

COLD FACTS

COLD FACTS QUARTLY NEWS LETTER
JUNE 2011



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What has happened this year:

- New Health Plan Changes effective January 1st
- Dependent Children under 26 are now eligible, regardless of student status
- Check out the new i-Site on our website
- Effective 5/1/2011 Blue Shield PPO Plan members issued new cards, please change out your old cards.

Patient Knowledge Is Essential to Better Health

Did you know, the more you know about your health condition, the more you can improve the outcome of treatment? A study conducted in 2010 by the University of Zurich, researchers found that the more knowledge a patient had about their medical condition, the more active they were in controlling their treatment. The reason being that patients with a better understanding of their illness are more likely to follow a treatment plan. As a result, they are more likely to take themselves which can lead to an improvement in their health.

This research also pointed to the fact that communication between physicians and their patients is crucial in the promotion of education of treatment and health care management. The research also stated, "Lack of knowledge promotes patients' concerns and fear, and leads to unrealistic expectations about their course of illness."

Patient knowledge and understanding is also important when it comes to reducing health care cost. This is due to the fact that self-care and following a treatment plan can improve the quality of life and shorten the recovery time.

What can you do to boost your knowledge about your health?

Here are a few important questions to ask your healthcare provider upon your visit to further your understanding and possible treatment of your condition:

1. What is my problem?
2. What should I do about it?
3. Why is it important for me to do this?
4. Is there a generic drug for this prescription?

"Lack of knowledge promotes patients' concerns and fear, and leads to unrealistic expectations about the course of illness"

*2010 Foundation of Rehabilitation Information



New Plan Upgrades

We have exciting new upgrades to share with our plan participants. The first upgrade is the new "i-Site" which is now available on our website (www.acrtrust.org). You, as a participant, can now securely log in to view your plan information. This information includes: Reported Hours, Vac-

tion Balances, Pension Status, Disability Status and much more! We are delighted to have this program available to our members so that you may have access to your Plan information 24 hours a day. If you need help or do not have your user name, give us a call so that we can help.

Open Enrollment No More

In the event you were wondering why you have not received the annual notice to change your health plan, the Plan was amended. You are now able to change your health plan at any time, once every 12 months.

Disability Benefits: We've got you covered!

Recently the Trust office has received an influx of phone calls from participants who were not aware that Disability benefits existed. Although this information is in the Health and Welfare Plan description, this section may be overlooked, or you may not think that you qualify. But you do! Not only can you receive up to 26 weekly benefit payments, but you can also receive Health and Welfare Hours and Pension Hours for up to 52 weeks. The Trust office offers these weekly benefits if you are placed on disability by a medical doctor as a result of an injury or an illness.

If you are concerned about your Health and Welfare hours have no fear. While receiving benefits you and your eligible dependents will

be covered. Your hour bank will not be depleted while you are disabled.

Even though you may not think that the compensation of weekly H & W benefit's will be enough, consider the fact that you will also receive pension hours for the time you are receiving disability benefits.

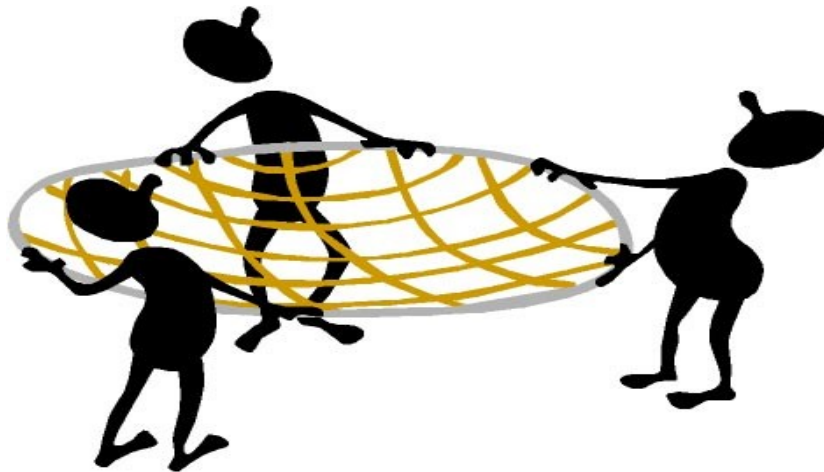
Each year the minimum for one pension credit is 1,260 hours. If you are sick or injured you may have a difficult time achieving this amount. The weekly Disability Benefits will help you maintain your pension hours so that there is no lapse in your pension credits.

In the event that you are disabled you can obtain an Air-conditioning and Refrigeration Disability Benefits application by either contacting the Trust

Office at 714 917-6100, or by downloading the form (DISO1) from our website at www.acrtrust.org.

“An investment in knowledge pays the best interest.”

Benjamin Franklin



Airconditioning and Refrigeration Industry Joint Trust Funds:

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