2024

UTBA Postings

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Sore, Scratchy Throat?Soothing Pain From Illness or Allergy

It's a familiar sensation as the days grow shorter and colder: a scratchy, painful feeling when you swallow, talk, or even just breathe. Sometimes, a sore throat is little more than a nuisance. But it can also be a sign of serious infection. So how do you know which is which? And what can you do to soothe a sore throat?

Many things can trigger a sore throat, explains Dr. Alison Han, an infectious disease expert at the NIH Clinical Center. "It can be an allergen. It can be an infection, like a virus or bacteria. Sometimes, it's even just dry air," she says.

So, when should you call your health care provider? That depends on how bad the sore throat is and what symptoms come with it, Han explains. "If it's

a mild sore throat and a runny nose, some congestion, that's probably a typical cold," she says. But severe pain plus symptoms like a high fever and a loss of interest in eating or drinking may be serious.

How long a sore throat lasts also matters. "If it's been more than three days, then you might want to seek





medical advice," Han says. "But at any time, it's always reasonable to call your doctor and get an opinion."

A very contagious bacterial infection called strep can cause a sore throat, high fever, and swollen glands. Children may also have nausea, vomiting, or stomach pain. Strep can cause other serious health problems. So it's important to see a doctor as soon as possible if you think someone in your household has strep.

If test results confirm strep, your doctor will prescribe antibiotics. Even if you feel better after a few days, it's important to finish the entire prescription. Most causes of a sore throat, though, don't need antibiotics. These include allergies as well as colds, flu, COVID-19, and RSV, which are all caused by viruses. Antibiotics only work against bacteria. Doctors can sometimes prescribe antiviral medication for certain viruses, like flu or COVID-19.

There is no treatment for the common cold, but over-the-counter products for symptom relief may help. For example, acetaminophen, ibuprofen, or aspirin (not for kids) can reduce pain. Mild allergies can be treated using over-the-counter antihistamines, decongestants, or nasal sprays. But you may need prescription medication or allergy shots for severe allergies.

A sore throat is a common symptom for the current variants of COVID-19. "If you have a sore throat and some other cold-like symptoms, it's reasonable to do a COVID-19 test," Han says. This can help you stop spreading the disease to others.

For most causes of a sore throat, time is the best healer. Lozenges, lollipops, or other hard candies can help soothe your throat. Experts now recommend that children under the age of 4 don't use any over-the-counter cold and cough medications.

For young kids who might choke on candy, cold liquids or popsicles can help numb the pain.

The best way to prevent a sore throat is to avoid the germs that cause them. Wash your hands or use hand sanitizer often. Steer clear of other people who are sick. And stay up to date with the vaccines recommended for your age group, including flu, COVID-19, and RSV. "These shots can help protect ourselves and our loved ones," Han says.

Reprinted from NIH-News In Health

Soothing a Sore Throat

- Warm liquids can help. Try hot tea with lemon or gargling with warm salt water.
- Keep your throat moist with lozenges or hard candies. Do not give these to young kids.
- Ice chips or popsicles may help numb the pain.
- Painkillers like acetaminophen or ibuprofen can reduce throat pain. Read the label to make sure products are safe for children. Never give aspirin to kids.
- Keep the air in your bedroom moist with a clean humidifier or vaporizer.
- Avoid smoking or inhaling second-hand smoke. Smoke can irritate the throat.

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 Thursday, April 25, 2024 at 11:00 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 25, 2024 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:

L.	Judith Bausch, and Adam Mercer
2.	In their discretion, the proxies are authorized to vote upon such other business as may properly come before the Meeting
	is proxy, when properly executed, will be voted in the manner directed by the undersigned member. If no direction is made s proxy will be voted for the election of directors and officers.
)A	TED: , 2024
	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 March 15, 2024 Date



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

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UTBA members also have access to grouprated 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.





For more information visit www.utba.com

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UTBA has partnered with Lyric to offer members 24/7 access to Board-certified physicians for virtual urgent care consultations.

Lyric Health 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.

Diagnostic consultations are available by phone or video for evaluations, diagnosis, and prescriptions if appropriate. Virtual Urgent Care Consultations by phone or video are \$35 per consult..

COMMON CONDITIONS INCLUDE:

- Cold & FluSymptoms
- Allergies
- Respiratory Infection
- Sinus Problems
- Dermatology Problems
- Bronchitis
- Pink Eye



What are Frontotemporal Disorders? Dementias That Happen in Midlife

If you start to see changes in the way a loved one under 60 acts, speaks, or moves, you may not think of dementia as a cause. Dementia is a loss of thinking, memory, and reasoning that seriously affects your daily activities. It's more common in older adults. But a group of dementias called frontotemporal disorders, or FTD, occurs most often in people between 45 to 64 years old.

"Many people with FTD start having symptoms in the prime of their life," says Dr. Bradley Boeve, an FTD researcher at the Mayo Clinic.

FTD is rare. It sometimes runs in families and can be inherited through certain genes. But in most cases, the cause isn't known.

People with FTD have a buildup of certain proteins in brain cells called neurons. This damages the cells and eventually causes them to die. Symptoms depend on where the proteins damage the brain.

The most common symptoms of FTD are changes in behavior and personality. But some people with FTD may instead develop problems with speech and language, called aphasia. FTD can also cause movement problems. (See the Wise Choices box for more symptoms.)

FTD can be challenging to diagnose. "When symptoms arise, it's very common that other disorders or life circumstances are suspected as the cause," says Boeve. Causes can include substance use or certain mental health disorders, like depression or psychosis.

"Symptoms may also tend to ebb and flow at first," says Boeve. "Someone may act very odd, and then things are kind of normal for weeks or months." But symptoms get worse and become more consistent over time.

Blood tests or imaging tests like MRI or PET scans can



sometimes detect certain signs of FTD. "But some people with mild FTD can have normal findings on many of these tests," Boeve says. If FTD is suspected, talking with a health care provider who's experienced with FTD can help with a diagnosis.

People with FTD typically live six to eight years. There's no cure, but some symptoms can be managed. Certain antidepressant drugs can help some patients with mental health symptoms, like apathy, depressed mood, or irritability.

"They can also help curb inappropriate behaviors," Boeve explains. Speech therapy is used for some types of aphasia. Physical therapy can help with some movement problems.

"But the mainstay of management is education and empowerment for family members," Boeve says. This includes learning ways to keep the home environment safe, manage the loved one's behavior, and prevent caregiver burnout.

Boeve's team and other NIH-funded researchers are working to develop better tests and treatments for FTD. Recently, a study by Boeve and others found that exercise slowed the progression of FTD in people with an inherited form of the condition. "For those who were more physically active, their rate of decline was slower," he says.

"We don't have dramatic therapies yet," Boeve adds, "but we've learned so much about FTD over the past three to five years that there's true hope. Plus, there are several clinical trials currently in progress or being developed for people with FTD."

Article reprinted from NIH-News In Health

Know the Symptoms of FTD

- Problems planning or thinking through the steps to finish a task.
- Difficulty prioritizing tasks or activities.
- Repeating the same activity or same words over and over.
- Acting impulsively or saying or doing inappropriate things.
- Losing interest in family or previously enjoyed activities.
- Losing the ability to demonstrate sympathy or empathy.
- Changes in the types of food a person wants to eat.
- Trouble speaking or understanding words.
 Difficulty finding the words to say what one means.
- Problems using hands or arms, despite having normal strength.
- Problems with balance and walking.

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Universal Trucking Benefits Association

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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.