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A Healthy New Year!

Make health your top priority for 2006! While resolutions to lose weight and exercise are great, they're too often forgotten as soon as holiday leftovers make their way to the dinner table.

Instead, this year, make a promise to yourself to approach your health — and your health care — differently. Incorporate the behaviors of an accountable health care consumer into your life each day. Don't take your health for granted!

EIT is your partner on the road to being a better health care consumer. In this issue of the *EIT Conduit*, you'll learn about actions you need to take if you experience a life-altering event, as well as some new tips to explore that may make it easier to manage — and improve — your health. For example, get an annual physical to better understand the needs of your body and your health. Then, using your results, create an action plan to help you improve the areas where your health needs work — such as lowering blood pressure or cholesterol, losing weight, or managing stress.

In past issues of the *EIT Communicator* and *EIT Conduit*, we have described the characteristics of a responsible health care consumer (listed right). Use that information as well as the information in this newsletter as you and your family prepare for a healthy 2006.

In addition to improving your health, take a look at how you approach your health care benefits and see what you can do better. EIT is committed to providing you with appropriate and timely information to help you better control the money you spend on health care. But it's up to you to ask the right questions, make comparisons based on cost and quality, and proactively manage your health. 

A RESPONSIBLE HEALTH CARE CONSUMER...

- Uses the health care plan wisely
- Communicates with his or her doctor
- Demonstrates self-care
- Avoids illness and injury through prevention
- Makes appropriate health care provider selections
- Manages chronic conditions



AND THE WINNERS WERE...

Despite the disappointment of having limited doses of flu vaccine available, the 2005 Benefit Fair was an overwhelming success. Thanks to all of you who attended. A special thanks goes out to the Local 134 staff, the EIT staff, the Local 134 Retirement Club and all of our participating vendors. Without you, the Benefit Fair would not have been possible.

The winners of the \$25.00 Target gift cards were:

- Patrice Thomas
- Tom Ramsden
- Chris Florczyk
- David Lackowski
- Arthur Albertsen
- Mike Curtin
- Michael Tansey
- Peter Swiderski
- Ann Mueller
- Marilyn Kelly
- Darlene Izzo
- Hector Saenz
- Phillip Engstrom

Congratulations to all of you.

Answers to Crossword Puzzle on pg. 4

| | |
|---------------|-----------------|
| 6. credit | 7. preventive |
| 4. nutritious | 6. chronic |
| 2. lives | 5. certificates |
| 1. Target | 3. accident |
| Down | Across |

What Happens If...

A Summary of Steps You Need to Take

Every day at least one EIT participant experiences a life-altering event — marriage or divorce, the birth of a child or the death of a spouse, or even an illness or injury. These events have an impact on your life and, by ripple effect, have an impact on your coverage.

Over the past few years, we've incorporated a "What Happens If..." section into the EIT Summary Plan Descriptions, commonly called the SPD or benefit booklet. "What Happens If..." is a reference guide that helps you understand what to do when you experience a life-altering event. Use the information below to better understand what you may need to do if you or a family member experiences a life-altering event.

What Happens If You Get Married?

When you get married, you may want to enroll your new spouse in the EIT Health Plan. Before you can enroll your spouse, the following information must be provided by you to the Fund Office via mail or fax:

- The marriage certificate processed by the state in which you were married, and
- Your spouse's birth certificate, Social Security number, and any information about his or her current health insurance.

What Happens If You Become a Parent?

When you become a parent, either by natural child-birth or adoption, you may want to enroll your child in the EIT Health Plan as a dependent. To do this you must provide the Fund Office with:

- A certified copy of the child's birth certificate or a paternity test — either document must indicate that the participant is one of the child's biological parents, or
- Final adoption papers or an interim placement order issued by the Court.

What Happens If Your Spouse or Child Dies?

Most participants do not realize that the cost of many of the benefits EIT provides is based on the number of lives covered. Specifically, costs of cer-

tain benefits are based on a per person per month basis, so if a covered spouse or child dies and the Fund Office isn't notified, the Fund continues to report and pay for that person as a covered individual. If your covered dependent dies, you should provide the Fund Office with a certified copy of the death certificate.

What Happens If You Get Divorced?

When a participant is legally separated or divorced, the EIT Health Plan is no longer responsible for providing coverage to the former spouse except under the provision of COBRA, if so elected. However, in order for this process to be initiated, you need to provide the Fund Office with the final divorce decree or filed separation papers.

If you do not report a legal separation or divorce, there is a cost impact not only on the Fund, but also on you. For example, if your former spouse utilizes benefits after the divorce or separation is finalized but before the Fund Office is notified, you will be held responsible for reimbursing the Fund for any benefits paid on behalf of your former spouse. Failure to reimburse the Fund can result in the suspension of your own benefits until the Fund has received full compensation for any benefits paid in error.

What Happens If You Are Injured On the Job?


If you are injured on the job you could be entitled to receive Workers' Compensation benefits to reimburse a portion of your lost wages and cover your medical expenses. EIT does not provide coverage for a work-related injury. If you are a covered participant at the time you are injured, EIT will provide you with hours credit to protect your health insurance coverage. If you are injured while you are working you should:

- File an accident report with your employer,
- Follow up with your employer to make sure a Workers' Compensation claim was filed, and
- Contact the Fund Office for a disability application.

Managing Chronic Conditions

What Happens If You Are Injured or Become Ill When Off the Job?

If you are injured off the job or become ill and are not able to work, you must notify the Fund Office. If you are covered under an EIT Health Plan, whether you're working or unemployed, you may qualify for Short Term Disability (STD) benefits. STD will provide you with not only a weekly benefit, but also with hours credit to protect your coverage. It is important to note that when you do not work, there are no employer contributions made on your behalf. If you qualify for STD, you will be provided with five hours credit every workday to protect your coverage. If you are injured off the job or become ill you should contact the Fund Office for a Short Term Disability application.

Keep these action steps handy as you may experience a life-altering event this year. In addition, refer to the "What Happens If..." section of the SPD for additional scenarios and for more information that may be specific to your event. We urge you to familiarize yourself with the SPDs, so you know what to do if you're faced with a life-altering event. 

CONTACT THE FUND OFFICE

Do you need to provide the Fund Office with information pertaining to your life-altering event? If so, please do the following:

- Mail your documents to the EIT Fund Office, 221 North LaSalle Street, Suite 200, Chicago, IL, 60601; or
- Fax your documents to **1-312-782-4431**. Please call the Eligibility Department at **1-312-782-5442** to confirm that your fax was received and is legible.


As you can see on page 1, there are many characteristics that active health care consumers need to keep in mind and incorporate into their lifestyles. This quarter, consider *managing chronic conditions*.

Control Your Quality of Life While Reducing Health Care Expenses

If you or a family member is one of the many Americans who live with a chronic condition or illness, you already know that health care isn't just something you think about occasionally. You make health care decisions on a regular basis, so it's especially important to aggressively manage your condition and the care you receive. Carefully managing a chronic condition can help you take control of your condition, improve your quality of life and prevent related illnesses or injuries.

According to the Centers for Disease Control and Prevention, chronic conditions are the leading causes of death and disability in the United States (accounting for 70% of all U.S. deaths), and currently affect an estimated 90 million Americans. A chronic condition can range from mild to severe and can include everything from asthma to cancer to diabetes to heart disease to chronic pain and arthritis. Some chronic conditions may flare up occasionally, while others produce symptoms on a regular basis and may impact a person's everyday life.

Although chronic conditions and their effects are among the most common and costly health problems, they are also among the most manageable and, often times, the most preventable. To prevent and control the devastating effects of these conditions, you should:

- Adopt healthy behaviors such as eating nutritious foods, being physically active and avoiding tobacco use,
- Learn about your condition and treatment options,
- Take your medication exactly as your doctor prescribed,
- Monitor your condition — for example, by checking your blood pressure or blood glucose levels,
- Get checkups as recommended to ensure that any changes in health are detected early, and
- Cope with emotional aspects of your condition, as well as the physical aspects. Living with a chronic disease is challenging, so be sure to get the emotional support you need. 

TAKE ACTION TIP!

Start 2006 as a healthy consumer — get an annual physical! The BlueCross BlueShield PPO Plan covers an annual routine physical for all adults at **100% of the first \$75.00** if you visit an in-network doctor.

Why get a physical? Even if you think you're in good health, an annual physical can help catch health problems you don't know about early when they're easier to fix. Plus, spending time with your doctor is a great way to develop a trusting relationship.

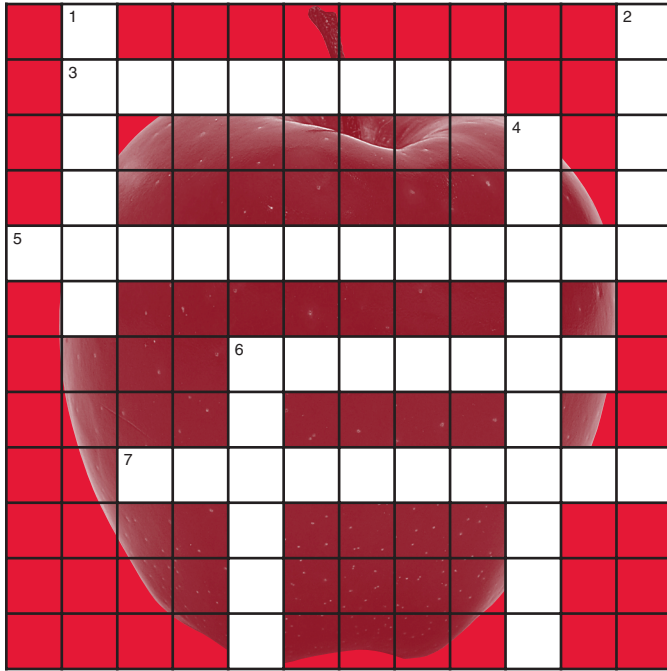
REMEMBER: When you see your doctor, make sure you tell him or her how your health care plan works so he or she is aware that preventive care is covered. Often times a visit may be labeled as "diagnostic" if a doctor doesn't specifically indicate that preventive care services were received. Make sure your preventive care is noted correctly!

DID YOU KNOW?

At least 10 million Americans at risk for Type 2 diabetes could sharply reduce their risk for the disease through proper nutrition and physical activity.

Crossword Puzzle

Hint: Many of these words can be found in this issue of the *EIT Conduit*.



Across

3. If you are injured on the job, you should fill out this type of report.
5. You'll need to provide these to the Fund Office when you get married.
6. Types of conditions that are the leading cause of death in the U.S.
7. The EIT Health Plan covers this type of care at 100%.

Down

1. A number of people at the Benefit Fair won gift certificates to this store.
2. Cost of many benefits offered by EIT is based on the number of these.
4. The type of food you should eat to stay healthy.
6. If you're on STD, you get a weekly benefit and you also get this to protect your insurance coverage.

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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