



Connection

JUNE 2004 • VOLUME 2 • ISSUE 2

Los Angeles County Fire Fighters Local 1014 Medical Plan and Trust


Work-Related Injury or Illness?

If you sustain a work-related illness or injury, consider filing a Workers' Compensation claim*. **Please do not file a claim with the Local 1014 Medical Plan.** Our plan is *only* for non-work-related injuries and illnesses. Refer to your *Summary Plan Description* (SPD) or go to the SPD online (www.local1014.org or www.local1014medical.org) for a complete list of what our plan covers. Only you, as an employee, can decide whether to file for Workers' Compensation benefits. If you decide to file, here are the procedures:

1. Inform your on-duty supervisor immediately.
2. Your on-duty supervisor will give you an *Employee's Claim for Workers' Compensation Benefits (DWC Form 1)*. You and your supervisor must complete and sign this form.
3. Your on-duty supervisor will give you an *Employee's Report of Injury/Illness (Form 381)*. You and your supervisor must complete and sign this form.
4. Your on-duty supervisor must submit your completed and signed *Employee's Claim for Workers' Compensation Benefits (DWC Form 1)* to:

Los Angeles County Fire Department
Return to Work Section
1320 Northeastern Avenue
Los Angeles, CA 90063

5. Your on-duty supervisor must report your occupational injury or illness (on behalf of your employer) by calling Diversified Healthcare at 1-800-931-9547 as soon as possible.

* Any Workers' Compensation claim that is determined to be fraudulent could result in the applicant being charged with a felony. 

Workers' Compensation Claim?

Refer to the *Fire Department Manual* (Volume 2, Section 7, Chapter 8) and the *Injury and Illness Reporting Guide* for detailed instructions.

Retiree Corner

Vital & Vibrant

Captain Larry Bohne's (pronounced BON-NEE) calm baritone belies his zest for life. Retired after 31 years with the Los Angeles County Fire Fighters, Larry, 62, sends this message to every Local 1014 retiree, "If you truly want to enjoy your retirement, stay healthy. If you have a health problem, take care of it right away. Don't wait. I get a physical every two years. And, I stay active. Inactivity is boring for the body and the mind. My retired friends and I don't have time to sit around watching TV."

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Grab a tissue. Hay fever season is here!

Allergic rhinitis (commonly called hay fever) is an inflammation or irritation of the mucous membranes that line the nose. Common symptoms include sneezing, a stuffy or runny nose, itchy/watery eyes, scratchy throat, nasally voice, wheezing, snoring, fatigue, poor appetite, nausea, headaches, and difficulty hearing and smelling.

Typically, seasonal hay fever is related to tree, grass, or weed pollen. Indoor irritants such as feathers, mold spores, animal dander, and dust mites can trigger year-round hay fever. Because different types of pollen, dust, and mold spores exist in various geographic locations, you might develop hay fever suddenly, if you move.

Treatment

The best treatment for your allergy is to avoid the allergen. If this isn't possible, medication can usually help control the symptoms. But before you give in to the magazine and TV ads beckoning you to buy their allergy medicines, here's what allergy experts recommend:

- **Avoid or reduce exposure to allergens.**
 - Allergic to your dogs or cats? Confine your furry friends to a particular area of your home.
 - Cut indoor pollen by using air conditioning. Don't linger outdoors during pollen season.
 - Check your pillows and comforters. Are they stuffed with feathers or foam rubber? If so, they could be nasty allergens. Replace them, and any pillows that are more than five years old, with new ones stuffed with Dacron or polyester. Use plastic dust covers on pillows, mattresses, and box springs.
 - Use a High Efficiency Particulate Air (HEPA) filter in your vacuum cleaner. Change bags frequently.
 - Reduce dust and mold. Keep your floors bare, or have your carpets, drapes, and bedding cleaned regularly. Fix any water leaks. Maintain the appropriate humidity level in your home.
 - Get rid of unnecessary furniture, pillows, stuffed animals, and other dust collectors.

Why do we call it “hay fever?”

The term hay fever has been used since 1829. One derivation of the term comes from the Old English word *heg* meaning “grass mown” and the word *hey*, an Old Frisian* term meaning “grass mown for fodder.” Cutting grass often triggered the same symptoms associated with hay fever, or *allergic rhinitis*, today.

* Language similar to English spoken in the Netherlands and Germany before 1500.

OTC vs. Prescription Hay Fever Drug Costs

This table illustrates the difference in wholesale costs between some popular OTC and prescription drugs:

Brand Name	Average Wholesale Price for 10 Tablets
Over-the-Counter (OTC) Medications	
Chlor-Trimeton	\$1
Claritin	\$6
Claritin-D	\$10
Tavist	\$10
Triaminic	\$3
Prescription Medications	
Allegra	\$24
Zyrtec	\$21

- Keep windows shut during pollen season.
- Consider buying a HEPA filter for your bedroom and possibly for other areas of your home.
- Use dusting products formulated to hold the dust, not just move it around.
- Store clothing so dust will not settle on it.
- Don't sweep; vacuum.
- **Control the acute symptoms.** Consider over-the-counter (OTC) antihistamines. If antihistamines don't work for you, an OTC medication that includes a decongestant just might. Some hay fever sufferers also find relief by using salt water or saline nose sprays to help clean out allergens in the nasal passages and keep them moist. *Warning: Do not take these medications if you have high-blood pressure. Before you take ANY drugs, ask your doctor if it's okay.*
- **Maintain a balanced diet to improve your body's ability to heal itself.**
- **Sleep with your head slightly elevated to prevent nasal congestion during the night.**
- **Stay hydrated. Drinking six to eight (8-ounce) glasses of water a day will help loosen the secretions in your nose and throat.**

Hay fever is different for everyone. There is no standard treatment. Only you and your doctor can decide what makes sense for you. Please consult your doctor if you think you have hay fever. 🐾

Sources:
 The Cleveland Clinic Department of Allergy and Immunology
 The Cleveland Clinic Department of Pulmonary and Critical Medicine
 WebMD
 Pro Pharma Pharmaceuticals, Inc.

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Echoing Larry is retired Engineer, Ray Sanford, 69. "I see a lot of people my age sitting on their duffs. It is important to stay active. Retirement is no fun if you're parked in front of a TV. My wife, Arlene, and I don't let the 'grass grow'. We get out and walk in the morning, and I play golf several times a week. Also, we go on bus excursions to the theatre and other places. Last fall we went back East to look at the autumn colors. When something comes up that fits into our budget, we do it."

Larry likes to go hunting and fishing with his friends. "Also, I walk every day with my wife, Velda, for about 45 minutes, then I power walk for another half-hour. After that, I train on a Universal gym that I have at home, and I exercise with my grandkids. In fact, last year I took up wakeboarding. *Wakeboarding?* "Geez, maybe I shouldn't tell people that," Larry chuckled. He goes on to explain that wakeboarding is like "...snowboarding on water. You can spin around, do flips, and catch 'air'."

Wow! Let's applaud these new generation retirees!

"My wife and I just spent two weeks at a bluegrass festival and swap meet. We're going all the time. Next week, we leave for Lake Havasu. There's a pyrotechnic convention there. Fireworks manufacturers meet and then shoot off their wares at night. We sit on our deck and watch 'em. It's great fun." Captain Bohne has also been attending school for the last two years studying the art of fine woodworking. He specializes in making quality furniture and clocks but limits his clientele to his family. He and his wife also stay busy with their new home in Murrietta.

Larry and Ray have energy in retirement that mirrors their dedication as former fire fighters. Larry retired from Station 59, but also worked at 27 (twice), 91, 145, 49, and 30. The highlight of his career, though, was his time spent as an (arson) Investigator with the Fire Prevention Bureau. "I don't miss the runs, the devastation, or the loss of life...but, I do miss the guys and being at the station...and the camaraderie. The retirees meet for breakfast every month so I *do* get a chance to see the guys regularly."

Likewise, Ray who worked mainly in Battalion 8 (Stations 15, 20, 28, 59) says, "Being a fire fighter is the best job around. There wasn't a day that I didn't want to go to work. What I miss most is the camaraderie at the Station. These guys are like your second family. We worked together; socialized together...even went on vacation together. I'm happy that I get to see them once a week on the golf course."

"We are 100% satisfied with Local 1014's Plan. Service and coverage are great. We wouldn't want any other plan. In fact, I know a few people who thought they could get a better deal, quit the Plan and went to Secure Horizons. Now they are sorry."

When asked if they had ever been hurt on duty, Larry replied, "Yeah. I fell through a burning roof while I was cutting a hole in it. It just gave way. I got caught on the ceiling below, sustained a couple of burns, and hurt my back. Before that, I was injured lifting a very heavy rescue victim, so I decided to retire before my injuries became debilitating."

Ray also sustained injuries to his back, and to his hearing.

Both retirees have always been members of the Local 1014 Medical Plan and both give it a "10." According to Larry, "The Plan is ideal because my wife can see the doctors she wants to see without traveling a long way. The doctor she likes is local. And, it's a secure feeling to know that when we're traveling in Mexico or England or *wherever*...we've been to 49 of the 50 states...we can see a doctor without any coverage hassles. You don't get that with other plans!"

Ray is equally enthusiastic, "We are 100% satisfied with Local 1014's Plan. Service and coverage are great. We wouldn't want any other plan. In fact, I know a few people who thought they could get a better deal, quit the Plan and went to Secure Horizons. Now they are sorry."

In closing, Larry talked about who inspires him. "Besides my wife and family, there is this 81-year old lady I know who still goes jet-skiing. In fact, she just bought a scooter—one of those electric ones, you know? I plan to be that active when I'm her age."

Ray would like to share the secret to his successful retirement lifestyle, "Moderation. Enjoy your life to the fullest, but know and respect your limits." 🐶

—Editor

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Local 1014 Medical Plan & Trust
publishes *Connection* four times a
year (March, June, September, and
December) for Local 1014 members
and retirees. *Connection only highlights
the Plan and is not a summary plan
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ATTENTION! ALL MEDICAL PLAN PARTICIPANTS

Making Changes to Your Coverage During the Year

Once your participation in the Local 1014 Medical Plan begins, federal tax laws state that you have to wait until the next annual enrollment to make any changes UNLESS:

- You have a *qualified change in status*.
- There are certain *cost of coverage changes*.
- You experience a *special circumstance*.


**Refer to your Summary Plan
Description (SPD) for details.**

As a reminder, qualified changes in status include:

- You get married, divorced, legally separated, or your marriage is annulled
- You become responsible for a child due to: birth, adoption, placement for adoption, or you become a stepparent
- Your spouse or dependent dies
- You, your spouse, or your dependent's employment status changes
- You or your spouse begin or end an unpaid leave of absence

The federal government does NOT consider financial hardship a change in status.

If you experience a change in status:

- 1. Call the Local 1014 Membership Department (1-800-660-1014)** within 30 days of the change in status.
- 2. Notify the County of Los Angeles County of your qualified change in status.** You can do this by calling **1-888-822-0487**, or by visiting their web site **www.buckhrsolutions.com/countyla**. 

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