



LABORMatters

JULY 2016

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In the wake of the tragedy in Orlando, Florida Blue immediately rallied to provide multiples avenues of support to victims and their families as well as the Central Florida community.

In partnership with New Directions Behavioral Health, an NLO strategic alliance, Florida Blue is offering statewide access to specially trained behavioral health counselors via a 24-hour, toll-free help line. The grief counselor support is available to both English and Spanish-speaking individuals whether or not they are Florida Blue members.

Florida Blue also made grief counselors available in person at two of its Orlando-area retail center locations, in addition to partnering with Metro Health, Wellness & Community Centers to offer in-person grief counseling at the Metro LGBT Welcome Center during the St. Pete Pride weekend, the largest Gay Pride event in Florida.

Because of their heavy involvement in the Orlando community, Florida Blue’s Central Florida team has been immersed in the development of support initiatives and recovery efforts for the community.

Florida Blue’s staff volunteered to answer phones at the City of Orlando Family Services Center to offer support to victims and their families as well as providing necessary resources to meet their immediate needs. Employees provided assistance

to a variety of those who were impacted by the tragedy ranging from victims’ families in other countries to survivors who could not access their vehicles due to the crime scene.

The Orlando-based staff also assisted with providing a funeral meal for a family who could not afford it, securing floral donations for a funeral and meeting with victims’ families and survivors. When made aware of immediate assistance needed by victims and families for expenses such as food and transportation, Florida Blue’s employees donated thousands of dollars in gift cards to help.

Additionally, Florida Blue’s social workers continue to directly assist members who were injured during the tragedy to ensure their needs are being met.

Florida Blue also was one of the initial donors to the City of Orlando’s OneOrlando Fund with a gift of \$100,000 to support the victims and community, which was augmented by more than \$60,000 in additional donations from other BCBS Plans. ■

The NLO salutes the heroic efforts of all police, paramedic and fire personnel who responded to the Orlando scene. On behalf of the entire NLO community, we thank the members of local law enforcement and emergency personnel unions and associations in Orlando and Orange County who protected the Orlando community in this tragedy.



Executive Director's Corner

A MESSAGE FROM THE NATIONAL LABOR OFFICE EXECUTIVE DIRECTOR, **BONNIE SUMMERS**

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To receive a copy of this newsletter or to update a mailing address, contact us at nlo@bcbsa.com or 202.626.4815.

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"The most basic of all human needs is the need to understand and be understood. The best way to understand people is to listen to them."

-Ralph Nichols

Last month, the NLO welcomed 27 participants to the BCBSA NLO Advanced Labor Studies Program at Rutgers University. Echoing the "Father of Listening" Ralph Nichols' words, attendees learned the importance of listening and understanding as they participated in an interest-based collective bargaining exercise. Participants quickly realized they could not leave the bargaining table without a strong understanding of what each party wants, and a plan to achieve those interests. Bravo to our largest ever

class of graduates who hailed from BCBS Plans on all ends of the country!

It's hard to believe we are halfway through 2016. Now is the time for summer road trips, graduations, beach getaways, backyard barbecues and more. If your summer travels take you outdoors, whether on a hike, to the beach or to a ball game, do be safe and remember the sunblock! Check out our tips on page 5 for protecting yourself and employees from sun exposure. July is UV Safety Month and a great opportunity to make sure we all take the appropriate measures at work and at home to keep ourselves protected from the sun.

As the year rolls on, the NLO will continue to support you, our labor partners, strategic alliances and BCBS Plans, in a number of ways. By listening to your challenges today, we will help you understand future opportunities and solutions to ensure we're providing secure and stable health coverage for the millions of working families who carry a BCBS card.

To keep connected with the NLO, follow us on Twitter @BlueLabor for healthcare tips, insurance info and NLO updates.

For additional information regarding BCBS Plan programs, please contact your local Plan directly. If you have any questions about the NLO or this newsletter, contact us at 202.626.4815.

In unity,

Bonnie Summers, PAHM, CMCE, CHC
Executive Director
BCBSA National Labor Office

Congrats to the 2016 Graduating Class of the BCBSA NLO Advanced Labor Studies Program



Participants and facilitators gather after the BCBSA Advanced Labor Studies Program graduation ceremony. This year's class was the largest ever, with 27 attendees participating in the four-day program.

Twenty-seven participants graduated from the 2016 Blue Cross Blue Shield Association (BCBSA) National Labor Office (NLO) Advanced Labor Studies Program at Rutgers University, held from June 6 to June 9. Participants represented fifteen BCBS Plans and one NLO strategic alliance, linked by a common goal of learning more about the labor segments BCBS plans and strategic alliances serve.

Graduates participated in seminars, group discussions and real-world simulations to:

- Recognize BCBS Plans' roles in facilitating guidance and information related to benefit decision-making in the healthcare marketplace.

- Learn fundamental bargaining techniques including interest-based bargaining, and other problem-solving techniques useful at the table.
- Understand the collective bargaining process and its role in BCBS sales, retention and relationship building.
- Gain an understanding of how local, state, national and global policy impacts labor stakeholders, most importantly an organization's interests, goals, culture, strategy and market influence.

The program culminated with an animated collective bargaining simulation empowering participants to represent both union or management interests and reach an agreement on worker benefits including wages, healthcare and pension. Teams could consult on-site Federal Mediation and Conciliation Service (FMCS) mediators for negotiating assistance, but ultimately had to reach a mutual agreement on the mock collective bargaining agreement. Beyond collective bargaining essentials, the program covered pharmaceutical drug costs, public finance, Taft-Hartley plans and the private sector market.

Congratulations to the 2016 graduating class of the BCBSA NLO Advanced Labor Studies Program! ■

WHAT DID PARTICIPANTS HAVE TO SAY?

"The hands-on approach to negotiating a mock collective bargaining agreement was very beneficial and gave me a better understanding of the many things both sides of the table have to consider when going through negotiations."

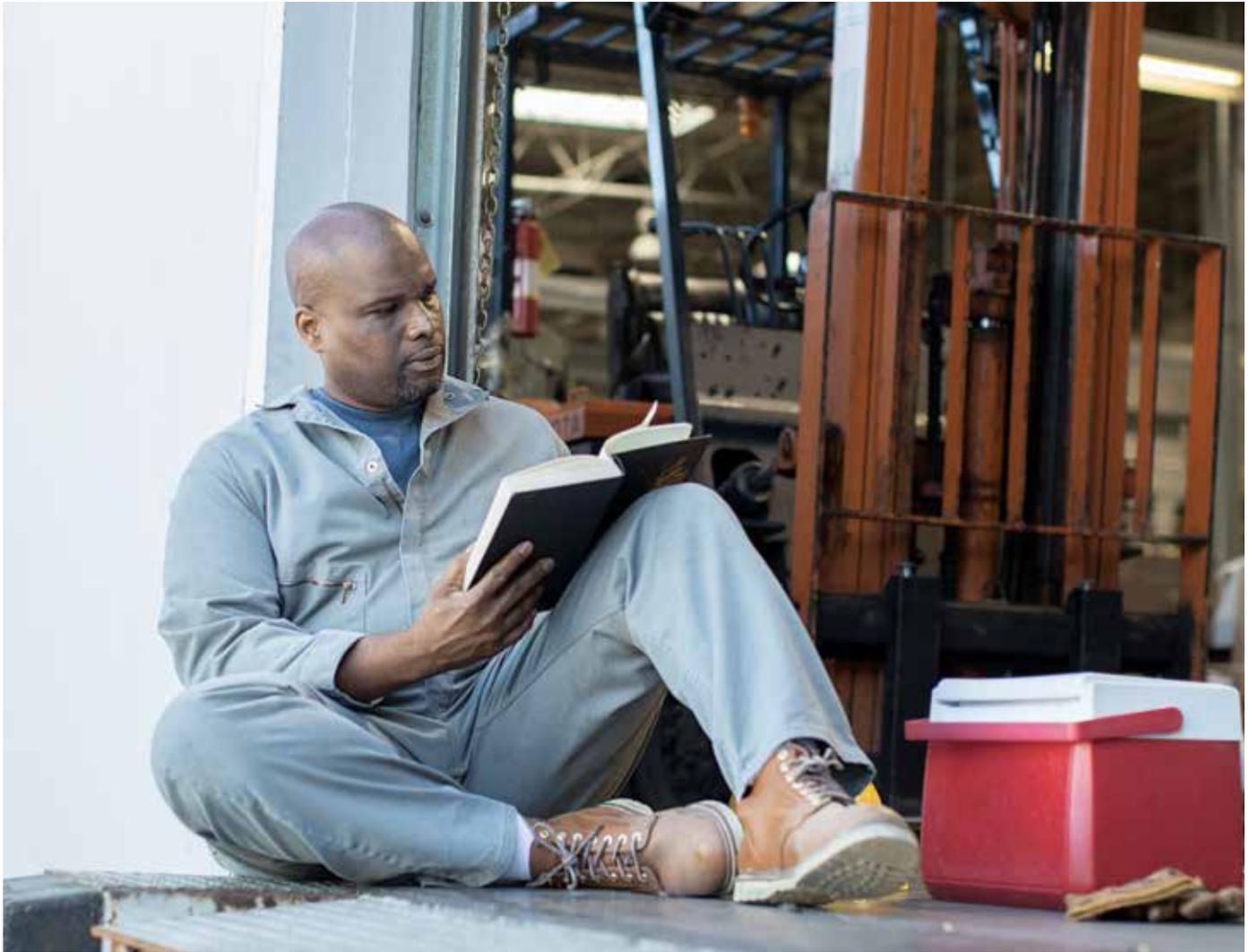
- Andy Seymour, Labor Account Executive, Blue Cross Blue Shield of Illinois

"This experience was eye opening and time well spent. The keynote speakers were great and overall this program will absolutely help me advance in my career as well as have a greater appreciation of the overall bargaining process."

-Dan D'Amico, Manager-Auto Accounts, UAW Labor Relations & Specialty Accounts, Blue Cross Blue Shield of Michigan



Dan D'Amico, Manager-Auto Accounts, BCBSM, is the union spokesperson for his team during the collective bargaining simulation. In the simulation, D'Amico is informing his union members of the new contract.



JULY IS UV SAFETY MONTH

4 Industries Where UV Exposure Unexpectedly Affects Your Health

Some Ultraviolet (UV) radiation is beneficial to your health, since it stimulates vitamin D production in your body. In fact, UV exposure is even used to treat jaundice in newborns and psoriasis. But too much UV is incredibly harmful, significantly increasing your risk of skin cancer, including melanoma, and even leading to cataracts and other eye damage.

While sunlight is the main source of UV radiation, other sources can release it, too. That means that in addition to slathering on sunscreen at the beach, people in certain industries also need to take steps to protect themselves at work. Here are a few occupations where workers might be exposed to UV radiation without realizing it.



Welders

Welding arcs are used to melt metals at the base of a welding point. In just seconds, electric welding arcs can exceed the UV radiation exposure guidelines for anyone within a few meters of the welding arc. In order to protect your eyesight, it is essential to wear welding goggles and a special facemask for maximum protection.



Landscapers, construction workers and farm workers

Landscapers, construction workers, farm workers and other people who work outdoors are at a much higher risk for UV exposure (not to mention heat strokes, heat exhaustion and other sun-related issues). Wearing sunscreen, loose-fitting clothing, eye and head protection and sunscreen can help lessen your risk of damage from UV rays. On top of that, drinking water every 15 to 20 minutes will help keep you hydrated and cool. (If the heat index is above 103 degrees, drink 4 cups of water every hour.)



Salon professionals

The ultraviolet lamps used in nail salons present the risk of being exposed to UV radiation to both customers and employees. Researchers have discovered that the UV lamps with higher wattages delivered higher risks

to users. On average, it takes 11 uses for the device to raise the risk of cancer. While the risk is low, dermatologists still recommend wearing sunscreen when visiting nail salons, especially if you are a frequent visitor or a salon employee.



Paint and resin curers

Individuals who work in the paint, flooring and concrete industry are at risk because UV-cured acrylic is used to protect concrete, counters and other surfaces from moisture and element exposure. UV-curable coating also speeds up the production process and is resistant to heat and chemical treatments. Like other professions, it is important for these individuals to protect their eyes and the rest of their body with protective gear.

is key for both the employer and employee to understand the risks of UV exposure and what steps they need to take to protect themselves. Administrators can display warning signs, require employees to keep a safe distance from UV radiation and limit exposure time to UV radiation sources. If exposure does occur, supervisors and managers should be trained to provide assistance. Providing the correct eye and skin protection is vital to everyone's safety. <http://www.cancer.org/healthy/besafeinthesun> offers resources to protecting employees from sun exposure.

Whether you're gardening or having fun at the beach, there are multiple ways to stay healthy in the sun!

PROTECTING YOUR EMPLOYEES

In order to protect your employees, the first step to take is training. It

Content provided by Blue Cross Blue Shield of Michigan.

For more information, visit:

<http://www.ahealthiermichigan.org/>
<http://www.mibluesperspectives.com/>

Try these tips in order to keep your body safe and healthy throughout the summer!



Protect Your Skin: The sun's rays are at their peak between 10:00am-4:00pm, it is best to steer clear of sunlight during those periods of time.



Wear Protective Clothing: While in the sun, it is important to wear clothing that protects your skin. Try to wear darker colored clothing because it offers more protection than light colored clothing. Remember, if you are feeling overheated move out of the sunlight and into the shade to cool down.



Apply Sunscreen: While in the sun it is very important to apply sunscreen. Sunscreens are rated according to their effectiveness by the sun protection factor (SPF). A product's SPF number helps determine how long the product will protect you before you need to re-apply it. Sunscreen with a SPF of 15 or higher will suffice.



Wear Hats: To keep the sunlight from directly hitting your skin, wear a wide-brimmed hat to cast shade onto your face.



Don't forget about your lips: During the summer most people only think of protecting their skin from sunburn. Well, that's not the only part of your body that needs protection. Your lips are also very sensitive to the sunlight, so when you buy chap-stick check and make sure that it says it has SPF in it. This will protect your lips from being sunburned and keep them from staying chapped.



Have Sunglasses Handy: Protecting your eyes during the summer is imperative to your health. Sunglasses should be worn whenever you are outside. The sun's UV radiation can cause damage to the eyes such as cataracts, benign growths on the eye's surface and photokeratitis sometimes called snow blindness, which is a temporary, but painful sunburn of the eye's surface.

Unprotected – The other risks of skin cancer

During the summer, news outlets report widely about the harm of too much sun and the risk of skin cancer, especially melanoma, a dangerous skin cancer that the American Cancer Society estimates will take the lives of 10,000 people this year. Frequently left out of these reports, though, is another potentially toxic risk—the cost of skin cancer care.

Historic burdens on patients

Never before have patients with cancer faced costs like these. Between 2002 and 2011, the costs to treat skin cancer increased 126 percent, five times more than any other cancer, according to a 2014 Centers for Disease Control and Prevention study, with melanoma alone accounting for over 40 percent of the spending on skin cancer treatment.

These costs can be debilitating for patients, leading many into debt and bankruptcy. But patients are not the only ones questioning how to manage. The escalating cost of cancer care impacts individuals, families, employers—and the US economy.

Understandably, productivity decreases during a patient's treatment. However, compounded across the country, the expenses become staggering—the National Institutes of Health estimates an annual productivity loss of \$308 billion due to cancer care by 2020, and a study in the Journal of Occupational and Environmental Medicine attributes 33 million disability days due to cancer per year.



Quality concerns in cancer treatment

Contributing to the hardship is care that may not meet accepted standards for best practice. According to the Journal of Clinical Oncology, one in three cancer drug regimens are not consistent with medical evidence, putting patients' health at risk and creating unnecessary hospitalizations and emergency room visits due to side effects.

Unprotected from these risks, patients are desperate to find quality care at an affordable price, while employers, unions, and other plan sponsors are determined to find a health benefit design that supports employees facing a cancer diagnosis.

Managing the care and the costs

Many are turning to specialty benefits management, a component of health management that plan sponsors can elect to add to their health benefits. AIM Specialty Health® (AIM) is a specialty benefits management company that supports more than 45 million health plan members and hundreds of employers, including 40% of Fortune 50 companies. A strategic partner of the BCBSA National Labor Office, AIM focuses on today's most costly and complex tests and treatments to help ensure that health plan members receive appropriate, safe, and affordable care.

As the complexity and cost of cancer care has expanded, so too has the company's approach to managing it. In 2014, AIM launched its Oncology Solution, a patient-centered initiative that the Wall Street Journal described as having the potential to "transform cancer care."

Through this solution, employers are better able to address the quality and the cost of cancer care. For example, when an employee with melanoma visits an oncologist, the oncologist contacts AIM to review the treatment he or she wishes to prescribe. If the treatment does not align with best practices for the employee's specific condition, AIM can recommend a regimen that does; often, that regimen is more affordable, as well as safer and more effective.

The impact of better cancer care is clear. Safer, more effective treatment leads to fewer unnecessary side effects, hospitalizations, and emergency room visits. Patients get the care they deserve, with a positive impact to their health and the well-being of their families.

The Oncology Solution, which covers a broad range of cancer types, can be integrated with other AIM specialty benefit management programs, such as Genetic Testing, Radiation Oncology, and Palliative Care, to ensure that members receive a continuum of appropriate care for the lifelong battle against cancer. This integrative approach is especially effective for melanoma, which can be triggered by genetics and involve several treatment types, including radiation and medications.

To learn more, contact Anne Pukstys, Vice President of Client Development, at pukstysa@aimspecialtyhealth.com.



EPIC Hearing launches “Listen Hear, Live Well” wellness program

EPIC Hearing Healthcare has been providing cost effective, hearing care solutions to union members and their families for over 15 years, and is a proud strategic alliance of the BCBSA National Labor Office since 2014. This summer, we’re excited to announce a brand new program dedicated to hearing health and wellness called, “Listen Hear, Live Well.”

As health care costs climb, and employers struggle to provide health insurance for their employees, wellness programs have proliferated in recent years as a method for cost-control and increased employee productivity. Designed to motivate employees to get in shape and address medical and lifestyle issues, nearly every major employer has some sort of wellness program, and their popularity continues to soar.

EPIC Hearing Healthcare (EPIC) founded the Listen Hear! public education initiative to increase the urgency placed on education and treatment to promote healthy hearing. Through this program, EPIC undertook a Listen Hear! Live Well employer survey of 518 benefits professionals in March of 2015, to assess their awareness and attitudes toward wellness programs in general and hearing health and wellness plans, specifically. The results of the survey have since been summarized in a white paper report published by EPIC earlier this year (<http://www.epichearing.com/listenhear/whitepaper/>).

The overall conclusion of the survey revealed that even though hearing loss is on the rise, and 95% of employees who report untreated hearing loss believe it impacts them on the job, programs incorporating hearing wellness were absent from all but 8% of today’s employee wellness programs! Of course, when asked if they would consider adding a hearing wellness component to their overall wellness initiatives, a resounding 86% of employers agreed that they were likely to do so.

In light of this information, EPIC developed “Listen Hear, Live Well” – the first wellness program dedicated to the vital sense of hearing. The Listen Hear, Live Well hearing wellness program is available to all Funding Plans of the National Labor Office, as a complementary value enhancement to the EPIC Hearing Service Plans. Members can access the program online (desktop or mobile accessible) to participate in four fun, educational activities and unlock additional reward coupons on hearing services and hearing aids (on top of the 30% to 60% savings already available through EPIC).

For more information about the Listen Hear, Live Well program or the EPIC Hearing Service Plans, contact Mike Reha, Director of Sales & Marketing at mreha@epichearing.com

NATIONAL LABOR OFFICE 2016 EDUCATIONAL WEBINAR SERIES		
Month	Date	NLO Strategic Alliance
August	24	International Specialty Underwriters (ISU) – Mid-Market ASO, A New Approach: Understanding the Competition and New Market Growth)
September	15	Ameritox – Prescription Medication Monitoring
October	6	New Directions Behavior Health (NDBH)
October	TBD	Best Doctors
November	8	BCS Financial – Financial Wellness
December	15	NASCO – Claims Processing

To register for a webinar, contact nlo@bcbsa.com or 202-626-4815.

Who should register?

- BCBS Plan employees
- Organized Labor Leaders, Health Care Bargainers, and Fund Managers
- Benefit Consultants
- Human Resource Administrators

2016 NLO CALENDAR OF EVENTS					
Aug.	17 – 19	FMCS National Labor/Management Conference (Chicago, IL)	Oct.	17 – 19	NLO Fall Board of Directors Meeting (Chicago, IL)
	24 – 27	IUPA Quadrennial Convention (Tuscon, AZ)		23 – 26	NCPERS: Public Safety Employees Pension & Benefits Conference (Las Vegas, NV)
Sept.	25 – 27	SIIA 35 th Annual National Educational Conference & Expo (Austin, TX)	Nov.	12 – 16	IFEBP Annual Conference (Orlando, FL)
	26 – 28	NCCMP Annual Conference (San Diego, CA)			
2017 NLO CALENDAR OF EVENTS					
Jan.	6 – 8	National LERA Meeting ASSA/AEA (Chicago, IL)	May	9 – 12	BCBSA 2016 Blue National Summit (Orlando, FL)
	22 – 24	Made in America (Las Vegas, NV)		TBD	SIIA Self-Insured Taft-Hartley Plan Executive Forum (TBD)
	29 – 31	NCPERS Annual Legislative Conference (Washington, DC)		16 – 18	Self-Insured Workers' Compensation Executive Forum (TBD)
	31	Consortium Sales Advantage Conference (Palm Springs, CA)		21 – 25	NCPERS Annual Conference & Exhibition (Hollywood, FL)
Feb.	1 – 2	Consortium Sales Advantage Conference (Palm Springs, CA)	June	1 – 4	LERA 69 th Annual Meeting (Anaheim, CA)
	16 – 21	National Labor Management Conference (Hollywood, FL)		5 – 8	NLO Labor/Management Healthcare Strategies Meeting (Savannah, GA)
Mar.	6 – 8	Consortium HealthCare Forum (Palos Verdes, CA)	Aug.	7 – 9	NLO Fall Board of Directors Meeting
	28 – 30	SIIA Self-Insured Health Plan Executive Forum (TBD)	Sep.	23 – 27	NCCMP Annual Conference (TBD)
	30 – 31	NLO Spring Board of Directors Meeting (Washington, DC)	22 – 26	NCPERS Public Safety Employees Pension & Benefits Conference (TBD)	
Apr.	1	IBEW Construction & Maintenance Conference (Washington, DC)	Nov.	7 – 9	NLO Fall Board of Directors Meeting (Nashville, TN)
	2 – 5	AFL-CIO Building Construction Trades Department (Washington, DC)			

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*NLO strategic alliances do not sell Blue Cross and Blue Shield branded products. Strategic alliances are not BCBSA partners or joint ventures. In addition, there is not an employer and employee or principal and agent relationship between BCBSA and any strategic alliance, or their respective personnel.
 Blue Cross Blue Shield Association is an association of independent Blue Cross and Blue Shield companies.

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