

February

is American Heart Month

healthy choices



live well. be well.

# HEALTHY HEART

Heart disease is a leading cause of death in the United States for both men and women. But you can take steps to protect your heart and stay healthy.

## Risk Factors

Several health conditions, your lifestyle, and your age and family history can increase your risk for heart disease. These are called risk factors. About half of all Americans (47%) have at least 1 of 3 key risk factors for heart disease:

High blood pressure

High blood cholesterol

Smoking

## Ways to Protect your Heart

**Manage stress Don't smoke**

Make sure that you get enough sleep

**Control your blood pressure**

**Exercise Limit alcohol**

Stay at a healthy weight



**Manage diabetes**

**healthy diet**

## Family Meals are Good for the Heart

Studies prove that family meals improve nutrition and emotional well-being. They also prove that psychological health and heart health are related.

## Do you Know what an E-EOB is?

E-EOB is new to the Welfare Fund as of March 2022. Electronic Explanation of Benefits( E-EOB's) are an exact replica of what you are accustomed to viewing by paper, but more secure and more accessible!

All EOB's will be available electronically, as a PDF, through your participant portal at [www.655hw.org](http://www.655hw.org).

You and your dependents over 18 will have the option to continue receiving paper EOB'S by mail, but you must do this through your participant portal.



## Life Insurance

THROUGH UFCW LOCAL 655 WELFARE FUND

### Employee-Only Benefits

Life insurance is important, as it protects your family and lets you leave them a non-taxable financial benefit at the time of death.

**Do you have a beneficiary on file with the Welfare Fund? A beneficiary is someone who will receive the death benefits when the insured passes away. Please visit [www.655hw.org](http://www.655hw.org) to download a Beneficiary Form or call us today to request one by mail.**

**The amount of your life insurance benefit is determined by your length of employment and unit coverage as shown below.**

### Unit 1

|  |          |
|--|----------|
| At least 1 year but less than 10 years   | \$10,000 |
| At least 10 years but less than 15 years | \$15,000 |
| At least 15 years but less than 20 years | \$20,000 |
| 20 plus years                            | \$25,000 |

### Unit 2

|  |          |
|--|----------|
| At least 1 year but less than 10 years   | \$2,000  |
| At least 10 years but less than 15 years | \$5,000  |
| At least 15 years but less than 20 years | \$10,000 |
| 20 plus years                            | \$15,000 |

**Please contact the Welfare Fund for more information regarding life Insurance benefits  
314.835.2700 or 1.866.565.2700**