PLEASE READ THIS BENEFIT BULLETIN CAREFULLY AS IT CONTAINS IMPORTANT INFORMATION ABOUT YOUR PLAN. THEN, KEEP IT WITH YOUR SUMMARY PLAN DESCRIPTION (SPD) BOOKLET FOR FUTURE REFERENCE. PLEASE NOTE: OUR GOAL IS TO PROVIDE YOU WITH GENERAL HEALTH INFORMATION, NOT MEDICAL GUIDANCE. YOU SHOULD CONTACT YOUR PHYSICIAN IF YOU HAVE SPECIFIC MEDICAL QUESTIONS OR CONCERNS.

FAP ENCLOSURE

Enclosed is a brochure which provides details of your new FAP Program through Anthem.

Remember, to access your Anthem FAP, just call: 1-800-865-1044; or visit their website at: www.AnthemEAP.com.

DOLLAR BANK OPT-OUT REMINDER

The Affordable Care Act requires the Fund to annually advise you that you can opt out of the Fund's Dollar Bank Reimbursement Program. You should contact the Fund Office to request an Opt-Out Election Form if you desire to pursue an opt-out. You can opt out only if you have a dollar bank balance greater than the minimum balance that is sufficient to purchase two months of coverage.

WORLD NO TOBACCO DAY

Every year, the World Health Organization sets aside a day to focus on the negative effects tobacco has on our world. Tobacco kills nearly 6 million people each year, 600,000 of whom are non-smokers dying from breathing second-hand smoke. And these numbers are increasing, with 8 million more people expected to die each year by 2030. One of the best ways for countries to combat this issue is by raising taxes on tobacco, as research shows that higher taxes are especially effective in preventing young people from starting to smoke. On May 31, tobacco users around the world will come together to celebrate World No Tobacco Day by going just one day without tobacco.

But why stop at one day? This year, make every day a no tobacco day with the Quit For Life® Program. When you enroll, a trained Quit Coach® will help you create a customized plan to help you say “no” to tobacco for the rest of your life.

By joining Quit for Life®, you also will receive:

- A printed Quit Guide to track your custom-developed Quitting Plan and help you through any difficult situations.
- Advice on which type, dose, and duration of nicotine substitute or medication is right for you. You may even qualify for free nicotine replacement products.
- Membership to Web Coach®, a private, online community where you can complete activities, track your progress, and join discussions with other participants and coaches.

Join the global movement to reduce the effects of tobacco on our health.

Call 1-866-QUIT-4-LIFE (1-866-784-8454), or log on to www.quitnow.net for details or to enroll.

DIURETICS: EFFECTIVE AND INEXPENSIVE TREATMENT FOR BLOOD PRESSURE

High blood pressure (hypertension) is a disease in which the pressure pushing blood through your arteries is high enough to gradually damage and stiffen normally elastic arteries throughout your body. It is one of the leading causes of disability or death due to stroke, heart attack, heart failure, kidney failure, and dementia. That is why treating hypertension is so important.

Lifestyle changes are the foundation of any plan to lower blood pressure. But many people with hypertension also need the help of medication. A class of drugs called "diuretics" is often the cornerstone of treatment. Diuretic drugs have been available since the late 1950s. Other effective drug classes for hypertension have been developed since then, but diuretics have still stood the test of time.

Taken alone, research has repeatedly shown that appropriate diuretics can deliver results in blood (continued on next page)
pressure reduction and reduced health risks (including large reductions in your risk of heart disease, stroke, heart attack, dementia, and kidney disease) that are as good as or better than other drug classes. A side benefit of certain diuretics is that they reduce the amount of calcium in your urine so that there's less calcium available for potential kidney stone formation. Less calcium excretion also means more calcium stays in your blood, potentially helping to reduce the risk of bone-thinning osteoporosis.

Since diuretic drugs have gone generic long ago, they are typically the lowest cost drug choice as well.

Diuretics (commonly referred to as "water pills") trigger the kidneys to excrete sodium in your urine. The sodium takes water from your blood along with itself. That decreases the amount of fluid flowing through your blood vessels, which reduces pressure on the walls of your arteries and thus your blood pressure.

Diuretics are generally safe, but they can cause some side effects. The most common is increased urination, but it is often only temporary. Older adults may experience dizziness upon standing and may have a slightly increased risk of developing gout, impotence, increased blood sugar, or worsened cholesterol levels.

Issues related to balance of electrolytes (such as potassium, magnesium, and sodium) also may arise. Low potassium levels can become a problem with symptoms such as abnormal heart rhythms, muscle weakness or cramps, or tingling or numbness. This often can be corrected by adding a potassium supplement.


Empty Calories

All foods and beverages contain nutrients -- that's the term for the carbohydrates, fat, protein, vitamins, and minerals in everything you eat and drink. But not all foods contain health-promoting nutrients, so it's important to choose your ingredients wisely.

The term "empty calories" describes foods that are high in calories from sugar and unhealthful fats and low in nutrients, particularly vitamins and minerals. Examples of empty calorie foods include soft drinks, candy, chips, ice cream, and baked goods -- which add calories but little else to your overall diet. Eating a diet high in empty calorie foods can increase your risk of weight gain, heart disease, and type 2 diabetes. Empty calorie foods tend to be highly processed. Here are some examples and healthier alternatives:

<table>
<thead>
<tr>
<th>Instead of</th>
<th>Try:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sugar-sweetened beverages</td>
<td>Water or sparkling water with lemon or lime</td>
</tr>
<tr>
<td>Candy</td>
<td>Fruit</td>
</tr>
<tr>
<td>Ice cream</td>
<td>Greek yogurt with fruit or a teaspoon of honey</td>
</tr>
<tr>
<td>Chips</td>
<td>Air-popped plain popcorn</td>
</tr>
<tr>
<td>Butter, lard, or shortening</td>
<td>Healthful oils: olive, canola, flax, walnut</td>
</tr>
<tr>
<td>French fries</td>
<td>Baked or roasted potatoes</td>
</tr>
<tr>
<td>Fried chicken</td>
<td>Grilled or roasted skinless chicken</td>
</tr>
<tr>
<td>Thick-crust pizza with double cheese and pepperoni</td>
<td>Thin-crust pizza with light cheese and lots of veggies</td>
</tr>
</tbody>
</table>

TIDBIT

► Far more Americans are sedentary now than 20 years ago, as concluded by a new analysis of national data in the American Journal of Medicine. The number of women who reported no leisure-time physical activity jumped from 19% in 1994 to 52% in 2010; in men the numbers rose from 11% to 43%. However, researchers found that average calorie intake did not increase significantly during this period. Therefore the increase in body weight seen since 1994 can be attributed to less exercise, not more calories, they concluded.


Fund's Website
www.ualocal434-mca-healthfund.com

This site provides you access to Plan-related information including: benefit information, Plan changes, Plan forms, frequently asked questions and answers, contribution and self-payment rates, links to various Plan-related websites, and member information. You can create a secure login to view your eligibility information, claims records, and dollar bank activity and balance.

Family Assistance Program
Anthem FAP
1-800-865-1044
www.AnthemEAP.com

Preferred Provider Network
It is recommended that you check the Anthem Blue Cross and Blue Shield website prior to incurring covered expenses to make sure the hospital, physician, or other health care provider you choose is a preferred provider. Call Anthem at 1-800-810-BLUE (2583) or visit their website at: www.anthem.com.