



# TRUSTALK

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## VISION UPDATES

The Trust was formed in 1993 to provide you with vision benefits, along with dental, life and other insurance as needed. Now, as it was then, you pay no premium out of your paycheck or union dues to receive these benefits which cover you and your family after you enroll in them. You also have choice between our two different vision plans: EyeMed (formerly known as Cole) and VSP. Following are the latest happenings with each plan.

### EyeMed Updates

EyeMed has asked us to share two changes that impact you now: a new customer service phone number, and a re-addition to their network.

- Customer service numbers to add to your list: The phone number for EyeMed customer service is 866-723-0514, and the phone number for their laser partner is 877-552-7376
- Most JC Penney stores are back in the network as of November 1, 2006. **We strongly encourage you to check before making your appointment:** You can link to EyeMed's website through [www.benefitstrust.org](http://www.benefitstrust.org) for additional network information.

One more point EyeMed would like us to clarify: progressive lenses in-network. The Trust enriched the benefits July 1, with the intent of covering progressive lenses in-full in-network. In EyeMed, this amount translates to a benefit of \$120 per person annually, and will cover all progressive lenses but the premium upgraded lenses. Ask your network doctor about standard progressive lenses at the time of lens/frame purchase if you want to make sure you receive the benefit paid in full.

### VSP Updates

VSP has expanded their customer service hours to serve you better by adding hours on Saturdays.

Effective immediately, Saturday hours are: 9 am to 5:30 p.m. You can reach them at 800-877-7195.

Also, in response to security concerns, VSP has enhanced their online registration system. Now, when you visit VSP (you can easily do so by linking through [www.benefitstrust.org](http://www.benefitstrust.org)), you can create a unique user ID and password that are not tied to your Social Security Number. Once you are registered, you will have immediate and secure access to your personal benefits information.

### Diabetes and Vision Health

In the last issue of *Trust Talk*, we talked about the link between oral health and diabetes. In this issue, our focus is on the eyes; however, in many ways, the news is the same.

- Staying healthy through common sense measures and receiving regular physical and other (dental or vision) exams will serve you the best in the long run.
- Diabetes and other conditions may be detected during vision exams.

*continued on page 2*

### IN THIS ISSUE

- [Women Take Note](#)
- [Working Solutions Assistance](#)
- [UBT & UET](#)
- [Plan Booklets Available](#)
- [Where to Find Us](#)

### SAFE VISION FOR KIDS

#### December is Safe Toys and Gifts Month- Don't Toy With Kids' Eye Safety

*Courtesy of VSP*

Here are some helpful tips to use when looking through your child's toy box and when buying new toys:

- Avoid flying objects such as toy airplanes and bows and arrows. Never allow unsupervised kids to play with BB guns, firecrackers or darts with sharp points.
- Read the age labels on new toys and games and follow the guidelines.
- Make sure you buy only age-appropriate toys for your child.
- Choose toys made of sturdy materials without sharp edges or points.
- Check them often for eye-threatening wear and tear or broken parts.
- Look for the letters "ASTM" on new toys. That means they meet safety standards set by the American Society for Testing and Materials.
- Read the labels on hobby kits, such as model airplanes and chemistry sets. These kits sometimes contain substances that are harmful to eyes.
- Store toys safely when playtime is over. Eye injuries often happen from toys falling from shelves or toys left on the floor.
- Think like a child! Imagine how a child might use a seemingly safe toy in an eye-threatening way.
- Learn more about toy safety. Go to KidsHealth, [www.kidshealth.org/parent/firstaid\\_safe/home/safe\\_toys.html](http://www.kidshealth.org/parent/firstaid_safe/home/safe_toys.html).

### Preventing One of the Leading Causes of Blindness Today

*Courtesy of VSP*

1 out of 2 people with diabetes will get retinopathy — a leading cause of blindness. Diabetics can reduce this risk by making the right preventive choices to help save their sight. Early detection is the key, and this VSP Eye Savers' checklist can help.

**Exercise** — getting active helps reduce blood pressure, easing strain on the blood vessels (capillaries) in the eyes.

**Yearly eye exams** — optometrist exams are vital for early detection of signs/symptoms and treatment of diabetic retinopathy.

**Eat healthy** — work with a doctor to develop a nutritious eating plan to achieve a healthy weight.

**Schedule your medications** — take medicines consistently to avoid swings in cholesterol and glucose levels.

**Attend an annual review** — in addition to eye exams, check blood pressure, cholesterol and weight.

**Verify blood glucose levels every day** — maintaining tight control slows the onset of diabetic retinopathy.

**Examine any vision changes** — have an eye exam promptly if vision becomes blurry, spotty or hazy.

**Reduce stress** — stress affects blood sugar levels, weakening the eye capillaries that relay information to the brain.

**Stop smoking** — smoking triples the retinopathy progression rate because it promotes the closure of blood vessels.

**Union Benefits Trust.**  
Serving Union-represented  
State employees in OCSEA/  
AFSCME Local 11, District  
1199/SEIU, OSTA, FOP/OLC,  
SCOPE/OEA and CWA.

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**In Solidarity**

## VISION UPDATES (continued from page 1)

You should inform your eye and other medical doctor of prescriptions you are taking or conditions you have, such as diabetes.

### Regular Eye Exams Are the Key!

Getting your eyes checked every year is a key step in protecting your vision.

Most regular eye exams last about 30 minutes and begin with a case history, in which the doctor reviews the patient's medical background and asks about past vision problems. After that, the doctor examines both the exterior and interior of the eye, looking for possible damage caused by disease, injury or aging.

Depth perception, peripheral vision, and the clarity and accuracy of vision at various distances also are tested. If needed, the doctor will prescribe corrective eyewear.

Regular eye exams can also uncover major health problems such as diabetes and high blood pressure. If your eye doctor suspects one of these conditions, he or she will suggest you receive care and work with you thereafter to help coordinate your care. If you have already been diagnosed with a chronic condition such as diabetes, even if you have it under control through diet/exercise and/or medication, make sure you inform your eye doctor, and make sure you go once a year.

The Union Benefits Trust covers enrolled members and dependents with an eye exam every 12 months with just a small copayment required at the time of service when you use a network provider. If your medical doctor believes you need more frequent care due to a medical condition such as diabetes, there **may** be additional coverage for you under your medical plan (check with your insurance company). It is critical that you maintain your health, which includes eye health, as there is a strong link between diabetes and blindness.

## WOMEN TAKE NOTE

Women should make sure that they receive more than just one kind of annual exam.

### Vision exams

The article about vision and diabetes in this issue talks about some of the reasons why it's important to get regular vision exams, but here's another for women (courtesy of EyeMed's wellness provider).

According to a recent study published in the July issue of the Journal Ophthalmology, women with type 2 diabetes have a higher risk of developing glaucoma (an eye disease of the optic nerve that can lead to blindness if left untreated).

Researchers analyzed over 20 years of data analysis of more than 76,000 women who were at least 40 years of age and free of glaucoma. They found that after accounting for other possible risk factors, women with type 2 diabetes were associated with an 82 percent higher risk of developing glaucoma. The risk was actually higher in women who had diabetes for five years or less than for those with long-standing disease.

Glaucoma is not preventable or curable; but it can be slowed if detected and treated in its early stages.

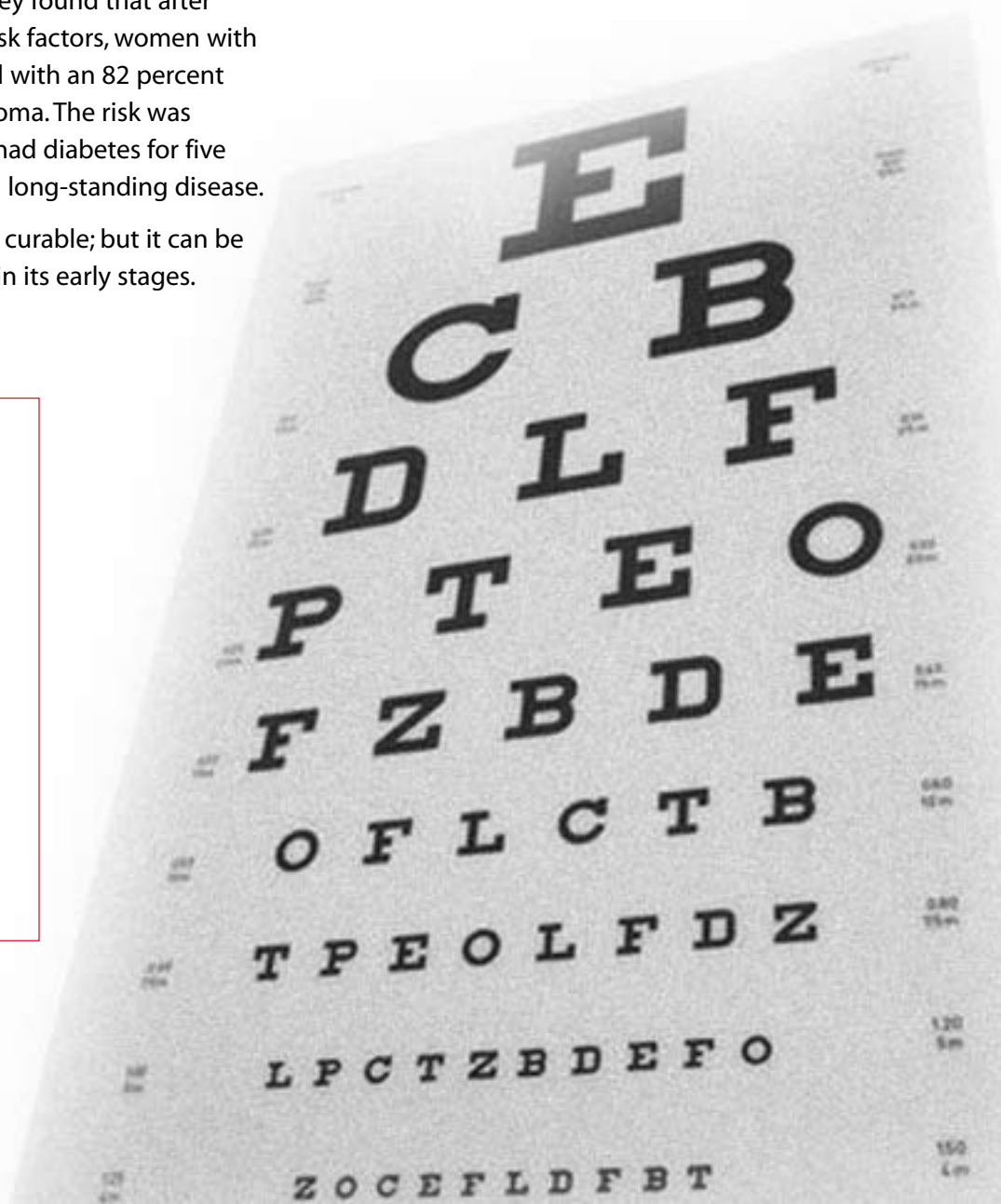
### Dental exams

Are you pregnant? Thinking about pregnancy any time in the near future? Make sure you stay current with regular dental exams and cleanings. Recent studies, according to MetLife dental experts, link receiving proper dental care as one key measure to reduce the incidence of pre-term births. Women with periodontal disease may be up to seven times more likely to have premature babies.

If you are pregnant or think you might be, make sure you tell your dentist when you go for your exam and cleaning. You may also want to discuss the pros and cons of x-rays or postponing them until after the baby is born.

## *Holiday Greetings*

The Trustees and Staff of Union Benefits Trust wish you and yours a safe, happy and healthful Holiday Season and New Year!



## WORKING SOLUTIONS ASSISTANCE

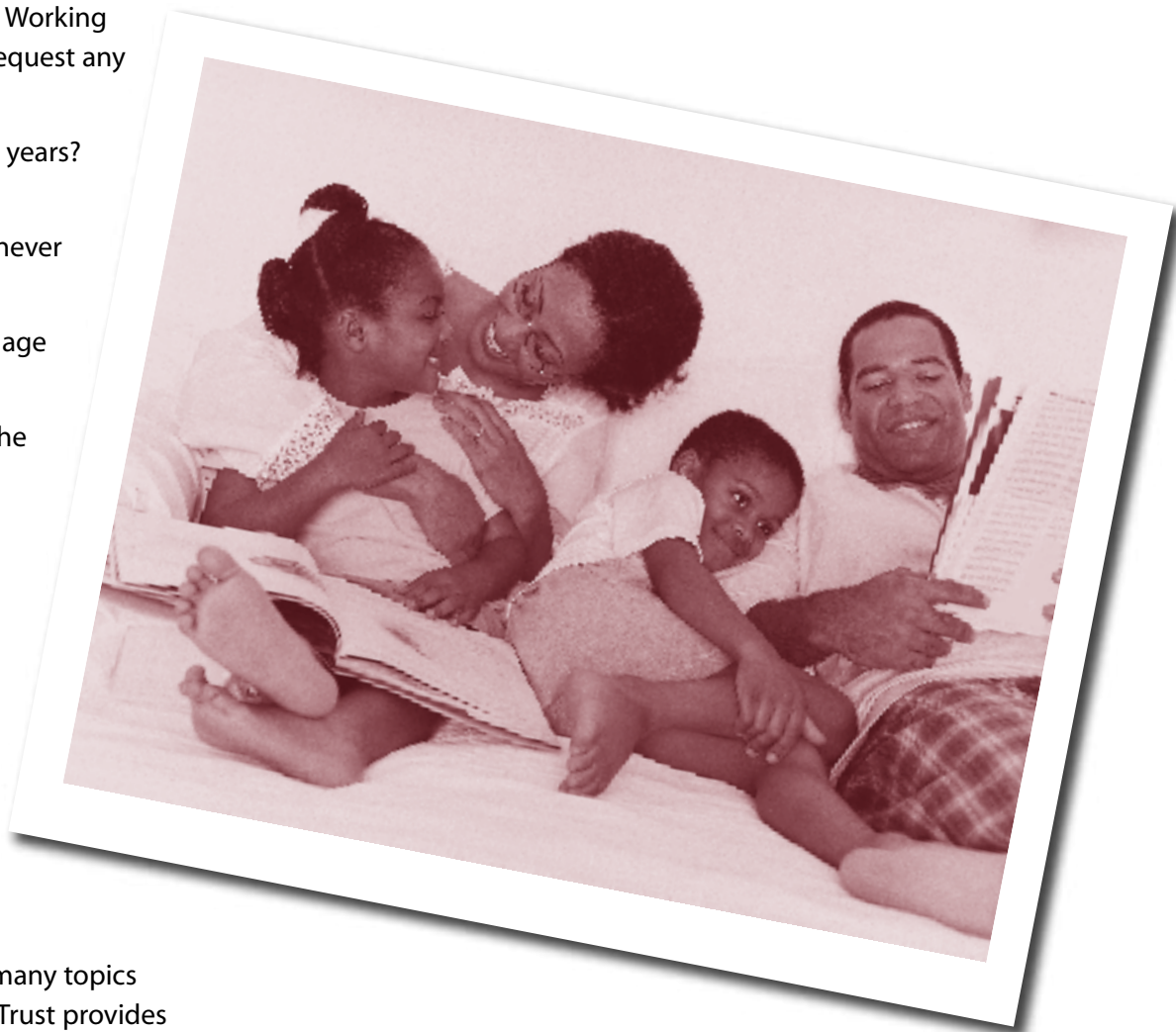
Almost 1,700 members have sought more information from Working Solutions on their finances. There's still time if you'd like to request any of the following FREE information:

- **Retirement Now** – Planning to retire in the next couple years? This packet is for you.
- **Retirement Later** – Wanting to retire in 5-10 years? It's never too early to plan.
- **Kids and Money** – Teaching preschoolers up to college age kids about responsible money management.
- **Cash Crisis** – Dealing with looming debts and making the best choices possible in bad situations.
- **Financial Wellness** – Keeping strong credit healthy and selecting the right vehicles for your money.

These articles are intended to provide educational information, rather than offer advice.

If any or all of these topics interest you, contact Working Solutions today at 800-358-8515. You may also visit their thorough website (linking to it through [www.benefitstrust.org](http://www.benefitstrust.org)) for online access to the articles, as well as a chance to use their calculators and tools dealing with finances, credit, investment vehicles and more.

You can contact them as many times as you need to, for as many topics as you need. There is no cost for this service, as the Benefits Trust provides you with this benefit automatically at hire.



*Trust Talk* contains only highlights of your benefits and is not a plan document. See the official plan documents for full plan details or if a discrepancy exists between this newsletter and the plan documents; the plan documents are always the final authority.

## UBT & UET

We welcome the new Trust on the block, the Union Education Trust. We also recognize that the names and structures may appear similar to those not dealing with either on a regular basis.

Here are some key differences:

Benefits Trust (UBT)	Education Trust (UET)
Serves members of OCSEA/AFSCME, SEIU/1199, OSTA, FOP/OLC, SCOPE/OEA and CWA	Serves members of OCSEA/AFSCME and CWA
Guided by a 12-member Board of Trustees from most of the Unions plus a representative from the State	Guided by six member Board of Trustees from OCSEA
Provides dental, vision, life insurance, Working Solutions and a legal service plan to eligible members	Provides career improvement program, computer application and professional enhancement training
Contact Information -UBT Phone: 614-508-2255 or 800-228-5088 Fax: 614-508-0025 E-mail/Web: secure email through our site, <a href="http://www.benefitstrust.org">www.benefitstrust.org</a>	Contact Information -UET Phone: 866-436-7900 Fax: 866-436-7983 E-mail: <a href="mailto:support@uedtrust.org">support@uedtrust.org</a> Web page: <a href="http://www.uedtrust.org">www.uedtrust.org</a>
Colors are red and black	Colors are green and black
We send you <i>Trust Talk</i> , at least quarterly	Bi-monthly online magazine available at their website

### Fall Benefit Enrollment: Health Care Flexible Spending Account

There may yet be time! As mentioned in the August issue of *Trust Talk*, enrollment for the health care flexible spending account (FSA) offered by the State of Ohio is typically held in the fall. Remember, this is a way to pay for qualified dental and vision (and medical) expenses on a pre-tax basis. When this November issue went to press, enrollment in the health care FSA had started and had a December 1 deadline. Please check with Benefits Administration Customer Service at 800-409-1205 or online at [ohio.gov](http://ohio.gov) for more information. Again, this is not a Trust-sponsored benefit so any plan details or enrollment deadlines must come from the State.


4


## PLAN BOOKLETS AVAILABLE!


In October, we mailed you updated plan booklets that describe the benefits you have through the Benefits Trust. These replace the booklets that were mailed to you in 2001 or at hire, whichever came later. If you need a copy, please download one from the Trust at [www.benefitstrust.org/pbooklet.htm](http://www.benefitstrust.org/pbooklet.htm) or contact us by phone.




### WHERE TO FIND US

 [www.benefitstrust.org](http://www.benefitstrust.org)

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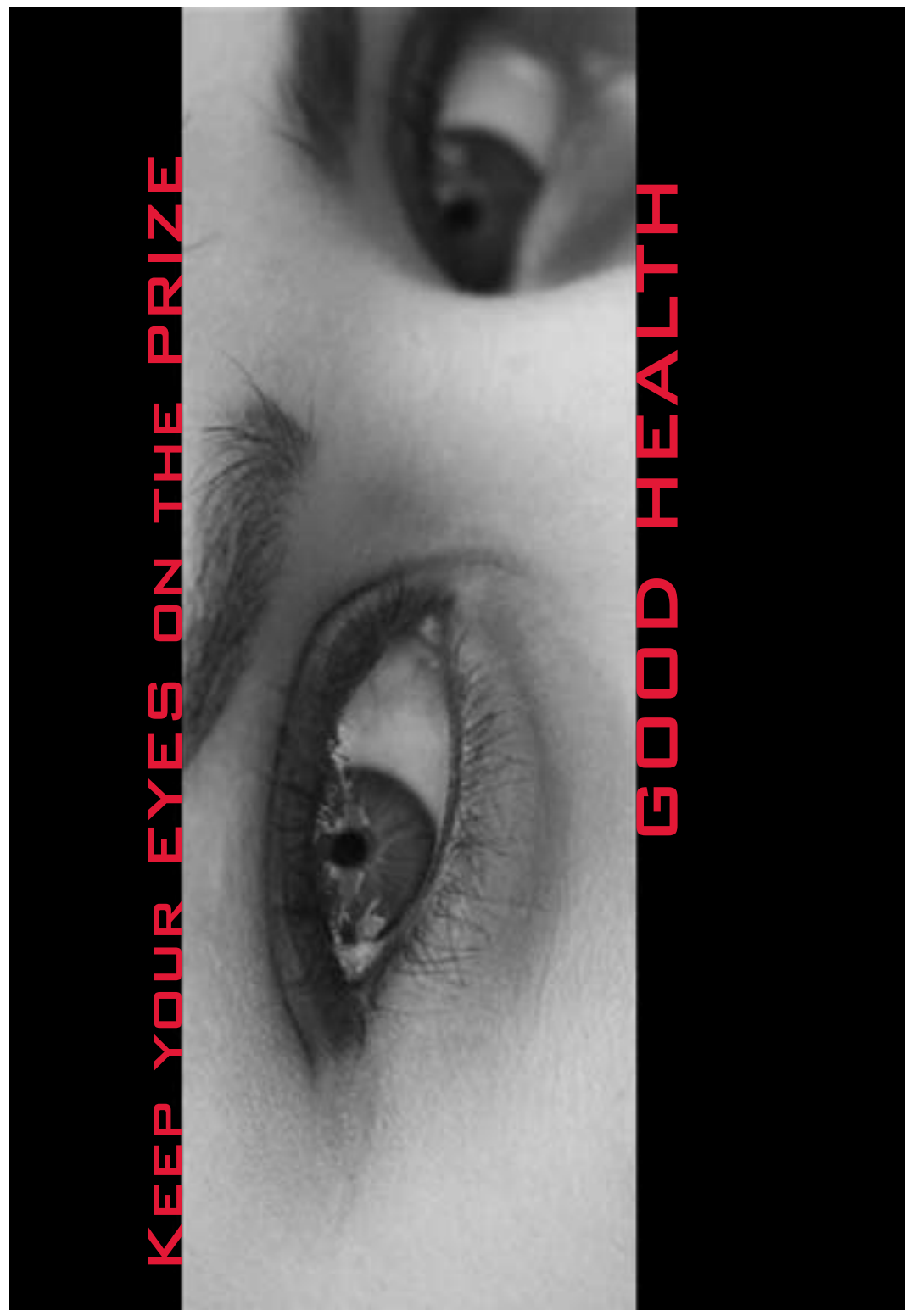
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VISION!**



**KEEP YOUR EYES ON THE PRIZE**

**GOOD HEALTH**