical opinions and treatment plan options. Working collaboratively with treating doctors, and specialists, Best Doctors enables the person to make better decisions through knowledge, guidance and one-on-

one support. Over the past 20 years, Best Doctors has completed over 20,000 InterConsultations, resulting in a change in diagnosis 22% of the time and a change in treatment plans 61% of the time.

When a person calls Best Doctors' toll-free number, he or she will be connected with a Member Advocate—a registered nurse—who will be dedicated to the person's case throughout the InterConsultation process by:

- Gathering the required medical information on the person's [condition](#).
- Submitting the person's case to Best Doctors' team of experts and top-level specialists.
- Providing the person with a thorough report produced by top specialists on his or her medical condition.

The person can then share this information with his or her treating physician.

FindBestDoc™

Best Doctors will find a specialist if they do not have one and will arrange referrals*, appointments and accommodations if out-of town travel is required.

*Access to a Canadian specialist requires a referral from their treating physician.

FindBestCare®

While Best Doctors strives to work within the Canadian healthcare system, they will access hospital and doctor discounts if out of country care is necessary and will ensure vital information is sent to the medical specialists involved.

[Expenses relating to the FindBestDoc and FindBestCare services are the person's responsibility.](#)

Best Doctors 360°™

Best Doctors 360° is a unique program designed to help a person navigate the healthcare system. It provides the resources needed to personally deliver customized advice, guidance and one-on-one support to each person covered for Best Doctors.

To Know More about Best Doctors

For more information about Best Doctors and how it can benefit your family, please contact customer service at Industrial Alliance or you can also visit the [Best Doctors website](#) at bestdoctorscanada.com

Suggestion Box:



We appreciate your feed-back, if you have any suggestions for future articles, please don't hesitate to contact Anne Codd @ acodd@bacweb.org or call the fund office at 1-888-880-8222

Guide to Fraud Prevention Here are a few tips to prevent fraud:

1. **Never leave a blank claim form or Assignment of Benefits/Authorization form, bearing only your signature, for a health care provider. Complete your own claim forms and mail them directly to the insurer or the fund office. If you do this, the health care provider cannot use the forms to submit a fraudulent claim in your name or include additional services that you did not receive.**
2. **Do not give anyone your policy and certificate numbers or any other information about your benefit plan, especially if you are offered cash or some**

other incentives to do so. Be wary of any aggressive marketing programs.

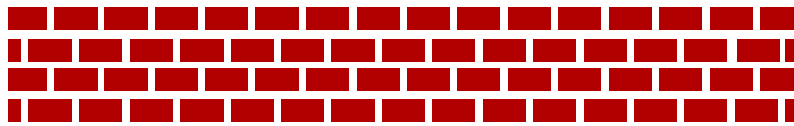
3. **Review your Explanation of Benefits statement** to ensure that it is correct, especially if you have agreed to the assignment of benefits and if you have subscribed to our direct deposit and/or e-notification services. If you have received an e-notification informing you that your group claim has been processed, please go to Industrial Alliance's website at www.inalco.com to verify that the information is correct.

4. **Check your Claims History Profile** periodically using your secure member access code and password, especially for prescription drug claim transactions, to ensure that these costs were incurred by you and/or your family members.

5. **Ensure that the treatments you receive are medically necessary** and have been recommended for you and/or your family members. Be wary of offers to refer you to another health care provider for a prescription, and don't accept receipts for services or supplies that you have not received. In order for you to receive reimbursement of expenses incurred in connection with services and supplies received, a medical diagnosis must have been issued. A doctor's letter describing the diagnosis is required for reimbursement of appliance rental or purchase expenses. As well, supporting clinical information may be required for verification of services or supplies received.

6. **Never submit a claim before you have received the medical or dental treatment, service or product.**

7. **Ensure that the medical or dental practitioner providing the service has the appropriate qualifications** to provide the service and meets the requirements of your plan.



4 Gentle Exercises to Strengthen Your Back and Help Prevent Back Pain

These gentle exercises can help strengthen your back and help prevent back pain. Like a tired toddler or a whistling tea kettle, your backache nags at you until you give it the attention it deserves. For a sore back, exercise is the last thing on your mind, and that's OK. But once your back is healed, ask your doctor about the protective benefits of exercise.

Start your exercise program

If your doctor gives you the OK to start exercising, begin with a warm-up followed by these gentle back and abdominal exercises:

Cat-cow warm-up. This helps to loosen the joints of the spine and restore flexibility to the spinal muscles and ligaments.

- *Starting position:* Start on all fours, hands and knees on the floor. Knees are hip width apart and hands are below your shoulders, elbows straight but not locked. Look down at the floor.
- *Action 1:* As you exhale, let your head move toward the chest while rounding your back like a cat (spine toward ceiling). Hold for 10 seconds.
- *Action 2:* As you inhale, slowly yield to gravity. Let your stomach move toward the floor (arching lower back) while allowing your shoulder blades to move together. Hold for 10 seconds. Alternate between the two positions.

Bird dog. This exercise is good for the upper and lower back and hamstrings (muscles in back of thigh). It is a good follow-up after the cat-cow warm-up.

- *Starting position:* On all fours, hands and knees on floor.
- *Action:* Extend one leg and the opposite arm so that they are parallel to the floor. Hold this position for seven to eight seconds, and then repeat with the opposite arm and leg.

Pelvic tilt. You can do this exercise alone to isolate your lower back or in sequence with the warm-up and other exercises. Do it on the floor or firm surface.

- *Starting position:* Lie on your back with your knees bent, feet flat on the floor. Leave a space between the small of your back and the floor.

- *Action:* Tighten your abdominal muscles so that the small of the back presses flat against the floor. Hold this position for five or six seconds then relax, allowing a space again between the small of your back and the floor. Repeat three times and gradually increase to 10 repetitions.

Abdominal contractions. This helps to build abdominal muscles, which support and protect the lower back.

- *Starting position:* Lie on your back with knees bent, feet flat on the floor with hands resting on the abdomen below ribs.
- *Action:* Tighten abdominal muscles while pulling the abdomen in and down. Continue to breathe while holding the contraction for five seconds. Relax, then repeat 10 times.

Does aerobic exercise help the back?

Yes. Aerobic exercises - like walking, biking or swimming - use a lot of oxygen. They keep the heart pumping, work large muscle groups and keep the back strong. Try walking during your lunch break, biking with your family or going for a swim. These types of activities are endurance exercises. They can help improve blood flow to the back and strengthen and relax the back muscles without jarring them.

Isn't a little pain ok when exercising the back?

The "no pain, no gain" mantra has no place here. If you have significant pain before or during the exercises, that's your body's definite signal that this is something you should avoid.

What are some other ways to prevent back pain?

- Avoid sitting for long periods.
- Stand up at intervals while talking on the phone.
- Walk the aisles during long flights.
- During long car rides, stop from time to time to walk around and stretch.
- Lose weight. Carrying extra weight, especially in the abdominal region, can throw off your body off balance and place added stress on the back.
- Avoid smoking. It is a risk factor for degenerative disc disease, a major cause of back pain.



Enrollment/Change forms should be submitted to the fund office within 30 days of becoming eligible or a change in family status. **If received after the 30 days, eligibility will not be retroactive**

Make sure we have your current address on file

Self-payments should be mailed to the New Brunswick office on or before the 15th day of each month prior to eligibility

FUND OFFICES ADDRESS

Bricklayers & Allied Craftworkers

International Health Fund

1216 Sandcove Road Unit 32

Saint John NB E2M 5V8

1-877-635-0914

Bricklayers & Allied Craftworkers

International Health Fund

620 F. Street, NW

Washington DC 20004

1-888-880-8222

