

Spring 2021

UTBA Postings

Contents

5 Steps Schools are Taking to Help Feed Children During the Pandemic

Special Enrollment Period

Travel Assistance Plan

Lowering Your Cancer Risk

Delta Community Credit Union Member Benefit

A Reminder During Covid

Annual Meeting Proxy



5 Steps Schools are Taking to Help Feed Children During the Pandemic

(Family Features) Nearly 30 million children in the United States rely on school meals for a significant portion of their daily nutrition. Since the start of the pandemic, the number of food-insecure children has increased 20% to 1 in 4. Although many schools are operating remote or hybrid models, most are still open full-time for feeding students.

An issue-framing report by GENYOUth, a national nonprofit dedicated to creating healthier school communities, addresses what's at stake for schools today, progress that has been made, challenges they face and key opportunities that exist. It



concludes that although the role of the school building has changed this year, health-promoting schools supporting the “whole child,” including ensuring children receive proper nutrition, matter more than ever for students to live full, productive lives.

Due to COVID-19, school nutrition professionals, bus drivers and volunteers are taking measures to distribute and deliver school meals through a variety of methods that enable social distancing, including grab and go, bus stop drop off and drive-thru pick up.

Creating Extended Meal Pickup Times

During the initial lockdown, many families were home and had greater flexibility to pick up meals during a narrow window of time. However, as people return to more typical work schedules, their availability to take advantage of provided meals is compressing. Some districts are expanding, even doubling, their pickup windows to provide greater access for families.

Eliminating Barriers to Providing Meals

School feeding programs are typically required to collect income eligibility applications from families to determine if children are eligible for free or reduced-price meals. Due to the pandemic, the United States Department of Agriculture is allowing schools to waive those requirements and offer free meals to every student. In addition, many school feeding sites don't require students to be present to pick up food; parents, siblings or caregivers can collect the meals.

Raising Awareness of Options and Locations

In response to crisis-level food-insecurity, GENYOUth, working with multinational software corporation SAP, engineered the SAP4Kids digital school-meal locator app

so families in need can find food and other resources near them amid the pandemic while also providing ways for organizations to offer additional support.

Providing Multiple Meals at a Time

Scheduling is also a factor, leading some schools to offer multiple meals at a time. Whether it's meals for a full day or enough food for several days, offering multiple meals at a single pickup time streamlines scheduling for both the school and families. In addition, it reduces points of contact, helping to reduce the risk of COVID-19 transmission.

Seeking Assistance and Support

Federal funding continues to support school meal programs, but schools are also partnering with a wide range of organizations committed to students' nutrition needs. One example is GENYOUth's Emergency School Meal Delivery Fund, which has provided thousands of schools with millions of dollars in grants and in-kind support. The fund provides monetary grants to schools to supply resources for meal distribution and delivery to help ensure children continue getting nutritious meals.

“We are at an extraordinary moment where schools are taking unprecedented, heroic measures to get meals to kids,” said Alexis Glick, CEO of GENYOUth. “Our fund provides grants to schools for the equipment, transportation and resources they need to feed kids daily. I believe the only hunger children should face is a hunger to learn.”

To learn more about the report or donate to the COVID-19 Emergency School Meal Delivery Fund, visit genyouthnow.org or text “SCHOOLS” to 20222 to make a one-time donation of \$25.

Photo courtesy of Getty Images

SPECIAL ENROLLMENT PERIOD

Due to the COVID-19 public health emergency, a Special Enrollment Period (SEP) for the Health Insurance Marketplace® will officially be available to consumers in the 36 states that use the HealthCare.gov platform on Monday, February 15, and will continue through Saturday, May 15. At least 13 states plus the District of Columbia, which operate their own Marketplace platforms, have decided to offer a similar opportunity.

UTBA benefit counselors can help find major medical plans in your area, provide information on qualifying for subsidies (financial assistance), and advise how to enroll in coverage. For more information call UTBA at 877-472-5541.

Travel Assistance Plan

Key Features:

- Emergency evacuation.
- Medically necessary repatriation.
- Transportation of mortal remains. In the event of the death of an insured, the assistance company will provide for the return of mortal remains.
- Transportation of Traveling Companion. In the event an insured requires emergency medical evacuation by air ambulance or repatriation by commercial air.
- Family Visitation. When a member is traveling alone and is hospitalized for more than seven (7) consecutive days, the Assistance company will arrange transportation to the place of hospitalization for a chosen person by the insured, provided repatriation is not imminent.
- Vehicle return.
- 24-hour Information Service.
- Medical Monitoring.
- Medical Referral. Should the Participant need help locating a Physician or Hospital, the Assistance Provider will provide referrals to a local prequalified Physician and/or Hospital.
- Guarantee of Medical Expenses.
- Insurance Coordination.
- Lost Documentation Service.
- Legal Assistance.
- Emergency Delivery of Prescription Items.
- Emergency Cash Transfer and Advances.
- Language Assistance.

Why Travel Assistance?

As a member, you receive the following benefits through the Travel Assistance Program when traveling more than one hundred (100) miles from your permanent place of Residence, and the trip duration is ninety (90) consecutive days or less if an accidental injury or sickness commences during the course of the covered trip.





Lowering Your Cancer Risk

Healthy Living for Cancer Prevention

Most people know someone who's had cancer: a family member, a friend, a loved one. Who gets it can sometimes seem random. But there are many things you can do to reduce your risk.

Cancer can start almost anywhere in the body. Normally, your cells grow and divide to form new cells as the body needs them. When a cell is old or becomes damaged, it dies. Then a new cell takes its place.

But when cancer develops, this orderly process breaks down. Cancer cells divide without stopping. They can then spread into surrounding tissues or other parts of the body.

Causes of Cancer

Cancer starts with damage to the genes that control the way cells function. Many things you're exposed to over your lifetime can damage genes. These include chemicals, radiation, tobacco, alcohol, and others. Your body has ways to repair the damage, but they don't always work perfectly.

As you age, your body has had more time to build up damage. And the normal aging process causes other changes in cells that help cancer develop. These factors make cancer more likely to appear as you age.

"Fortunately, most cancers do not develop as a result of a single exposure," explains NIH researcher Dr. Erika Lofffield, who studies cancer prevention. "Typically, you don't have just one cause for a given cancer. And some potential risk factors, like cigarette smoking and diet, are changeable."

Because damage to your genes builds up slowly over time, there are many opportunities for prevention.

"Not smoking, maintaining a healthy weight, getting enough physical activity, limiting alcohol, and eating a nutritious diet are all intertwined in cancer prevention," Lofffield says. "These are all things that also help us live a healthy life."

Quit Tobacco

Tobacco use is the leading cause of cancer in the U.S. This includes smoking and use of other tobacco products, like chewing tobacco. Many chemicals in tobacco products can damage your genes.

"Smoking is one of the the most dangerous health behaviors there is," says Dr. Johannes Thrun, a tobacco researcher at Johns Hopkins University.

Using tobacco also increases your risk of heart attack,

stroke, lung disease, and many other conditions. But it can be very hard to stop—even if you know the risks.

Tobacco products contain an addictive substance called nicotine. But there are medications that can help you quit. They can reduce nicotine withdrawal and cravings. Some are available by prescription. Others can be found over-the-counter, like nicotine replacement gums or patches. Using medications with counseling can be even more effective.

Thrul and others are looking for new ways to help people quit smoking. They're developing smartphone apps that track when smokers are close to places that trigger nicotine cravings. The apps then send personalized support messages.

"We're trying to deliver support to smokers in these critical situations, in real time," he says.

These apps are still being tested. You can get free help now by visiting smokefree.gov, calling 1-800-QUIT-NOW (1-800-784-8669), or by texting QUIT to 47848.

"No matter how long you've smoked, no matter how old you are, quitting smoking will always benefit your health," Thrul says.

Eat Smart, Keep Moving

When it comes to cancer prevention, the saying "you are what you eat" applies, says NIH researcher Dr. Jill Reedy, who studies diet and cancer. But it's not just diet. Your overall lifestyle—including weight and physical activity—also matters.

"There's a lot of evidence that maintaining a healthy lifestyle has the potential to reduce cancer risk," Reedy says.

Diet and related factors can raise your risk in many ways. For example, excess weight can increase inflammation in the body, Reedy explains. Long-term inflammation is thought to increase cancer risk.

Excess weight can also cause the levels of certain hormones to rise. High levels of these hormones can raise the risk of some types of cancer, such as breast cancer.

How diet itself affects cancer risk is complicated, Reedy explains. What we eat gets broken down and used by our cells to keep the body running. Chemicals in some foods—like highly processed meats—may raise

the risk of cancer. But overall, there aren't many single foods to avoid.

Other chemicals in food may lower your risk. But no single food, nutrient, or vitamin alone can protect you from cancer. "It would be great if there was a magic bullet, but there isn't," Reedy says.

"It's really about the overall quality of your diet. Choose fruits and vegetables, whole grains, lean proteins, and healthy oils. Limit alcohol, added sugars, saturated fats, and sodium," she explains.

You can learn more about healthy eating patterns from the Dietary Guidelines for Americans ([link is external](#)). Healthy eating appears to reduce cancer risk even if you have trouble losing weight, Loftfield explains. And the same seems to be true for physical activity.

"We've seen that physical activity lowers the risk of some types of cancers, independent of its effects on weight," she says. This may be because exercise can reduce inflammation, stress, and other things that can harm your cells.

Loftfield and Reedy are studying new ways to measure what happens in the body after eating different types of foods. This will help them learn more about how diet impacts cancer risk.

Prevention Tips

There are other simple actions you can take to reduce your risk of specific cancers. To lower your chances of skin cancer, wear sunscreen and sun protective clothing, limit your time in the sun, and avoid tanning beds.

Certain vaccines can reduce your risk of cervical, liver, and other cancers. This is because some viruses, like human papillomavirus (HPV), can damage your genes in ways that lead to cancer.

"Getting vaccinated against HPV and other cancer-related viruses is a very practical way to modify your cancer risk," Loftfield says.

Common screening tests can also reduce your risk. These let doctors find and remove small growths that may turn into cancer. A colonoscopy, which looks for growths in the colon and rectum, is one example. Cervical cancer screening is another. For tips on talking about your risk for cancers, see the Ask Your Doctor box.

Member Benefit

Great Benefit!! As a member of UTBA, you are now eligible for membership at Delta Community Credit Union.



Discover the credit union difference and enjoy a full range of premium financial products and services, including:

- Competitively Priced Loan Rates
- No-Fee, Interest Bearing Checking
- Outstanding Mortgages and Home Equite Loans
- State-of-the-Art Online Home Banking
- Car, Personal and Student Loans
- Full Service Branch Locations in Atlanta
- Over 3,000 Nationwide Shared Branches
- 57,000+ Surcharge Free ATMs Nationwide
- Dividend Earning Savings, Money Market and CDs
- Visa® Check/ATM Card and Credit Cards
- Reward Program for Visa Check/Credit Card Purchases
- IRAs and Coverdell Savings Accounts
- Sandy Savers Club Accounts for Children
- Delta Community Credit Union Investment & Insurance Services

For more information on credit union membership, call Delta Community Credit Union at **404-715-4725** or **toll-free at 800-544-3328**. Mention UTBA when you call.

A Reminder During COVID-19

As news on COVID-19 continues to develop, it's important to remember some specific UTBA benefits that may be helpful to being prepared during this time. UTBA members have access to MyTelemedicine which offers 24/7 access to Board-certified physicians either a phone call or click away. Physicians can diagnose many common non-emergency condition symptoms, recommend treatment options, and prescribe medication when medically appropriate.

Call and register at 1-800-611-5601 or visit www.mytelemedicine.com.

NOTICE OF ANNUAL MEETING OF MEMBERS

The Annual Meeting of the Members of the Universal Trucking Benefits Association will be held at 1630 Des Peres Road, Suite 140, St. Louis, Missouri, on Thursday, May 27, 2021 at 9:00 a.m. (CST) for election of Directors and for the transaction of such other business as may properly come before the meeting and any adjournment thereof.

The above notice is given pursuant to the By-Laws of the Association.

PROXY

Universal Trucking Benefits Association

May 27, 2021 Annual Meeting of Members

THIS PROXY IS SOLICITED ON BEHALF OF

UNIVERSAL TRUCKING BENEFITS ASSOCIATION

The undersigned member of the Universal Trucking Benefits Association does hereby constitute and appoint the President of the Universal Trucking Benefits Association the true and lawful attorney(s) of the undersigned with full power of substitution, to appear and act as the proxy or proxies of the undersigned at the Annual Meeting of the Members of the Universal Trucking Benefits Association and at any and all adjournments thereof, and to vote for and in the name, place and stead of the undersigned, as fully as the undersigned might or could do if personally present, as set forth below:

1. FOR [], or to [] WITHHOLD AUTHORITY to vote for, the following nominees for Board of Directors: Al Gentile, Adam Mercer, and Judith Bausch
2. In their discretion, the proxies are authorized to vote upon such other business as may properly come before the Meeting.

This proxy, when properly executed, will be voted in the manner directed by the undersigned member. If no direction is made, this proxy will be voted for the election of directors and officers.

DATED: _____, 2021

Signature _____

Name (please print) _____

Please date and sign and return promptly to 1630 Des Peres Road, Suite 140, St. Louis, Missouri 63131 whether or not you expect to attend this meeting. The Proxy is revocable and will not affect your right to vote in person in the event that you attend the meeting.

Chesterfield, Missouri
April 19, 2021
Date



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For information regarding your membership
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Articles in this newsletter are meant to be informative, enlightening, and helpful to you. While all information contained herein is meant to be completely factual, it is always subject to change. Articles are not intended to provide medical advice, diagnosis or treatment. Consult your doctor before starting any exercise program. Benefits may not be available in all membership levels.

For more information, or to upgrade your membership, please call 1-800-387-9027.

UTBA was founded for the benefit of 1099/owner-operators, agents, and drivers in the trucking and transportation industry. We provide low-cost benefits and services to individuals and groups.

The leadership of the company has over 50 years experience developing the appropriate product mix for valued 1099/owner-operators. We currently serve over 200 trucking & transportation companies and have over 7000 members.

UTBA provides its members access to group insurance plans that have group rates. These plans and low rates are not available directly to individuals. The association is your group and the only way to get these insurance plans!

Our mission at UTBA is to help our members by providing the best information, educational resources and benefits available.