

October, 2009

**★★YOU ASKED FOR IT, YOU GOT IT, AND
WE WANT YOU TO USE IT!★★**

To: All Active Full-Time Employees and Their Eligible Dependents
and Part-Time Employees

For the past few years, we have been asked by many of our participants for benefits that supported them in their efforts to take better care of themselves. It seems most of you understand the reasons to get and stay healthy, and you wanted the Plan's help to do that.

We heard you, and effective June and July 1, 2008, the Plan was amended to provide programs and benefits that provide that support. As a reminder, they are:

- Waiver of Deductible on Certain Health Promotion/Preventive Care Procedures
- Stop-Smoking Program
- Blue Cross Blue Shield Healthy Start Prenatal Support Program
- Fitness Program Discount

Waiver of Deductible on Certain Health Promotion/Preventive Care Procedures

For eligible participants who complete the Health Assessment in 2009, **their deductible will be waived** in 2010 on the following procedures: mammogram, pap smear and pelvic exam, PSA test and colonoscopy. The Health Assessment is a tool that will help you learn about your health, and completing it means money in your pocket. After you complete the Assessment, you will receive a confidential, personalized report detailing your health risks and tips on how to lower them.

Unfortunately, not many of you are taking advantage of the waiver of your deductible. It only takes about 15 minutes to complete the Health Assessment online. For information on how to access the Health Assessment go to www.ufcw789benefits.com and click on 'BlueLink Sign In' (when signing in for the first time click on 'BlueLink Register') or contact the Plan office at 952-854-0795 or 1-800-535-6373.

In addition to getting the waiver of your deductible, you may be able to use a number of 5-week online programs in areas such as weight loss, eating healthy, increasing your fitness or managing your stress.

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The Assessment is confidential – no one at the Health Fund office or the Union will have access to your results - and those results might tell you things about your health that you don't know. Have you been feeling tired, do you have a heavy chest much of the time, are you gaining weight and don't know why? Maybe you have high blood pressure, diabetes or a problem with your thyroid. Wouldn't it be great to know why you don't feel good and to get help to feel better?

Life is stressful enough these days dealing with things you can't control. Do what you can to help yourself, and control the things you can!

Stop-Smoking Program

You and your eligible dependents have access to the stop-smoking program offered by Blue Cross and Blue Shield of Minnesota. It is a phone-based counseling program which provides a Quit Coach who works with you over the phone to create your own personal "game plan". In addition, the Plan will provide benefits for certain over-the-counter (OTC) medications to help you quit. There is a 16-week limit for the medications per calendar year and the Plan will pay 100% of the eligible cost.

If you are thinking about quitting, call 1-888-662-BLUE to get started.

Blue Cross Blue Shield Healthy Start Prenatal Support Program

You and your eligible dependents have access to this Program that is designed to assess, educate and support pregnant women to achieve the best childbirth outcome they can. The Plan pays for the cost of your participation. You may contact the Healthy Start Program at 1-651-662-1818 for more information.

Fitness Program Discount

Up to two eligible adults per household (you, your spouse or adult child) can receive up to a \$20.00 monthly credit off your fitness center monthly fee when you exercise at least 12 times per month. For information on how to register for the Fitness Discount, go to www.ufcw789benefits.com and click on "BlueLink Sign In" or contact the Plan office at 1-952-854-0795 or 1-800-535-6373.

We hope you will take advantage of these programs and take control of your health.

Yours very truly,

THE BOARD OF TRUSTEES

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