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## Holiday Closings

Monday - December 24th, 2018

Tuesday - December 25th, 2018

Tuesday - January 1st, 2019

Happy Holidays  
to Everyone!

## YOUR 24/7 TRAVEL EMERGENCY COMPANION

Sure we all expect our trips to go off without a hitch, and most times they do. However, if you experience an emergency when traveling-no matter how big or how small-you have around-the-clock access to On Call Internationals 24-hour, toll-free travel assistance services.

Whether you need help with an illness or injury, lost passport, missing luggage or even a prescription refill, you can rest assured you (and your covered dependents!) have access to a personal travel emergency companion anytime you're more than 100 miles away from home.

Reliance Standard and your Benefits Fund have teamed up to provide this service including emergency evacuation or medically necessary repatriation. Contact the On Call service and they will arrange air ambulance, helicopter or ground transportation as necessary to meet your needs, and best of all at no cost to you.

Many other services are available with this great new benefit and complete information will be provided soon.



## NEW PROGRAMS & BENEFITS FOR 2019

The Board of Trustees in conjunction with Reliance Standard Life (RSL) is excited to announce several new programs and benefits for 2019. After two years with United Health for our life insurance benefits the Board of Trustees has decided to return to doing business with RSL. Reliance had been our life insurance partner for many years and had always been very responsive to our members in their time of need. Two years ago we left Reliance for a better opportunity with United Health. That better opportunity no longer exists. Reliance is excited to have our business back and is offering several valuable benefits. Be sure to read this newsletter cover to cover for some very valuable information, and then file it away for future reference.

The Board of Trustees has also partnered with United Health Care & UMR to provide a new weight loss program called Real Appeal. This new program will be available beginning January 2019.

Detailed information on all the new programs outlined in this newsletter are available on our website [www.myffbenefits.com](http://www.myffbenefits.com).

## IDENTITY THEFT PROTECTION

Reliance Standard Life in conjunction with InfoArmor is providing identity theft full restoration services and real-time card monitoring. Identity theft is the fastest growing crime in the United States.

To protect you and your family from this devastating loss of time, money and security, Reliance Standard and your Benefits Fund are providing you with a full service ID Recovery Program that will perform the recovery process for you should you or a member of your family fall victim to identity theft.

In addition to the recovery program, you also have access to real-time card monitoring through WalletArmor. WalletArmor is an interactive, easy to use vault for protecting your wallet's contents, passwords and important personal documents

Discover more at: [www.myffbenefits.com](http://www.myffbenefits.com)

Or give us a call: 561-969-6663

## SPECIAL EDITION NEWSLETTER

## ACCIDENT INSURANCE

Beginning in 2019 the Board of Trustees will be covering all employees and retirees up to the age of 65 with an accident policy. This policy will provide lump sum payments directly to you as the result of a covered accident, similar to an AFLAC policy. These payments can help offset the costs of the deductible and co-pays in an unfortunate situation. The policy will even pay you for treatment in the Health & Wellness Center as the result of an accident even when there is no charge for the treatment.

For example, if you come to the Health & Wellness Center and receive stitches you could receive up to \$650 and an additional \$50 for a follow-up visit. You could receive \$100 just for a diagnostic exam of an accidental injury. There is even coverage for accidental injury to your teeth and eyes. This policy even pays for accidental injuries which occur while at work.

Employees will be able to add their spouse for only \$2.13 a paycheck, children for \$4.73 a paycheck, or you may decide to cover the whole family for just \$6.67 a paycheck. Retirees will not be able to purchase coverage for their dependents.

## VOLUNTARY LIFE INSURANCE

Reliance Standard Life will host an online open enrollment period for voluntary life insurance for employees.

Voluntary life insurance is coverage you purchase in addition to the \$100K of life insurance that the Benefits Fund provides for you. You will be able to purchase up to an additional \$500K of life insurance, and up to \$120K of that can be guarantee issued, meaning no medical requirements.

Watch your email for more information on this and many other new programs available in 2019.

## CLINIC UPDATE

The usage of the Health & Wellness Center continues to grow in popularity. Visit counts are now averaging just around 96 visits per day, with some weeks averaging over 100 visits per day. In addition to seeing more patients we are seeing cases with higher acuity, and/or cases where we are doing more in house. It is not uncommon to have one or more patients receiving IV fluids, with or without antibiotics, at the same time. This means that in addition to seeing more patients on a daily basis our average visit length is longer.

2019 will see a slight increase in staff both on the floor and behind the scenes as we look to keep the patient flow moving along. One of the detrimental effects to the clinic becoming busier is the effect on wait times. Without a doubt mornings are by far the busiest time of the day, urgent care visits, physicals and fasting lab draws are all vying for space. Naturally, if you're miserable we want you to come in, but if your urgent care issue is not emergent and you can wait until the afternoon hours, you might find your visit less hectic and your waits shorter.

One of the ways you can be most helpful is to properly plan and make an appointment for your annual physical. The more stringent your scheduling requests are the sooner you should work on scheduling your annual physical. For example, if you only want to see Brad, or you can only do the morning after your shift, then the further out you should be working on making your appointment. The WORST thing you can do is walk-in during the last week of your birthday month without an appointment.

Another area that has seen tremendous growth for the clinic has been with our pediatric population. Dr. Desai, now with Dr. Prose's assistance, is seeing an ever growing population of newborns. We are excited that this portion of our offerings has grown so rapidly, and now with someone here specializing in pediatric services pretty much whenever the clinic is open we expect that growth to continue.

All in all exit surveys completed by patients continue to give the overall operation along with the staff high marks, and for that we thank you. We will continue to plan for future growth and expansion, whether onsite or with outlying satellite facilities. And, as always we thank you for your patronage and your patience.

## LOSE WEIGHT WITH REAL APPEAL!



We all want to live a healthy life. Though each of us may have different goals, taking simple steps in the right direction leads to positive life changes and helps us to achieve these goals.

That's why in January we will begin offering a convenient online program called Real Appeal, available to you and your eligible family members at no additional cost.\*

Real Appeal is a fun and engaging plan that helps you learn simple everyday steps you can take to live a healthier lifestyle. When you enroll, you receive:

- ★ A Transformation Coach who leads weekly online group sessions.
- ★ Online tools to help you track your food, activity and weight loss progress.
- ★ A Success Kit with food and weight scales, recipes, workout DVDs and more

Look out for more information about the program and how to enroll coming in January.

**\* Real Appeal is available at no additional cost to employees with our UMR medical plan and their covered spouses and dependents age 18 or older, with a BMI of 23 and higher, subject to eligibility.**

## CRITICAL ILLNESS INSURANCE

The Board of Trustees has purchased a group critical illness insurance policy to cover all bargaining unit employees regardless of participation in the Insurance Fund and all non-bargaining unit employees that are participants of the Fund. This policy is similar to an AFLAC policy in that it will pay up to \$5,000 for the diagnosis of many different critical illnesses. Suffer a heart attack, pays \$5,000, have a stroke pay's \$5,000, or get diagnosed with cancer pay's \$5,000 just to name a few of the critical illnesses covered. This coverage pays independently of any insurance benefits from the Fund or any other policies you may have, including AFLAC.

This policy also has a "Wellness Benefit" which will pay you \$50 a year for coming in for your annual physical at the Health & Wellness Center. And, yes that \$50 payment will be on top of the 3 hours of OT the high risk employees get for completing their required annual physical.

You can even add your spouse to this policy and/or double your coverage for only \$2.23 a paycheck (24 paychecks) or \$53.40 a year and he/she can have the same great coverage and get the same \$50 back every year just for coming into the Health and Wellness Center for an annual physical so the net cost for adding your spouse is only \$3.40 a year. Wait it even gets better, for only \$1.25 per month or \$15 a year all your children will be covered too, and up to two of them will get the same \$50 wellness benefit each year.....that's like getting paid \$85 a year to let RSL have the privilege of covering your children, or getting paid \$81.60 a year to let RSL cover your spouse and children.

The Fund will also be providing this coverage for all retirees under the age of 65 that are currently covered for health insurance through the Fund, but unfortunately retirees will not be able to purchase coverage for spouses and children. Retirees will be entitled to \$50 once per year for getting an annual physical at the Health & Wellness Center.