



NORTHERN NEW ENGLAND Benefit Trust

NNEBT is a non-profit Trust Fund providing Teamster members and their families with quality health and welfare benefits.

News from The Trust

JULY 2009

■ **FOR THOSE MEMBERS who live in larger centers, your local hospital is a wonderful source of free health education classes** or various exercise classes such as Yoga or Pilates at very reasonable rates. For example, those members who live in the Lowell, MA area, the Lowell General Hospital (www.lowellgeneral.org under the "Attend A Class/Event") offers a variety of classes that are either free or are offered at a very low rate. Some nutritional or self-management training classes may be covered through your medical insurance. Make sure to contact Cigna Healthcare or Blue Cross Blue Shield of Massachusetts Member Services to confirm your coverage for health education classes.

■ **DENTAL CLEANING** – All those members with dental coverage with NNEBT are eligible for two dental cleanings and two periodic exams per calendar year anytime. The cleaning and periodic exams do not have to be

six months apart from your last cleaning or periodic exam. The Trust will pay for the cleanings and periodic exams based on the 2009 NNEBT Dental Fee Schedule as part of your preventative and diagnostic dental care benefit.

If it has been more than six months since your last dental check-up and cleaning, call your dentist to schedule an appointment today.

■ **DO YOU HAVE A PRIMARY CARE DOCTOR and when was your last check-up?** Each Northern New England Benefit Trust member should have a primary care doctor selected. If you do not have a primary care doctor, we urge you to find a primary care doctor as quickly as possible and arrange to have a physical examination. **Having trouble finding a primary care doctor?** There are many resources available to help you find the right doctor. An excellent method is word of mouth.

Ask your co-workers, friends or relatives who they see and if they are satisfied with their care. Both Cigna Healthcare and Blue Cross Blue Shield of Massachusetts will assist Trust members in finding a primary care doctor – just call the member services number on your health insurance card. Having a primary care doctor is a great starting point in the healthcare system. Whatever your concern or problem may be, your primary care doctor will either be able to treat it or determine when and where to send you for specialized help. If you have a primary care physician, you are more likely to seek prompt medical care when a problem arises. If you don't have a regular doctor, you are more likely to wait until the problem worsens and then end up seeking care at an emergency facility where the staff is not familiar with you or your medical history. For many health problems, early diagnosis is essential for a healthy outcome.

Retirees and Medicare Eligibility: Once you have been enrolled in the Northern New England Benefit Trust retiree medical and prescription program, there are three basic rules that must be followed in order to remain qualified for the retiree program. Those three basic rules are: the member and spouse must not work more than 30 hours in any one week; the member and spouse must not be eligible for any other group medical coverage and most importantly, must not be eligible for Medicare. If a retiree member or spouse is notified by Social Security that he or she is eligible for early Medicare due to a disability, the Trust must be notified immediately so that arrangements can be made to term the retiree's NNEBT medical coverage and have the retiree member or spouse become prime under Medicare's coverage.

Whichever member was deemed eligible for Medicare would be offered a Blue Cross Blue Shield of Massachusetts Medicare Supplement and your pharmacy benefit choices would be reviewed. If you or your retiree spouse have been collecting Social Security Disability, it is routine that within two years (or earlier) of collecting disability payments the government will send you a Medicare Card advising that the disabled member is eligible for Medicare Parts A and B. It is not always the case that you are only eligible for Medicare at age 65, especially if you have been awarded Social Security Disability.

Please contact Catherine or Jacky with the Retiree Program at NNEBT (800-258-9732, ext. 230 or 235) if you have any questions.



QUIZ Vegetarian Know-How

Vegetarian food plans are based mostly on plant foods, which supply a rich assortment of health-protecting nutrients and fiber. Are you curious about vegetarianism? Test yourself:

1. A vegetarian diet can supply the essential nutrition most adults need.

True False

2. There are various vegetarian plans, including:

- a. pescovegetarian
- b. lactovegetarian
- c. vegan
- d. all of the above

3. Flexitarianism is a form of vegetarianism that allows occasional consumption of all forms of animal protein.

True False

4. To make sure they get enough protein in meatless diets, vegetarians often eat meals that combine:

- a. legumes (dried beans and peas) with whole grains or nuts and seeds
- b. soy products, such as tofu and soymilk
- c. eggs or dairy products
- d. any of the above

5. Which whole grain is a complete protein source?

- a. whole wheat
- b. corn
- c. quinoa
- d. none of the above

6. A vegetarian food plan is not suitable for growing children.

True False

ANSWERS

1. *True* – Even a strict vegetarian diet (without animal protein) can provide adequate nutrition with planning. But some adults have special needs, including pregnant and lactating women, and seniors. If you are in one of these groups, check with your provider – you may need to ensure that your plan supplies adequate extra calories, calcium, iron, protein, vitamin B₁₂ or zinc.

2. *d* – Vegetarian variations include: *pescovegetarian* – includes fish, eggs and dairy; *lacto-ovovegetarian* – includes dairy and eggs; *lacto-vegetarian* – includes dairy and plant-based foods, but no eggs, fish, meat or poultry; *ovovegetarian* – includes eggs, no dairy; and *vegan* – excludes all animal-based foods, including fish, meat, poultry, milk, eggs and cheese.

Learn what's hot in vegetarian cooking:

- The Vegetarian Resource Group offers recipes, nutrition information, the latest news, and tips for a vegetarian way of life: www.vrg.org.
- The American Heart Association explains how to meet nutritional needs without eating animal-based foods: www.americanheart.org/presenter.jhtml?identifier=4777.
- The Nemours Foundation provides advice for parents whose children want to eat vegetarian: kidshealth.org/parent/nutrition_fit/nutrition/vegetarianism.html.

3. *True – Flexitarians* – also known as *semivegetarians* – get 20% of their daily calories from small amounts of poultry, fish and lean meat and the remaining 80% from beans, grains, fruit and vegetables.

4. *d* – Some vegetable proteins contain more of certain essential amino acids than others. The key is to combine them or consume a variety of them throughout the day, so that the strengths of one may compensate for the weaknesses of others.

5. *c* – This grain, originating in South America, contains a complete set of essential amino acids. It is also rich in fiber, iron, magnesium, phosphorous and protein. It's also gluten-free.

6. *False* – Children need a well-planned vegetarian diet with enough fat to get the fatty acids and B₁₂ essential to cellular health. Ask your provider about supplemental nutrients your children may need if their food plan is vegetarian.

Note: Because B₁₂ is found only in animal products, a deficiency can occur with a strictly plant-based diet. You may be able to offset this issue with these B₁₂ sources: B₁₂-fortified soymilk, cereals and meat substitutes.

