



PHILADELPHIA & VICINITY | MARCH 2019

# CARPENTERS.FUND

## NUTRITIONAL HEALTH

*ONE OF THE KEYS TO A HEALTHY LIFE!*

### MARCH MOCK-UP

#### *BENEFIT FUND EVENTS AND REMINDERS*

- *CARPENTERS.FUND VERSION 2.0 has launched! See inside to find out what's new.*
- *The Mid-Career Journeyman Seminar will be held April 10, 2019 at the FOP Lodge #5. See inside for more info and RSVP details.*
- *The 2019 Annual Coordination of Benefits (COB) Form is now available online. Submit by April 1, 2019 to be entered to win one of three prizes. See inside for details.*

PLUS, AN EXCLUSIVE INTERVIEW WITH A REGISTERED DIETITIAN

# UPCOMING FUND EVENT



## JOURNEYMAN MID-CAREER SEMINAR

**Bring your Spouse  
Dinner and Door Prizes!**

**WHEN:** Wednesday, April 10, 2019

**DOORS OPEN:** 5:30 pm

**PRESENTATION:** 6:00 pm

**Space is limited.**

**WHERE:**

**THE FOP LODGE #5**

**11630 CAROLINE ROAD**

**PHILADELPHIA, PA 19154**

**\*\*\*Plenty of Free Parking\*\*\***

This seminar is ideal for Journeymen with between 10 to 19 years of service. Topics will include:

- Health & Welfare Benefit Awareness
- Important Preventative Care
- Pension Eligibility Requirements
- Annuity Account
- Retiree Health Care Requirements
- PNC - Savings Plan Overview
- Benefit Fund Communications
- Q&A With the Fund Staff

**RSVP by visiting the Events Page at [carpenters.fund](http://carpenters.fund)**

# CARPENTERS.FUND VERSION 2.0



**Unlocked Site - No Need to log in for Access! Visit today!**

## 2019 COB PRIZE RAFFLE

The 2019 Coordination of Benefits (COB) is now available online.

Submit your COB online by April 1, 2019 and be automatically entered to win one of these three prizes!\*

## Visit [Carpenters.Fund](http://Carpenters.Fund)

Select COB 2019 on the homepage.

\* To be entered in the random drawing, a participant must submit a completed Coordination of Benefit (COB)/ Enrollment Form at [www.carpenters.fund](http://www.carpenters.fund) by 11:59 pm on April 1, 2019. If any participant is unable to submit the COB online or does not have internet access, please contact the Fund Office to make an appointment to use a Fund Office computer. Fund Office and employees of councils of the United Brotherhood of Carpenters are not eligible for the drawing. The drawing will be held on Thursday April 11, 2019, and winners will be notified by the Fund Office.



Apple Watch



Dewalt Combo Kit



\$50 Home Depot Gift Card



# 2 IN 3 AMERICANS ARE OVERWEIGHT OR OBESE



Obesity-related illnesses cost  
America \$190.2 billion per year

## Poor Nutrition

SUGARY BEVERAGES • PARTIALLY HYDROGENATED OILS • FATTY MEATS • EXCESS SODIUM • SATURATED FATS • REFINED GRAINS • EXCESSIVE CALORIES • PROCESSED FOODS • SWEETS • TROPICAL OILS

## Proper Nutrition

FRUITS • VEGETABLES • WHOLE GRAINS • LOW-FAT DAIRY • NUTS AND SEEDS • UNSATURATED FATS • LEAN MEAT AND FISH • EGGS • LEGUMES • POLYUNSATURATED AND MONOUNSATURATED OILS

**Nutritious Foods** are foods high in nutrients; these are the foods that are necessary for healthy growth and development. Food is the source of our energy and proper nutrition is one of the main contributors to overall health.

### WHAT IS NUTRITION?

## NATIONAL NUTRITION

**\$20**  
BILLION

Reducing the sodium Americans eat by 1,200mg per day on could save up to \$20 billion a year in medical costs.

More than 23 million Americans live in food deserts – areas that are more than a mile away from a supermarket.



**>5%**

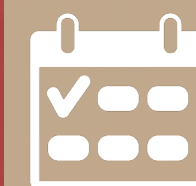
Less than 5% of adults participate in 30 minutes of physical activity each day.

## WHAT COULD HAPPEN IN THE FUTURE IF THINGS STAY THE SAME?

Recent reports project that **by 2030, half of all adults** (115 million adults) in the United States **will be obese**. Those who are **obese have medical costs that are \$1,429 more** than those of normal weight on average (roughly 42% higher).



## FUND PARTICIPANT PARTICULARS



Only 209 Participants utilized the Nutritionist Benefit in 2018. That is approximately 1.2% of the population.

# Q&A

## A DISCUSSION WITH REGISTERED DIETITIAN THERESA SHANK



Theresa Shank, RD LDN, is a registered dietitian out of Philadelphia. She provides nutritional counseling to help with a wide range of needs; weight loss, disease prevention and management, sports medicine, food allergies, and more.

### What is your background in nutritional counseling?

I've been a dietitian for nine years now. I started at Einstein Healthcare Network as the Outpatient Dietitian, then began private consulting in 2014 and started Philly Dietitian in 2015.

### Why is nutrition so important?

Nutrition is important because it is the one thing that you can control towards your health versus environmental and biological factors, which you cannot control.

### What conditions can be improved with better nutrition?

All conditions can be improved with better nutrition. It is one thing we have control over that can directly impact our overall health. Weight loss can drastically improve blood pressure, obesity, heart disease and diabetes risk.

“  
*Our nutrition is the one thing that we have control over that can positively impact our overall health.*”

### Who can benefit from a nutritional benefit?

Anyone can benefit from a nutrition visit. Food is the one thing that will always be constant in our lives, so ensuring that one has a healthy relationship with food is directly related to overall health outcomes. Working with a dietitian can help you re-calibrate your relationship with food and your nutrition routine.

### How do you make a plan for your clients?

I get to know them. Whatever plan that you choose, it has to make sense for you. About 80% of what you want to follow should fit into your social life and your work life. It shouldn't be a plan that is exclusive, it should be a plan that concentrates on what you can add into your diet versus what you take out. It can be touted as the “fastest weight-loss diet” but if it doesn't make sense to you mentally, it's never going to work.

### Are there foods that should be avoided?

Nutrition isn't a one size fits all and there's no universally accepted definition of healthy. At the end of the day a dietitian helps you define what level of health and nutrition make sense for you and your overall wellness goals. Personally, I encourage the majority of my clients to be mindful of added sugars, just like someone with hypertension would be mindful of sodium intake. We know that the average American consumes 152 pounds of sugar a year. Which in excess is a major contributor to obesity.

### What should people look for when trying to find healthy foods?

What to look for when shopping: color (fruits and vegetables), lean animal protein (chicken, turkey, fish) or natural plant based proteins (lentils, beans, quinoa), healthy fat sources (avocados, nuts, seeds, extra virgin olive oil), low fat dairy products.

➔ [Phillydietitian.com](http://Phillydietitian.com) 717.203.9728

What general rules should people follow to stay healthy?

Incorporating a color into each meal through fruits and vegetables.



Dine-out less, forcing you to prepare more meals within the home.



Start your day with water, at least 16 ounces before you eat or drink anything.



Trying to incorporate physical activity, even a 10 minute walk is helpful!



Be mindful of how often you are “treating yourself”, are your cravings dictating the majority of your food choices throughout the day?



## ASK THE FUND STAFF

### ARE NUTRITIONAL COUNSELING VISITS COVERED UNDER THE PLANS HEALTH BENEFITS?

# YES!

Nutritional Counseling visits are covered at 100% through Independence Administrators.\*

Active Covered Participants are eligible for up to:

# 6

Visits per plan year with a Registered Dietitian.

\*Medicare Participants are not eligible.

To locate an in-network provider please visit the Independence Administrators website or call the number listed below.

[MyIBXTPABenefits.com](http://MyIBXTPABenefits.com)

1.800.810.BLUE

**Independence**   
Independence Administrators

CARPENTERS BENEFIT FUNDS OF PHILADELPHIA  
WORK BENEFITS ALL

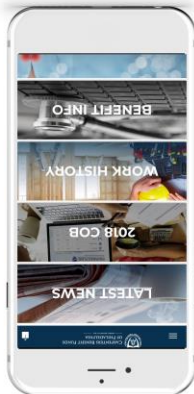


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