

The items that I choose to write about are the ones that the Health Fund Staff continuously get calls on, usually asking for explanations or reasons why an item is not covered.

The Plan Document holds a wealth of information on your benefits. I try reading the document, or at least refer to it once or twice a month. I ask our Members to read this document. Refer to it often. Highlight items that are interesting to you or that perhaps you feel one day may impact your benefits. For your information, the Plan Document is the yellow book you received at one of the yearly insurance seminars

An item that continues to cause confusion is the term “Medically Necessary.” Medically Necessary means any care, treatment, service or supply provided for the diagnosis and treatment of a specific illness, injury or condition which meets all of the following:

- a. The care and treatment is appropriate given the symptoms, and is consistent with the diagnosis, if any. “Appropriate” means that the type, level, and length of service and the setting are needed to provide safe and adequate care and treatment.’
- b. It is rendered in accordance with generally accepted medical practice and professionally recognized standards in the United States medical community.
- c. It is not treatment that is generally regarded as experimental, educational or unproven.
- d. It is specifically allowed by the licensing statutes that apply to the provider that renders the services.

These definitions go hand in hand with other benefit’s descriptions. They cannot be taken out-of-context. They have to be viewed in relation to other definitions. These definitions are wide ranging and must be applied when considered with specific benefits. If you are in doubt about a benefit, please call the Fund Staff. They will explain how the definition and the benefit apply to your specific case.

The Plan Document contains many other items of interest and importance that I would like to incorporate into these Grapevine Health Issues. Unfortunately, space does not permit writing about every item in the Plan Document.

On another matter: we must not only continue, but increase our efforts to save the Fund money. We can do this by increasing the use of Generic medication and by maintaining a healthy life style.

I recently read an article that brought the principles of a healthy life-style and exercise into sharp focus. It vividly defined the ultimate reason for exercising and maintaining a diet that leads to a healthy life. Not wanting to misinterpret any of the words, I will print it verbatim:

“Fitness helps everyone live longer—moderate levels of exercise decrease the risk of dying from any cause by 58%, and lengthens our life span by six to nine years. We call it “squaring off the curve,” or living a long healthy life to the fullest and then dying suddenly. It’s shocking, but it’s much better than the alternative of slowly losing functional capacity with age. Who wouldn’t rather spend their last ten years traveling or playing with the grandkids versus declining slowly in a nursing home? Preventive medicine and exercise allows us to live a low-risk lifestyle where quantity and quality of life are fulfilled.”

The old adage, “I want to live my life to the fullest and die while I’m still on my feet”, rings true. We should all try to make that happen.

The political arena with respect to health and pension funds is in turmoil. It is very likely, or maybe I should say possibly, that we could be impacted.

Speaking for the Health Fund, I can tell you that discussions and strategies are on going on a daily basis. We are creating different scenarios of how we can react and what defenses we can use to thwart assaults on our Fund.

We intend to keep our members informed on any major changes or legislative initiatives that can possibly impact the Health Fund. The fastest way to disseminate information is by email. You could stay in the loop of information by making your email address available to: Hector Cardenas at [hc747@grandecom.net](mailto:hc747@grandecom.net) or Wes Clark at [wessitoc@yahoo.com](mailto:wessitoc@yahoo.com).

On a personal note---I sent out a post card that read: **“By now you should know the results of the Fire and Police Health Fund elections. Even though I was unopposed and elected by default, I would like to express my gratitude to all members for their support. I feel privileged to serve you and pledge to continue to represent your interests to the best of my ability.”**

Unfortunately I put the address sticker and the stamp on the front side and did not check the backside of every post card. I received a few calls from members that said that their cards were blank. I am sorry this happened and I sincerely apologize for this error.