

CONDUIT

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A New Look Introducing the EIT Conduit!

Seventy-five years ago J. Norman Pierce, former president of the Electrical Contractors Association, and Michael J. Boyle, former IBEW Local 134 Business Manager, established the Electrical Insurance Trustees. They felt it was important to provide IBEW members and their families with reliable health insurance and retirement benefits. While we still feel that way, we also think it's important to note that we've changed. In the past 75 years, we've grown and evolved into a premier Health & Welfare fund.

When we think back to the Electrical Insurance Trustees' beginnings in 1930, we realize how far we've come to better support you and your family with valuable health care information and competitive benefits to keep you healthy. Going forward, we plan to continue to offer you the same helpful information and benefits that we have in the past and, in doing so, we think now is the right time to reinvent ourselves and introduce several changes that will help better identify who we are and what we do for you.

If you have called the Fund Office lately, you may have heard the first change — we are now answering the phones with "EIT Fund Office." We are doing this because the Insurance Trust of the 1930s was so vastly different than what it is today, and the term "insurance" no longer applies. We are a Health & Welfare fund and should not be confused with a traditional "insurance company."

Our look is changing too. This newsletter, the *EIT Conduit*, kicks off our new, brighter and more energetic look. In the weeks to

come, you'll start to see our new logo on all things EIT.



As our paper product supplies dwindle, they will be systematically replaced with new ones that carry our new look.

Our name and look are exciting changes, but those aren't the only things we will be changing. Improved technology is on its way. Soon we will have a new automated phone system with direct line capability to our staff. It will be easier than ever to reach the EIT representative you're trying to contact. We're also very excited about our new Web site. Among other things, participants will have online access to all Summary Plan Descriptions (SPDs), the documents that describe your benefit plans. In addition to SPDs, you will be able to check your contributed hours and eligibility status. Even better, participating contractors will soon be able to submit their payroll reports online, which will eliminate paperwork and speed up the contribution process.

Another change we are excited about is our plan to modernize and simplify the current disability process. Disability claims will be case managed and automated, which means that participants will know how many weeks of disability they can expect at the beginning of the process. The current reply card system will be eliminated and the frequency of updated claim forms and intermediate medical reports will be reduced, because a nurse case manager will be in

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TAKE ACTION TIP!

Your health is important to us, and we want to provide you with another *Take Action Tip!* this quarter. Summer is in full swing, so we have a helpful tip regarding hydration. Please use this information as you continue to be a responsible health care consumer.

QUENCH YOUR THIRST SAFELY THIS SUMMER

Many of us take advantage of the hot summer months by spending time outside. While it's good for your health to exercise outside, remember to remain hydrated in the heat. In contrast, consuming too much water can lead to a condition called hyponatremia, a rare, life-threatening condition caused by low levels of salt in the blood. Use this checklist to help you avoid both conditions this summer.

STAY HYDRATED...

- ✔ Prepare yourself to exercise in the heat. Take 10 to 14 days to get used to the hot weather, building workout intensity and duration gradually.
- ✔ Engage in higher-intensity activities during morning hours and do easier work during the afternoon.
- ✔ Do not focus only on sweaty workouts — a brisk walk or basketball game also puts demands on the body.
- ✔ Watch for symptoms of dehydration such as poor concentration, headache and inability to think clearly.

BUT NOT TOO HYDRATED...

- ✔ Determine exactly how much fluid you need to be well hydrated.
- ✔ Drink no more than eight ounces of water every 20 minutes — enough but not too much fluid.
- ✔ Watch for hyponatremia symptoms such as clouding of consciousness, dizziness, nausea and vomiting.

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constant contact with the patient and physician. Individual case management will help the member get back to work sooner and save us all money.

As you can see, EIT is initiating many changes, and we hope you can see the benefits already. Please note that while we may be adjusting many of our services, our commitment to providing you with a variety of benefits will remain the same. In fact, these changes will make it possible to strengthen that commitment. Stay tuned for what's to come! 

Relieve Stress By Stretching

In 2004, 62% of Americans said that work significantly impacts their stress levels, according to a survey conducted by the American Psychological Association. While this is an unhealthy and dangerous percentage, it is not a surprising one. Working hours have increased from a typical eight hour day to a ten and sometimes eleven hour day. In addition, many workers today juggle responsibilities at home on top of their full-time job. How does your stress level compare? What do you do to relieve stress?

Stress at work puts us in danger of many common problems, such as arthritis, carpal tunnel and neck and back problems. Even if you are active after a day at work, you still run the risk of having shrinking, weakening muscles. But you are probably wondering, when do I have the time to relieve stress? While many of us feel that there are not enough hours in the day, you may be happy to learn that you can relieve stress levels *while working*. Stretching before, during and after work will:

- prepare you for the day,
- provide you with a break or distraction while working, and
- relax you at the end of your day.

We'd like to provide you with several stretches that you can easily do to relieve tension in your body. Feel free to adapt the stretches to your particular body — these are just a starting point!

Hand and Arm Stretches


Stretch #1: Put your hands in prayer position. Bring elbows parallel with the ground. Then push out, moving the hands open and stretching the fingers. Hold the stretch for 15-20 seconds. This will relieve any pressure from cramped fingers and hands.

Stretch #2: To stretch your arms, sit in a chair with a table top or desk in front of you. Hook your fingers on top of the table with your hands hanging down. Bring your palms down as far as you can, stretching the bottom parts of your forearms. Then, flip your hands around, hook your fingers below the table top and push again. This will help any wrist pain you may have.

Neck and Shoulder Stretches

Stretch #3: Sit up straight, turn your head 45 degrees to the left and place your left hand on top of your head, so you're looking at the inside of your elbow. Then, pull straight down and hold for 15 seconds. If you want to stretch a little farther from that position, turn your head about 2-3 degrees and stretch again. Make sure to stretch your right side as well.


Stretch #4: Sit in a chair with a table top or desk in front of you. Bend at the waist and stretch your arms out on top of the table. Place your chin on your chest and feel the stretch all the way down your back.

We hope that these stretches will help you relieve stress before, during and after your work day. Time is limited in our busy working world, so these stretches are quick and easy — but don't do them too quickly! 

CIGNA — Your MAP Resource

Your Member Assistance Program (MAP) is a valuable resource that offers you more than help with substance abuse issues. MAP can also provide you with community-based referrals and informational support that can help you with your real life concerns and responsibilities. The chart below will help you better understand just how diverse MAP really is, and what services you can benefit from.

SUMMARY OF BENEFITS	
Type of Service	<ul style="list-style-type: none"> • 24/7 Telephone Access • Provider Referrals
Participant Services	<ul style="list-style-type: none"> • Telephone Consultation • Crisis Intervention Services • Community Resources • Healthy Rewards • Emotional Well-Being Online (Assessment Tools, FAQs, Article Library, Online Access & Referral, Quarterly Awareness Series) • Stress ASSESSMENT TOOL • 1 – 3 Face-to-Face provider visits
FULL-SERVICES FOR LIFE EVENTS	
Telephone Services	<ul style="list-style-type: none"> • Child Care Child care centers, family child care homes, in-home care, baby-sitting agencies and options, nanny agencies and options, au pair agencies and options, preschools and nursery schools, before- and after-school programs • Senior Care Home health agencies, nursing homes, assisted living facilities, continuing care retirement communities, social and recreational programs, long distance care-giving, backup care, respite care • Prenatal Care Birthing methods, nutrition, exercise, and diet, child care pre-planning, breastfeeding and formula feeding • Parenting Child development, sibling rivalry, separation anxiety, sleep and bedtime routines, toilet training, child safety, discipline, raising adolescents • Summer Care Residential camps, day camps, traditional camp programs, specialized camp programs • Special Needs Common childhood illnesses, children with multiple disabilities, developmental delays, mentally challenged/ill • At-Risk/High-Risk Adolescents Transitional living programs, day and residential treatment facilities, positive after-school alternatives, mentoring programs • Pet Care Veterinarians, insurance, pet-sitting resources, obedience training, pet store, pet supply catalogs • Adoption State adoption specialists, adoption support groups, private adoption, national adoption organizations • Education Kindergarten programs, before- and after-school programs, public schools, undergraduate and graduate programs • Legal 30 minute free consultation, up to a 25% discount on usual fees, referrals to local providers, coverage for most legal issues • Financial Information Spending habits, budgeting strategies, managing credit, debt management, debt consolidation
Online Services	<ul style="list-style-type: none"> • Family & Caregiving Adoption, Child Care, Parenting, Senior Care, Education, Pet Care • Health & Wellness Live Healthy, Health and Aging, Common Health Concerns • Daily Living Consumer Information, Travel and Recreation, Finances, Legal Issues • Relocation Center Climate, Crime Rates, Education Levels, Income, Housing Prices, Marital Status, Types of Homes, School Listings, Hospitals, Places of Worship • Savings Center Everyday Discounts, In-store Shopping Events, Savings at Local Shops and Restaurants, Seasonal Shopping Guides and Promotions • Self-Search Provider Locator • Educational Materials • Personal Assessments • Interactive Tools • Assisted Search – Email
Referrals & Fulfillment	<ul style="list-style-type: none"> • Life Events Turnaround Time: 12 business hours; emergency is 6 business hours

Whatever your need might be, remember that MAP is here for you. For more information from CIGNA contact the CIGNA Behavioral Care Line at **1-888-218-7210** or visit the Web site at www.cignabehavioral.com. Please note that for your privacy and protection, all calls are confidential. 

IMPORTANT! MEDICARE PART D INFORMATION FOR RETIREES

If you are a retiree, you've probably been hearing a lot about Medicare Part D — the new program that will offer prescription drugs through Medicare for the first time. If you are eligible for retiree medical coverage through EIT, you should know that EIT is going to continue its current retiree prescription drug benefit. The benefits offered through the EIT Health Care Plan have a **greater financial value** than those offered through Medicare Part D. Because Medicare Part D is a voluntary program, it will be up to you to decide whether or not to enroll in the new program. However, if you enroll in Part D, your cost for Medicare will increase by an estimated \$37 per month for coverage you already have through the EIT plan. *[Author's Note: Mercer will modify language if decisions are made by EIT prior to printing.]*

If you decide at a later date that you want to enroll in Medicare Part D, no penalty will apply for late enrollment as long as you had "creditable" coverage for the period between your initial Part D eligibility and your actual Part D enrollment. The EIT Health Care Plan provides creditable coverage, and you will receive a Notice of Creditable Coverage, along with additional information, from EIT this fall.

Ask EIT

Q: Will Caremark/Advance PCS discontinue using my Social Security number as my drug plan identification number anytime soon?

A: Yes. We are working closely with Caremark/Advance PCS and we hope to have new ID cards issued as early as October 1. They will utilize the BlueCross BlueShield unique identification number that you're already using. Remember that the group numbers will be different and you must not present your BlueCross

BlueShield card to the pharmacy because it does not provide drug coverage.

Q: Will EIT and Local 134 be providing flu shots again this year?

A: Yes. The 2005 Benefit Fair is scheduled for Saturday, October 22. Free flu shots will be available for all covered members and their spouses. Look for more information mailed to your home in the weeks to come.

Have you been wondering about something and want to ASK EIT? E-mail your general interest questions to ASKEIT@fundoffice.org or fax them to ASK EIT at **1-312-782-4431**. Direct your questions to Sherry. Please remember that for your privacy and protection, we cannot respond to member specific questions in this column nor can we provide information specific to an individual member via e-mail.

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**.

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