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Early Action Can Keep You Healthy and Save You Money

Whether you have a busy schedule or you've always been healthy in the past, it's easy to make excuses for avoiding the doctor's office. But ignoring minor illnesses and injuries now can mean higher medical bills and more complications in the future.

When it comes to your health, prevention and early action can really pay off. Consider this: Chronic diseases — including heart disease, cancer, stroke and diabetes — account for about 70 percent of deaths and 75 percent of health care costs in the United States each year, according to the U.S. Department of Health and Human Services.

Although these conditions are common and expensive, they are also very preventable. The key is to take action to maintain your health and identify any medical problems early — before they become serious.

According to the Agency for Healthcare Research and Quality, the most important things you can do to stay healthy are:

- **Get recommended screening tests —** Screening tests can identify dangerous conditions such as cancer or diabetes in their earliest stages, when they are most manageable. See the chart to the right for recommended screenings for men and women.
- **Don't smoke —** More than 430,000 Americans die each year from smoking-related illnesses including cancer, heart and lung disease, and stroke. If you or your spouse use tobacco, consider taking advantage of EIT's *Take Charge* program, which offers **FREE** tobacco cessation support to active EIT members, including medication and access to a telephone-based personal Quit Coach. Visit www.fundoffice.org/takecharge or call **(866) 434-9734** for more information.

RECOMMENDED HEALTH SCREENINGS FOR MEN AND WOMEN

Screening	Frequency
High blood pressure	At least once every two years
High cholesterol	Every one to two years, beginning at age 35
Colorectal cancer	Every five to 10 years, beginning at age 50
Diabetes	Every three years, beginning at age 45
Prostate cancer (men only)	Every year, beginning at age 50
Breast cancer (women only)	Every one to two years, beginning at age 40
Cervical cancer (women only)	Every one to three years

Sources: Agency for Healthcare Research and Quality; Health Behavior News Service

TAKE CHARGE VENDOR PARTNERS: Reaching Out to You

If *Take Charge* can help you, we want you to know about it. If you are identified as someone who may benefit from the program — for example, if you are accessing medication for smoking cessation, diabetes or other chronic conditions through Caremark — *Take Charge* vendor partners may contact you or your spouse by mail or telephone with additional information and tools.

This is a **FREE** service, and all information is specific to your needs and completely confidential. EIT has no access to these *Take Charge* member files and does not know who is using *Take Charge* resources or receiving this outreach. Keep an eye out for these helpful resources.

TAKE CHARGE OF YOUR HEALTH

As you move toward a healthier lifestyle, use the health-related tools and resources available through *Take Charge* (a **FREE** and **voluntary** program to help active members get healthy). EIT has partnered with two leading health education providers, StayWell Health Management and Free & Clear, to offer helpful resources including:

■ **TOBACCO CESSATION**

SUPPORT — Through our partnership with Free & Clear, all active EIT members have free access to a personal Quit Coach and medication to help you stop using tobacco. Since there is no limit to how many times you can use the tobacco cessation support, you can use it as often as necessary to help you quit.

■ **ONLINE HEALTH PORTAL** —


This website gives you immediate access to health content and tools 24 hours a day, seven days a week. Visit www.fundoffice.org/takecharge and click the StayWell Health Management link to access the portal.

■ **EDUCATIONAL HOME**

MAILINGS — StayWell has already started sending information to your home to help you manage/prevent back pain. Look for more information this fall about how to provide self-care to yourself and your family. If you fill out the two evaluations you will receive with these mailings, you can receive **up to \$20 in Jewel-Osco gift cards**. (Note: There is a limit of two \$10 gift cards per member.)

For more information or to start taking charge of your health, visit www.fundoffice.org/takecharge.



- **Be physically active** — Just 30 minutes of moderate activity a day can strengthen your heart and lungs, build muscle, improve energy and help you maintain a healthy weight. Find an activity you enjoy — like walking, bicycling or dancing — to inspire you to get moving. You should check with your doctor before you start any exercise program.
- **Eat a healthy diet** — Fill your plate with fruits, vegetables, whole grains, lean meats and nuts, and drink plenty of water and low-fat milk.
- **Stay at a healthy weight** — People who are obese (defined as having a body mass index of 30 or higher) have a 50 to 100 percent greater risk of premature death from all causes than do people in a normal weight range, according to the U.S. Department of Health and Human Services.
- **Take preventive medicines, if you need them** — Take all medications and obtain all immunizations recommended by your doctor, including aspirin and flu shots. These simple measures can help prevent serious complications in the future. 

Retail Clinics — A New Trend in Health Care


Have you or a member of your family ever woken up with an earache, sore throat or sinus infection? You know that if you could only get in to see your doctor and start a regimen of antibiotics, you could beat the bug before it lands its one-two punch and has you flat on your back.

But when you need to see your doctor today and he doesn't have an open appointment until three weeks from today, what do you do? In the past your only options would have been a trip to an urgent care facility or the emergency room — both of those options are expensive and time-consuming.

Today you can visit a retail clinic to treat routine ailments. Retail clinics are staffed by certified family nurse practitioners and physician assistants who can write prescriptions. Most clinics are open seven days a week, and there is no appointment necessary. A retail clinic visit can last between 15 and 30 minutes — a much better choice than waiting the typical four or five hours in an emergency facility.

Retail clinics are popping up in pharmacies all over the Chicagoland area. Currently CVS has five *MinuteClinic* locations and Walgreens has 18 *Take Care Health Clinics*. Both companies have plans for rapid expansion of retail clinic facilities.

Best of all, Blue Cross Blue Shield of Illinois has contracts with both CVS and Walgreens, so a trip to a *MinuteClinic* or a *Take Care Health Clinic* will be covered in the same way that a trip to your doctor's office would be.

Remember: A retail clinic cannot treat serious illnesses and is not meant to replace your family doctor. You should contact your local CVS or Walgreens to see if they currently have or plan to open a clinic near you. 

Think Twice and Save

The EIT Benefit Funds participate in the Blue Cross Blue Shield of Illinois Preferred Provider Option (PPO) network. That means when a member or dependent is treated by a provider who is affiliated with the PPO network plan, you and the plan save money because the provider has agreed to significantly reduce its fees.

Over 98 percent of the medical providers in the Chicago area are affiliated with the Blue Cross Blue Shield PPO network. And while the other 2 percent may “accept” Blue Cross Blue Shield, they have not agreed to reduce their fees, which could leave you responsible for a large bill.


The following language, which can be found in each of the six EIT Benefit Plans’ Summary Plan Descriptions (“SPD”), outlines the charges for which you will be responsible:

After you’ve met your deductible, the plan pays 80 percent of what the negotiated rate would have been had you used a network provider. You are responsible for paying 20 percent of the negotiated rate plus all charges above the negotiated rate.

Under the Blue Cross Blue Shield PPO Plan, you can receive treatment from any provider that you want to see; however, if you choose to see an out-of-network provider, you do so at your own financial risk. As an example, two providers that are not affiliated with the Blue Cross Blue Shield PPO network are:

- Hand & Plastic Surgery Associates, LTD with locations in Palos Heights and Elmhurst, and
- The OakBrook Surgicare Center in Oak Brook.

If you see a physician from Hand & Plastic Surgery or elect outpatient surgery at the OakBrook Surgicare Center **you could be responsible for paying thousands of dollars that the plan will not cover.**

Before you visit any provider — even one you’ve been referred to — ask if they are affiliated with the Blue Cross Blue Shield PPO network before you make an appointment. If they are not a Blue Cross Blue Shield PPO network provider, think twice before you make an appointment because of the financial consequences. 

STRETCHING YOUR HEARING AID BENEFIT

On July 1, 2007, EIT began a partnership with EPIC Hearing Health Service Plan. EPIC (Ear Professionals International Corporation) is the nation’s largest coalition of hearing health care physicians and audiologists.

By using an EPIC hearing professional you can stretch your benefit dollars, because EPIC providers generally charge 20 to 60 percent less than the manufacturer’s suggested retail price for the same quality hearing devices that you can get from a non-EPIC provider.

If you or your covered dependent is in need of a hearing evaluation or hearing aid, you can contact EPIC at their toll free number, **(866) 956-5400**, to obtain a referral to a hearing counselor in your area. After you’ve received the referral, you can schedule an appointment. You and your hearing counselor will decide what type of hearing device will work best for you. Your hearing claim will be processed by EPIC and EPIC will contact you for your 20 percent copayment and take care of reimbursing your provider.

Blue Cross Blue Shield of Illinois will continue to pay benefits for providers who are not in the EPIC network.



The screenshot shows the Blue Cross Blue Shield of Illinois website. At the top, there are navigation tabs for Members, Providers, Employers, and Producers. Below the tabs is a search bar with the text "How can we help you?". There are two search options: "Find a doctor, hospital or specialist in your area with our Provider Finder" and "Do you, a family member or friend need help with the Medicare Insurance Maze?". On the left side, there is a "Blue Access for Members" section with fields for "User Name:" and "Password:", a "Log In" button, and links for "Forgot my Password or User Name" and "New User? Sign-up Learn More". At the bottom, there are three columns: "Provider Finder" with a link to "Start Here", "Looking for Health Insurance?" with a link to "Start Here", and "News & Updates" with a link to "Introducing BlueEdge Blue Cross and Blue Shield of Illinois' consumer-driven health plan".

Check out the Blue Cross Blue Shield of Illinois website at **www.bcsil.com** to find providers who participate in the Blue Cross Blue Shield PPO network. 


Ask EIT

Q: What were the costs associated with the *Take Charge* program, and who was responsible for allocating the money?

Is this program paid for by our dues or did the Local pay for it?

A: The Board of Trustees (both Labor and Management) participated in the design of the *Take Charge* program and approved the related expenses. The cost of the program was covered by EIT as a health benefit. Health benefits are solely funded by employer contributions. EIT does not receive any of your dues, nor did the Local provide funding. The cost of the program was approximately three-tenths of 1 percent (0.3%) of the total amount that EIT spent on health care and disability claims in fiscal year 2006.

Q: I don't smoke and I am disturbed that our benefits include a program that won't benefit me and others who don't smoke or those who have no interest in quitting.

A: Let's face it, people who smoke generally use more benefit dollars than those who don't. Smokers are high-risk candidates for heart attack, stroke and lung cancer — all big-dollar diseases. As of today over 30 people have enrolled in Free & Clear. If these members are successful in quitting tobacco and reducing their chances of incurring high-dollar claims, that should mean more benefit dollars for everyone. 

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 **(312) 782-5442**.

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