

2025

# UTBA Postings

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## Consider Your Liver Here's How it Protects Your Health

Your liver is one of the most important organs inside your body, and it's also the largest. But do you know what it does or even where it's located? One thing's for sure: You can't live without it. Your liver carries out hundreds of essential tasks every day.

The liver is a reddish-brown wedge-shaped organ about the size of a football. It sits just under your ribs against the right side of your stomach. Most people's livers weigh about 3 pounds. But its size and weight can vary depending on your size.

"The liver is important for maintaining the health of the overall body, because it processes all the nutrients from the food that we eat. And it produces a lot of the proteins that the body needs

to stay healthy," says Dr. Marc Ghany, a liver researcher and clinician at NIH. "It also cleanses the body of toxins and breaks down substances that could be harmful to the body. And it stores most of the vitamins and minerals that we need to stay healthy."





stool, or bruising easily. A yellowing of the skin or eyes, called jaundice, is another common sign of liver issues.

“But there may be no noticeable signs of disease until the liver has been severely damaged. And by then, it can be hard to treat,” says Dr. Arun Sanyal, a physician and liver expert at Virginia Commonwealth University. “That’s why it’s really important, even if you’re not having symptoms, to talk to your primary care doctor and ask about the health of your liver.”

If problems are caught early, you can take steps to protect your liver’s health.

### **Fat in the Liver**

An increasingly common type of liver disease arises when too much fat builds up in the liver. This condition was known as nonalcoholic fatty liver disease. But experts changed the name in 2023 to “metabolic dysfunction-associated steatotic liver disease.” Steatotic is a technical term for fat buildup in an organ. The new name highlights the links between fat in the liver and metabolic conditions, like diabetes and obesity. “About 1 in 3 adults and maybe 1 in 5 adolescents in the United States has fatty liver, or steatotic liver disease,” says Dr. Norah Terrault, a physician and liver researcher at the University of Southern California. “This is a condition that can, in some instances, lead to scarring in the liver. It can even lead to cirrhosis and liver cancer.”

Having type 2 diabetes or obesity increases the risk for getting steatotic liver disease. Drinking too much alcohol can lead to a similar condition called alcohol-related liver disease. This condition also leads to fat buildup in the liver.

Until recently, there were no approved medications to treat metabolic dysfunction-associated steatotic liver disease. But just last year, the U.S. Food and Drug Administration approved the first drug to treat a severe form of the disease. The drug is called resmetirom (brand name Rezdiffra). Other potential treatment strategies continue to be developed and tested.

### **When Hepatitis Happens**

The word “hepatitis” means inflammation or swelling of the liver. Most types of liver disease involve some sort of inflammation. Viruses, or viral hepatitis, is a leading cause of liver disease.

“Several different viruses can infect the liver. The main three that cause chronic liver infections are hepatitis B, hepatitis C, and hepatitis D,” Ghany says. These viruses

The liver clears away old red blood cells. It also makes substances that help your blood to clot.

The liver is tough and resilient. Unlike most other organs, the liver can regenerate and repair itself after an injury. It keeps working even under stress. But over time, damage can build up and cause problems.

The good news is you can take steps to keep your liver healthy. And many liver diseases can now be treated or even cured, thanks in large part to NIH-supported discoveries.

### **Spotting Liver Problems**

There are many kinds of liver diseases and conditions. Unfortunately, many disorders go undetected for years because they don’t cause symptoms early on. About 4.5 million adults in the U.S. have been diagnosed with a liver disease. Many more may have one but don’t yet know it.

Some liver diseases are caused by viruses. Others can result from drug or alcohol misuse. Some people have inherited disorders that affect the liver. Some have too much fat in their liver. When liver problems are chronic (long-lasting), they can lead to cirrhosis, or severe scarring of the liver. Cirrhosis is considered a pre-cancerous condition. It can sometimes lead to liver cancer.

Warning signs of liver disease can include swelling of the abdomen and legs, changes in the color of urine or

usually spread through contact with an infected person's blood or other body fluids.

Another virus, called hepatitis A, can cause a brief, mild illness. It often spreads by drinking or eating contaminated foods. Effective treatments and prevention strategies are available for all these conditions.

"Fortunately, we now have a curative therapy for hepatitis C. There's an oral therapy that can cure more than 95% of people who are infected with the virus," Ghany says.

Liver inflammation can also arise from exposure to toxic substances, too much alcohol, and certain drugs. For instance, the popular pain reliever acetaminophen, if taken improperly, can cause drug-induced liver injury. It's a major cause of acute liver failure in the U.S.

"Acetaminophen is generally safe to take," Ghany explains. "But some people may inadvertently take too much because they haven't looked carefully at the product label."

A combination of alcohol and acetaminophen can be especially harmful to the liver.

## Preventing Problems

Since many liver diseases have no symptoms until they are very advanced, it's important to get your liver checked at annual physical exams. Many problems can be detected by blood tests. "Be direct. Even if you have no symptoms, tell your doctor: I want my liver checked out," Sanyal says. "It's important that you feel free to ask questions of your doctor."

"If you have a liver disease, we have many good treatments for most of these conditions," Terrault adds. "With treatment, you can reverse or at least stabilize your liver and not end up with serious complications like cirrhosis and liver cancer."

*Article reprinted from NIH-News In Health*

## Look After Your Liver

- **Keep a healthy weight.**
- **Get moving.** Physical activity helps reduce the amount of fat stored in your liver.
- **Avoid alcohol.** For help finding alcohol treatment, visit [alcoholtreatment.niaaa.nih.gov](http://alcoholtreatment.niaaa.nih.gov).
- **Don't smoke or quit if you do.** Get free help to quit smoking at [smokefree.gov](http://smokefree.gov), 1-800-QUIT-NOW (1-800-784-8669), or by texting QUIT to 47848.
- **Don't share personal items that can spread viruses,** like toothbrushes, razors, or needles.
- **Get screened for liver diseases.** Ask your doctor what the results of your liver tests show about your liver's health.
- **See a health care provider if you have symptoms of liver problems,** like jaundice or belly pain.



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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, June 24, 2025 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 June 24, 2025 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:  
Chris Smith, 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.

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: \_\_\_\_\_, 2025

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  
May 16, 2025  
Date



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

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Mention **UTBA** when you call.



**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.



## Creating an Artificial Sense of Touch

Researchers are developing ways to create an artificial sense of touch in bionic limbs. They hope this will help people control and “feel” robotic arms and hands. Experts have already developed ways to help people sense the intensity and location of a touch. In a new study, scientists aimed to replicate more complex experiences, such as edges and motion.

The team tested their new system in two volunteers. Both volunteers had spinal cord injuries that harmed nerve communication between the brain and hand. The researchers placed tiny electrodes into the participants’ brains. They targeted a region that manages complex touch information from the hand.

Researchers created specific electrical patterns in the brain. In response, participants reported different touch sensations. These included simple shapes and edges. Some activation patterns mimicked the sensation of using multiple fingers. This gave participants the feeling of complex touch sensations. They felt like they were grasping a can or holding a pencil or a ball. One participant used the system to steer a wheel in response to the sensations of movement the implanted electrodes gave.

“This work went beyond anything that has been done before in the field of brain-computer interfaces,” says lead researcher Dr. Giacomo Valle from the University of Chicago and Chalmers University of Technology in Sweden, who led the study. More research is needed before such systems can be tested in larger studies.

*Article reprinted from NIH-News In Health*

# Roadside Assistance Member Benefit



Members of UTBA have access to 24/7 roadside assistance with Roadside Protect Motor Club

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**Membership Services Office  
12444 Powerscourt Drive  
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**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.