

# LIUNA Midwest Region Retiree E-Newsletter

**Laborer For Life: Once a Laborer, Always a Laborer....A Laborer for Life!**

**Fall 2018**

**YOUR VOTE  
MATTERS.  
GET OUT AND VOTE!**

On Tuesday, November 6, 2018, Laborers across the Midwest Region will have their say in the Midterm Elections. This is our chance to elect everything from county board member to Governor or Senator, in some states. We encourage you to consider whether a candidate is a supporter of working people as you cast your

## **The Midterm Elections Are Of Vital Importance.**

There are many issues older Americans care about such as lowering health care costs, lowering prescription drug costs, strengthening Social Security and Medicare, and protecting your pensions.

We are at a moment in time where important decisions need to be made and those we put into office are going to make decisions about these issues that could affect us for decades to come.

So Vote! Vote for you, your loved ones and for all working people across this great nation.

Look for the next e-news letter in January 2019.

Contact us at 800-218-2253 or email [kutter@midwestlaborers.org](mailto:kutter@midwestlaborers.org)

## **Medicare Open Enrollment: Time to pick a plan**

Medicare Open Enrollment is here and runs until December 7!

Picking a plan is an important and personal decision. Here are some things to think about as you compare Medicare plans to find one that meets your needs:

**Does the plan cover the services you need?** Think about what services and benefits you're likely to use in the coming year and find coverage that meets your needs. If you have other types of health or prescription drug coverage, make sure you understand how that coverage works with Medicare.

**What does the plan cost?** The lowest-cost health plan option might not be the best choice for you—consider things like cost of premiums and deductibles, how much you pay for hospital stays and doctor visits.

**Are the plan's providers and rules convenient?** Where are the doctors' offices, what are their hours, which pharmacies can you use?

**What plans perform the best?** Not all health care is created equal, and the doctors, hospitals and facilities you choose can affect your health. Open Enrollment is a good time to ask yourself whether you're truly satisfied with your medical care. Even if you're happy with your current plan, things change from year to year—so it's important to take the time to compare.

Source: <https://www.medicare.gov>

# 2018 LIUNA Midwest Region Retiree Conference

The 13th Annual LIUNA Midwest Region Retiree Conference was held October 9th and 10th at the Anthony C. Romolo Training Center in Mt. Sterling, Illinois.

140 Retiree Council representatives, District Council and Local Union Business Managers and special guests from throughout the region attended the annual two-day conference.

“LIUNA retirees are a crucial part of this Union’s future,” LIUNA Vice President and Midwest Regional Manager John F. Penn told the group. “They have the knowledge, experience and energy to mobilize and move our message and agenda.”

The conference advances the Retiree Councils’ mission of keeping LIUNA retirees active through updates on legislative affairs, training programs, veterans affairs and community involvement.



Vice President and Midwest Regional Manager John F. Penn talks about the importance of pension protection.

Darlene Navin, Judy Wright, and Pat Prymek display a quilt created by Local 177 Sisters of Union Laborers (SOUL).



Bob Wright, Coordinator, LIUNA National Retiree Council reports regional and national issues affecting LIUNA retirees.

# Protect Yourself!

## Older Adults Need A Flu Shot



Influenza (the flu) can be a serious illness, especially for older adults. As we age, our immune system becomes weaker resulting in high risk of serious flu complications. During most flu seasons, people 65 years and older bear the greatest burden of severe flu disease.

An annual flu vaccine is the best way to reduce your risk of flu and its potentially serious consequences.

### 3 Steps to Protecting Yourself This Flu Season:

- 1. Get a flu shot.** There are two vaccines designed for people 65 and older. A high dose flu vaccine (Fluzone® High-Dose) and an adjuvanted vaccine (FLUAD™), with an ingredient to help create a stronger immune response.
- 2. Stop the spread of germs.** Regularly wash your hands, avoid close contact with people who are sick, try not to touch your eyes, nose and mouth frequently, cover your nose and mouth when you cough or sneeze, and disinfect surfaces that may be contaminated with germs.
- 3. Take care of yourself.** Get enough sleep, eat a healthy diet, drink plenty of fluids (as long as you are not on a fluid restricted diet) and exercise regularly. If you are over 65, make sure you are up to date with the pneumococcal vaccine that helps prevent pneumonia, meningitis and sepsis.

### **A Survivors Guide and To-Do Check List**

Coping with the loss of a loved one is hard enough without the added pressure of managing financial obligations. Unfortunately, there may be financial considerations that require your immediate attention. The first thing to do is get certified copies of the death certificate. It is recommended to get 12 copies and the funeral home director can help with this. Next, gather all important documents for easy access. Important documents include:

- Will/Trust
- Life Insurance Policy's
- Birth and Marriage Certificate
- Spouse Death Certificate
- Military Service Records
- Social Security Cards
- Tax Returns
- Divorce Agreements
- Bank Statements,
- Investment Account Statements
- Stocks
- Pension/Retirement Statements
- Loan Statements
- Mortgages
- Leases
- Deeds
- Motor Vehicle Titles
- Car, Health, Homeowners Insurance
- Bills
- Safe Deposit Box Key/Information

Once all the documents are gathered, start contacting each entity to notify them of the death and how you are to proceed.

If you would like the a copy of 'A survivors Guide and To-Do Check List' that includes more detailed information on who to notify, please contact your LIUNA Midwest Region Health & Safety Fund.

## Choosing A Home Blood Pressure Monitor

A home blood pressure monitor is a very useful tool.

If you suffer from “white coat syndrome” while visiting your health care provider or have high blood pressure, home monitoring is especially useful. It gives a more accurate idea of your blood pressure which can help fine-tune the treatment for keeping your blood pressure in check.



The American Heart Association recommends the following when choosing a home blood pressure monitor:

- Automatic, cuff-style, bicep (upper-arm) monitor is preferred.
- Wrist and finger monitors are not recommended because they yield less reliable readings.
- Choose a monitor that has been validated. Validated means the product has been tested and meets certain protocols. If you are unsure, ask your doctor or pharmacists for advice.
- Make sure the cuff fits — measure around your upper arm and choose a monitor that comes with the correct size cuff.

Once you have purchased a monitor, bring it with you to your next appointment. Have the nurse check to see that you are using it correctly and getting the same results as the equipment in the office. It’s a good idea to bring your monitor in once a year to make sure the readings are accurate.

## What exactly is Prediabetes?

Prediabetes is blood sugar higher than normal but not high enough yet to be diagnosed with diabetes. Without lifestyle changes, people with prediabetes are very likely to progress to type 2 diabetes (the most common type of diabetes). Diabetes can cause long term damage to your heart, blood vessels and kidneys – if you have prediabetes, the damage may already be starting.

There is good news. Eating healthy foods, adding physical activity into your daily routine, and losing excess pounds can help bring your blood sugar back to normal and prevent or delay type 2 diabetes and other serious health problems.

Don’t let “pre”diabetes fool you. It is a serious condition that can develop into even more serious health conditions.

To find out your risk, take the CDC’s prediabetes [health quiz](#) today, talk to your doctor about getting a simple blood sugar test to confirm your results. The sooner you find out you have prediabetes, the sooner you can take action to prevent type 2 diabetes.

## Safety Corner

### Be a Safe Driver-Safe Driving Tips While You Are Driving:

- Always wear your seat belt and make sure your passengers wear their seat belts too.
- Wear your glasses and/or hearing aid, if you use them.
- Stay off your cell phone.
- Avoid distractions such as eating, listening to the radio, or chatting.
- Use your window defrosters to keep both the front and back windows clear.
- Ask your doctor if any of your health problems or medications might make it unsafe for you to drive.

