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Taking Charge

Living a Healthier Lifestyle

As health care costs continue to rise, it's more important than ever that you take greater responsibility for making decisions about your health and the health care services you and your family receive. By actively thinking about and taking ownership of your health, you can both stay healthy and help reduce the costs you and the Fund Office pay for health care... now and in the future.

Be an Active Health Care Consumer

What does being an active health care consumer actually mean? Simply this: Whenever you use health care services, we're asking you to adopt a "consumer" mindset — just like you do when you're purchasing any other goods and services. That means doing your homework, understanding your options and making knowledgeable, informed choices regarding health care services for yourself and your family.

For example, when buying a car, you probably do some research. You look up and compare safety features, resale value and price. You choose the make and model, and select interior and exterior colors. By the time you speak to the salesman, you pretty much know what you want and need. You may consider some additional options, then negotiate a price you're comfortable with.

When it comes to health care, however, many people don't even bother to take the time to "kick the tires." But they should — by researching information about their symptoms and learning about available medications and treatment options.

It's a Team Effort

Keeping healthy is a team effort between you and your health care providers. Your

part is to have annual check-ups and to make sure you ask questions and give information. Here are some examples:

- **When You Get a Prescription**
 - Tell your doctor about other medications you're taking
 - Ask about possible side effects
- **When You Have Medical Tests**
 - Ask your doctor why you need the test
 - Ask if you need to do anything special to prepare for the test
- **If You Notice a Change in How You Feel**
 - Write down your symptoms
 - Tell your doctor — and be as specific as possible. Keeping quiet won't make the problem go away — and it could result in a bigger problem in the future
- **If There's a Change in Your Family Medical History**
 - Tell your doctor — some conditions run in the family, and early detection could save your life

Being an "active" health care consumer also means taking good care of yourself. Exercising, eating right and taking

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An Ounce of Prevention...

One of the best ways to control health care costs is to stay healthy in the first place. For this reason, the EIT Health & Welfare Plan provides health screenings such as:

- Adult physical examinations, including Pap smears, mammograms and prostate screenings.
- Well-baby care, including immunizations up to age 19.

Read your *Health Care Booklet* for more information on preventive benefits.

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care of your body can really help make a difference — reducing your need for health care services, minimizing your risk of developing a life-threatening illness or condition, and helping to manage future increases in health care costs overall. Read on for specific tips for taking care of your health.

Get Fit

Exercising regularly will help keep you healthy longer. Inactivity is associated with heart disease, stroke and some cancers. Talk to your doctor about how much exercise is right for you. Exercising doesn't have to be difficult or painful — for example, walking is considered one of the best choices because it's easy, safe and cheap.

Many people who don't exercise often think they just don't have the time; however, it's easy to find time once you make exercising a regular part of your routine. Getting started and sticking with a fitness program are the keys. One of the worst things you can do is nothing at all. Let physical activity become a natural, enjoyable part of your life — for the rest of your life. Make it part of your routine. Here's how to get started:

- **Have a physical exam**, especially if you are over 40, overweight or have any circulatory or orthopedic problems. Review your physical activity plan with your physician before you begin any exercise routine.
- **Find a variety of activities you like**. They don't have to be difficult or expensive. You could walk around the block, work in your yard, ride a bicycle or even go dancing.
- **Start out slowly**. Don't expect to shape up and thin down in a week or two. Overdoing it can cause injuries and discourage you from continuing your fitness program. Set realistic goals — start small — 20 minutes a day three days a week and gradually increase the duration of your workout and the number of days you workout each week.

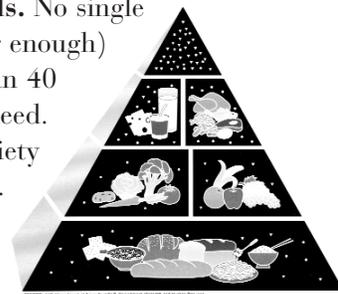
- **Find a fitness partner** or join a program that meets regularly for instruction. This will help keep you motivated.
- **Take time to see how far you've come**. It's easy to notice the sore muscles, but also think about the good things: Do you feel less tired? Are you in a better mood? Do you feel less stressed?

—The American Dietetic Association

Eat Healthy

An apple a day may not keep the doctor away, but what you eat has a tremendous impact on your health. By following a diet high in fiber, calcium, vitamins, minerals and proteins, and lower in fat, you can help prevent conditions such as cancer, heart disease, diabetes and osteoporosis. Here are some specific tips for eating right:

- **Eat moderate amounts of a variety of foods**. No single food has all (or enough) of the more than 40 nutrients you need. That's why variety is so important. Follow the USDA's Food Guide Pyramid to help select what foods and portions you should consume.
- **Choose a diet low in fat, saturated fat and cholesterol**. Eating a diet lower in fats and cholesterol doesn't mean pulling meat, butter, cheese or egg yolks out of your diet. It means you should diversify and focus on lower-fat foods. Cut the fat by choosing low-fat or nonfat milk and milk products, lean meat, fish, skinless poultry, fruits, vegetables, whole grains and foods that are baked, broiled, steamed or roasted, limiting margarine, butter, oils, shortenings, salad dressing, whole milk, regular cheese, fried foods and rich desserts.



Where Consumers Go for Health Information

The *Wall Street Journal* cited a report published by *Consumer WebWatch*, a project of Consumers Union, the nonprofit publisher of *Consumer Reports* magazine, identifying the top health websites as ranked by consumers:

- Mayo Clinic
www.mayoclinic.com
- Aetna IntelliHealth
www.intelihealth.com
- National Institutes of Health
www.nih.gov
- MDchoice
www.mdchoice.com
- Dr. Koop
www.drkoop.com
- WebMD
www.webmd.com
- HealthWorld
www.healthy.net/Library/News/index.asp
- Dr. Weil
www.drweil.com
- Health Bulletin
www.healthbulletin.org

You can also find health information on the Blue Cross & Blue Shield website at www.bcbsil.com. From the home page, click on *Healthy Future*, the Blue Cross & Blue Shield magazine that provides information on wellness issues.

- **Eat plenty of whole grains, vegetables and fruits.** These foods supply complex carbohydrates and dietary fiber which help control blood cholesterol levels and may reduce the risk of colon cancer.
- **Be cautious about sweet deals.** Sugars, candies, pies, cakes and other sweets offer few nutrients for the number of calories consumed.
- **Shake the sodium and salt habit.** Read food labels to find foods lower in sodium. Go easy on:
 - Salt used in cooking and at the table,
 - Canned, cured or processed meats (hot dogs, sausages and lunch meat),
 - Sauces, gravies and condiments,
 - Convenience foods (frozen dinners, canned soups and packaged mixes),
 - Salty snack foods (potato chips, corn chips, pretzels, etc.).
- **If you drink alcoholic beverages, moderation is the key.** Alcoholic beverages are loaded with calories and offer few nutrients.

—The American Dietetic Association



Meet Kimberly Davis

Kimberly Davis has been with the Fund Office almost four years. She works as a Contributions Accounting Analyst, helping members receive service credit for their health and pension benefits. She also processes payroll reports and works with contractors and members when there are discrepancies about the number of hours worked. Basically, Kimberly ensures members receive their important service credits.

Kimberly recommends that all members check their pay stubs to ensure they accurately reflect the number of hours worked and then file their pay stubs. Additionally, she says members should double check their quarterly statements against their pay stubs to ensure all hours and credits are accounted for. “I enjoy working with members and helping them solve their problems,” Kimberly says, “it’s rewarding to research an issue and find a solution.”

To stay healthy — and focused — Kimberly rides four miles on her exercise bike every day. Staying focused is important for Kimberly, who will complete her master’s degree in finance from Roosevelt University in December.



Did you know...

- **Preventable illness makes up more than 70% of all illnesses and associated costs** (*The New England Journal of Medicine*).
- **One in four adults in the United States engage in little or no regular physical activity** (*U.S. Department of Health and Human Services*).
- **According to the Director of the Centers for Disease Control and Prevention, obesity is catching up to tobacco use as the largest cause of death in the United States.**

Ask EIT

Q: My doctor suggested that because of my age I have a colonoscopy. Will the Plan cover this even if I don't have any symptoms?

A: Yes. Early detection of a medical problem is a key component of treating it. In addition to covering a yearly physical examination, the Plan also covers many routine tests. A few of them include PSA screening for prostate problems, colonoscopy, and routine mammography and Pap tests.

Q: I received the HIPAA privacy notice but there wasn't a Family Representative Form included with it. What should I do?

A: The Representative Forms were not included with the privacy notice because there are unique factors that dictate which form a member should complete. To designate a personal representative, please call the Fund Office at **1-312-782-5442**, and we will help you determine which form is right for you.

Q: How can I keep my college-aged son/daughter covered?

A: If your child is between the ages of 19 and 23 and attending school on a full-time basis you can continue coverage by providing the Fund Office with a student certification. Your child can obtain the certification from the Registrar's Office of his or her school. You will need to provide an updated certification every term or semester.

Did you submit a question but did not receive an answer in this edition of the *Communicator*? We will do our best to address it in subsequent editions. If you have a question or comment for *Ask EIT*, you can submit it via e-mail to ASKEIT@fundoffice.org or fax it to *Ask EIT* at **1-312-782-4431**.



This newsletter contains information on various benefits, but it does not give you all of the details. The official plan documents have all of the details. If there are any differences between this newsletter and the plan documents, the plan documents will govern. If you have any questions about your benefits, please contact the Fund Office at **1-312-782-5442**.



Your EIT Newsletter!

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