

2022

UTBA Postings

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Bruising Questions - The What, Why and How of Bruises

Many things can cause a bruise: minor injuries, falls, small collisions. While bruises may hurt, they're usually harmless. But sometimes, they might be a sign of a deeper problem.

If you bump part of your body hard enough, you can break tiny blood vessels under your skin. But if you don't break the skin, the blood has nowhere to go. It gets trapped under the skin's surface, causing a bruise.

When you first get a bruise, the newly trapped blood makes it look pink or red. Over the next





Wise Choices

When To Get Your Bruise Checked Out

Talk with your doctor if you:

- get a large bruise or many smaller bruises without a known injury.
- have signs of infection. These can include streaks of redness around the bruise, oozing, or a fever.
- have a bruise that does not show signs of healing and fading.
- get a large or very painful bruise immediately after an injury. This can be a sign of a sprain or broken bone.
- bruise more easily or more frequently than you used to.
- notice bruising soon after taking a new drug.

few weeks, the body naturally breaks down the blood and absorbs it. So as the bruise fades, it changes colors. This is part of the normal healing process. Some bruises can take weeks or months to heal.

What can contribute to bruising? Some people bruise more easily than others, says Dr. José López, an expert on bleeding disorders at Bloodworks Northwest Research Institute. This can be influenced by many things, including your genes. Other factors, such as diet, can also affect how easily you bruise. For example, deficiencies in vitamin C or K can make you bruise more easily.

Some people may just be more prone to bumping into things. And skin naturally becomes thinner and bruises more easily as you age.

You can take steps to make your home safer from minor bumps and falls. Keep walkways clear of clutter and

furniture. Good lighting can also help you avoid bumping into things.

Bruises may be painful, but they're usually not dangerous. If a bruise does hurt, an over-the-counter pain killer may help. But some drugs used to treat pain, like aspirin or ibuprofen, can actually increase the tendency to bruise, López explains.

Putting ice on the affected area for a few minutes at a time can help reduce swelling. Wrap the ice in a clean towel to avoid irritating the skin.

If you notice a change in where or how often you're bruising, consider talking with a health care professional. "If bruising becomes really common, if it's not provoked, or if there's a change in your bruising patterns, get it checked out," López says.

These can be signs that bleeding is happening inside the body when it shouldn't. Others include a rash made of tiny bruises, called purpura. Or tiny, pin-point sized red spots called petechiae.

Excessive bruising can be triggered by many things. Examples include liver problems caused by heavy drinking or certain types of cancer. It can also be a sign of a rare problem like an inherited bleeding disorder. If you notice someone has bruises regularly, it may suggest serious problems in their home, like domestic violence.

Medications can also be a cause of excessive bruising. Almost any medication has the potential to change the way platelets work in the body, López says. Platelets are tiny, disc-shaped cells that play an important role in helping your blood clot. "They're one of the things that stop you from bleeding," says López. Let your health care provider know if you notice bruising soon after taking a new drug.

Bruises may be a sign of a serious problem, but in most cases, they're harmless. See the Wise Choices box for signs that bruises may need to be checked out.

Article reprinted from NIH-News In Health

Member Benefits

As a member of UTBA, you are eligible for membership at Delta Community Credit Union (DCCU).



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- Sandy Savers Club Accounts for Children
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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.

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REMEMBER!

UTBA members also have access to group-rated insurance plans. Call 877-472-5541 for questions or to enroll right over the phone. Plan availability may vary by trucking carrier.

- **LIFE** - Does anyone rely on you and your income? Secure your family's future by enrolling in universal or term life insurance that will pay benefits to your loved ones in case of a catastrophe.
- **DISABILITY** - Protect your paycheck! In case of sickness or an off-the-job accident, disability coverage pays you a monthly income while you are out of work to help keep you financially afloat (i.e. pay your truck payment, cover your groceries, pay your utility bills, etc.)
- **MORE** – Dental, Vision, Critical Illness, Accident, Legal, Limited Benefit Medical plans may also be available. Call UTBA at 877-472-5541 to check eligibility.



Research: Vitamin D Plays an Important Role in Immune Health

(BPT) - Vitamin D is known for helping with bone health, but its benefits extend beyond that. Due to its positive effects on the respiratory and immune systems, more than 100 clinical trials have been conducted since the onset of the COVID-19 pandemic to look for links between vitamin D and COVID-19.

Higher blood levels of vitamin D correlated with lower incidence or severity of COVID-19 in most reviews of the research.

Thirteen recent meta-analyses examined data from 100-plus independent studies. Most studies focused on vitamin D blood levels and COVID-19, while two exclusively looked at vitamin D consumption in relation to the illness. Most analyses reveal that higher blood levels of vitamin D appear to be correlated with lower incidence or severity

of COVID-19, whereas lower blood levels of vitamin D appear to be correlated with a more severe case of COVID-19.

“Increasing evidence suggests a link between higher vitamin D levels and lower incidence of COVID-19,” said Luke Huber, vice president of scientific and regulatory affairs at the Council for Responsible Nutrition (CRN). “We have known for years that vitamin D plays an important role in immune health, and now there are multiple meta-analyses that appear to demonstrate the benefits of this nutrient in COVID-19.”

One statistical review found that intervening with vitamin D in an active case of COVID-19 reduced chance of death, though another, smaller meta-analysis did not see a statistically significant relationship. Timing and dosage of those vitamin D interventions may have led to different results. Summaries of the meta-analyses and links to the research are available on the CRN Foundation’s “Vitamin D & Me!” website.

“Consumers need science-based evidence to make informed health decisions,” said Brian Wommack, CRN Foundation executive director. “We hope consumers use these findings to better understand how nutrients like vitamin D support their goal of living a healthy lifestyle.”

Prevalence of low vitamin D status

Low vitamin D status is increasingly common. The prevalence of vitamin D deficiency (VDD) was found to be 28.9%, and vitamin D insufficiency (VDI) 41% in 26,010 U.S. adults surveyed as part of

the ongoing National Health and Nutrition Examination Survey from 2001-2010.

Recent studies in the British Journal of Nutrition, European Journal of Clinical Nutrition, and Aging Clinical and Experimental Research revealed that the following people are more at risk for VDD and VDI:

- People of color, especially the Black community
- Less educated populations
- Those of lower socioeconomic status
- Smokers
- Physically inactive people
- Obese individuals
- Infrequent milk drinkers
- Individuals with chronic diseases, especially of the liver, kidney and heart
- Anyone with a disease that leads to malabsorption, such as Crohn’s disease
- Older adults, due especially to aging skin’s reduced ability to synthesize vitamin D
- People with pre-existing conditions, such as diabetics
- Anyone with reduced exposure to sunlight, such as those hospitalized and institutionalized
- Those taking certain medications

How do we get vitamin D?

Vitamin D comes from three potential sources: food, sunlight-dependent production in the skin and supplements. Because vitamin D is not easily obtained from food, many countries have regulations that require vitamin D fortification of commonly consumed foods,

such as milk, orange juice, other dairy products and cereals.

With regular sun exposure, a healthy diet and healthy kidneys, many people can make the vitamin D they need; however, most people are not regularly exposed to the sun, and diets vary. According to the American Journal of Clinical Nutrition, few people can obtain enough vitamin D from food sources alone, making supplementation important.

How much to supplement will vary based on vitamin D status. It’s important to first discuss dosage with your doctor, as deficient and insufficient individuals will need a different supplement strategy.

Takeaways

Simple supplementation may make you less likely to get sick and may lessen the degree of sickness if you contract COVID-19. It isn’t a substitute for other measures, but it’s another step you can take to keep you and your family healthy.

“This growing body of research does not indicate that vitamin D is a substitute for vaccines, mask wearing, social distancing or other behaviors to mitigate the spread of the coronavirus,” said Huber. “But the data indicate that vitamin D levels may play a role, in combination with other therapies, in strengthening the immune system to resist the virus.”

The CRN Foundation, a nonprofit educational organization of the dietary supplement industry that provides information about responsible use of dietary supplements, has put together a “Vitamin D & Me!” educational initiative to explore the science: VitaminDAndMe.org.

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NOTICE OF ANNUAL MEETING OF MEMBERS

The Annual Meeting of the Members of the Universal Trucking Benefits Association will be held at 12444 Powerscourt Drive, Suite 500A, St. Louis, Missouri, on Tuesday, April 26, 2022 at 10:00 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

April 26, 2022 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: _____, 2022

Signature _____

Name (please print) _____

Please date and sign and return promptly to 12444 Powerscourt Drive, Suite 500A, 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.

St. Louis, Missouri
April 11, 2022
Date



**Membership Services Office
12444 Powerscourt Drive
Suite 500A
St. Louis, MO 63131**

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For information regarding your membership
and association services, call or write:

**Membership Services Office
Universal Trucking Benefits Association
12444 Powerscourt Drive
Suite 500A
St. Louis, MO 63131**

1-800-992-8044 or (636) 530-7200

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.