



FALL 2007

WHAT'S INSIDE?

- Mark Your Calendar — It's Time for the Benefit Fair
- Tetanus Boosters at the Fair
- The Importance of Early Breast Cancer Detection
- Lose Weight, Save Money
- Getting the Most Out of Mail-Order
- Remember to Submit Your Child's Student Certification

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Mark Your Calendar — It's Time for the Benefit Fair

On Saturday, November 3, EIT and Local 134 will co-host the fifth annual Benefit Fair and we need your participation to make it a success.

The Benefit Fair will be held from 9 a.m. to 3 p.m. at the Boyle Auditorium (Union Hall) located at 600 W. Washington Blvd., Chicago, IL 60661.

Flu Vaccines

Last year more than 300 covered (active and retired) members and their spouses received **FREE** flu vaccinations. This year, our goal is to double that number — so we have reserved 600 doses of vaccine. The flu shots will be given free of charge on a first-come, first-served basis.

Any covered member and their spouse who would like to receive a flu shot must present his or her BlueCross BlueShield of Illinois (BCBS) card and some form of picture ID containing his or her date of birth. Everyone will be required to read and sign a consent form before getting a flu shot. We are not able to offer flu vaccinations to children, regardless of their age.

Health Risk Screenings

The Health Risk Screenings we introduced last year were so successful that we will be offering them again. Health Risk Screenings include a non-fasting cholesterol test, a glucose evaluation, a blood pressure check, height/weight measurements and a body mass index (BMI) measurement. These screenings are offered in conjunction with our *Take Charge: It's Your Health!* campaign.

Each screening will take approximately seven to 10 minutes to complete. After your screening, you will have a brief consultation with a health professional to review your results, ask any questions and receive health information related to your specific risks — to help you better communicate any concerns with your doctor.

Tetanus Boosters

This year, for the first time, we will also offer **FREE** tetanus boosters to our covered members and their spouses. Just like the flu shots, the boosters will be offered on a first-come, first-served basis — unless you reserve your dose in advance. Read the article on page 2 about how you can reserve a dose of tetanus vaccine.

Other Benefits

If you're healthy and able to donate blood, we would love to see you on the second floor where Local 134 and LifeSource will be conducting their annual blood drive. When you give blood, you give the gift of life.

In addition to the free vaccinations and health screenings, there will be staff from Local 134 and EIT on site to answer your questions. There will also be representatives from:

- BlueCross BlueShield of Illinois,
- CIGNA Behavioral Health,
- Caremark,
- VSP (Vision Service Plan),
- Global Med-Net,
- Putnam,
- Epic Hearing,
- The Chicagoland Electrical Industry Credit Union, and
- Megent Retirement Consultants

You will also be able to:

- Buy Local 134 merchandise,
- Get your **FREE** LMCC Certification Card and your Lockout/Tagout Card,
- Enter to win one of 12 Target gift cards valued at \$25 each,
- Change your address with Local 134 and EIT, and
- Verify your contributed hours.

So, mark November 3 on your calendar and join us for the EIT/Local 134 Benefit Fair.

Tetanus Boosters at the Fair

Tetanus is a serious bacterial disease that can cause stiffness of your jaw and muscles. This can cause difficulty breathing and, in severe cases, death. You can get tetanus from a cut or other wound, and treatment isn't always effective.

Most of us were immunized against tetanus as children, but that immunization doesn't last forever. Did you know the average adult should have a tetanus booster at least once every 10 years? Because cuts and scrapes are an inevitable part of the construction industry, we will be offering **FREE** tetanus boosters at the Benefit Fair on November 3.

EIT will reserve a number of doses of tetanus booster that will be given to covered members and their spouses on a first-come, first-served basis. However, you can reserve a dose in your name, while quantities last, by contacting Sherry Frankenbach at the EIT Fund Office by October 25.

Sherry can be reached by phone at **(312) 782-5442**, extension 272, or by e-mail at ASKEIT@fundoffice.org. You can contact Sherry during regular business hours, Monday through Friday from 8:30 a.m. to 4:30 p.m., or you can reach her via voicemail or e-mail 24 hours a day, seven days a week. All voice or e-mail messages should include your name, a telephone number where you can be reached and your date of birth.

Everyone who reserves a dose of tetanus booster by October 25 will receive written confirmation that a tetanus booster has been held under his or her name. Those who do not reserve a dose can still receive a booster shot on a first-come, first-served basis while non-reserved doses last.

Everyone receiving a booster shot will be required to read and sign a consent form. Members and their spouses with the following conditions are not eligible to receive a tetanus booster:

- Immune deficiency (either natural or due to chemotherapy, radiation or steroid therapy).
 - Fever or infection,
 - Receiving intramuscular injections,
 - HIV infection,
 - Pregnancy (or are trying to become pregnant) or breast-feeding, or
 - A history of allergic reaction to vaccines.
 - Anyone who has never received a tetanus immunization should not receive a booster.
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The Importance of Early Breast Cancer Detection

Women have a one in eight chance of developing breast cancer in their lifetimes, according to the American Cancer Society. An estimated 40,460 women will die from breast cancer this year — but this number doesn't have to be so high.

Although a healthy lifestyle may reduce your risk of developing breast cancer, it's impossible to fully prevent the disease. The best way, then, for women to increase their breast cancer survival rate is through early detection. This is possible through regular screenings and tests.

Mammography

Cancerous tumors in the breast usually grow so slowly that by the time a lump can be felt, it may have been growing — and spreading to other areas of the body — for up to a decade.

A mammogram can detect breast cancer before symptoms appear, and is generally regarded as the best screening tool for detecting the disease at an early stage. When breast cancer is caught early, it is more likely to be smaller and still confined to the breast — improving the patient's odds of survival.

Mammography is a technique that uses X-rays to provide an image of the breast. The mammography procedure usually lasts about 15 minutes and generally isn't painful. During the procedure, each breast is compressed between two plates to create an X-ray image. These images, called mammograms, are then studied by a radiologist for potential signs of breast cancer such as tumors, small calcium clusters and abnormal changes in the skin.

Clinical Breast Exam and Breast Self-Exam

In addition to mammography, clinical breast exams and breast self-exams can also find breast cancer in its early stages. These screening tests complement one another and should *all* be used to offer the best defense against the disease. This table shows the American Cancer Society's recommendations (for the general population) for these three screening tests.

Breast Cancer Screening Recommendations by the American Cancer Society	
Screening Test	Recommendation
Mammography	Every year beginning at age 40
Clinical Breast Exam	<ul style="list-style-type: none">• At least every three years between ages 20 and 39• Every year beginning at age 40
Breast Self-Exam	Monthly beginning at age 20; review benefits and limitations of self-exam with your health care provider

Please note that these guidelines do not apply to people with certain risk factors or medical histories. Talk to your doctor to determine the level of care that is right for you.

What Are You Waiting For?

Although much is still unknown about breast cancer prevention and the risk factors for the disease, we do know that finding breast cancer as early as possible improves the likelihood that treatment will be successful. Routine mammograms are covered in the same way as other outpatient diagnostic services under EIT's health plan. After you meet the plan's deductible, mammograms are covered at 90 percent in-network and 80 percent of the BCBS negotiated rate for out-of-network providers, up to the plan's out-of-pocket maximum.

The Importance of Early Breast Cancer Detection: *Continued on page 3*

For more information on breast cancer prevention and other self-care tips, visit the *Take Charge* website at www.fundoffice.org/takecharge.

WOMEN'S HEALTH BENEFIT NOTICE

Each year, we are required by law to notify our participants that certain mastectomy procedures are covered by the EIT Health & Welfare Plans. These procedures include:

- Reconstruction of the breast on which the mastectomy has been performed,
- Surgery and reconstruction of the other breast to produce a symmetrical appearance, and
- Prostheses and treatment of physical complications of all stages of mastectomy, including lymphedemas.

Lose Weight, Save Money

BCBS can help you lose weight and stay fit with discount membership fees to Curves™ fitness centers and Jenny Craig® weight loss centers.

BCBS is offering members and their covered dependents a discounted membership fee to Curves when they join; however, regular monthly fees apply. Curves is one of the first fitness franchises to offer affordable exercise and weight loss facilities specifically targeted to women.

Fund members and their covered spouses and dependents can receive the discounted membership fee by presenting their BCBS card at any Curves location. To find a Curves location near you, visit their website at www.curves.com or call **(800) Curves3** [(800) 287-8373].

BCBS is also offering members and their covered spouses and dependents the opportunity to receive discounts from Jenny Craig on a number of its programs.* The cost of food is not included in any of these offers:

- TuneUp program (30-day trial) — **FREE**
- Six-month Gold program — 50% off
- One-year Platinum program — 50% off
- Jenny Rewards program — 20% off the one-year program

You can take advantage of these discounts by showing your BCBS card at participating Jenny Craig locations. To find a Jenny Craig Centre near you, call **(800) 597-Jenny** [(800) 597-5366] or visit www.jennycraig.com.

* Offer good at participating Jenny Craig Centres and are subject to change. Your EIT Benefit Plan does not provide coverage for any weight loss center or fitness facility.

DID YOU KNOW?

In a recent survey of EIT members and their spouses, more than 85 percent of respondents said they plan to use the resources provided through EIT's *Take Charge* program to improve their health and lower their overall health care costs.

To find out how you can *Take Charge* of your health and your health care costs, visit www.fundoffice.org/takecharge.

Getting the Most Out of Mail-Order

If you or a covered dependent rely on a daily maintenance medication, have you ever considered using the Caremark mail-order program? When you use mail-order, you'll save both time and money. With mail-order, you will receive a three-month supply of your medication — and your co-payment is significantly lower than what you would have to pay at the retail level for three separate refills of the same medication.

Getting started is easy — ask your physician to write you two prescriptions: one for a 30-day supply to fill immediately at a retail pharmacy and one for a 90-day supply that allows three 90-day refills. Once you have the 90-day prescription, you will need a claim form, which you can get by calling Caremark at **(800) 566-5693**. Complete the claim form, and send it and your prescription in the pre-addressed envelope to P.O. Box 94467, Palatine, IL 60094.

Caremark will automatically fill your prescription with a generic unless you or your doctor has specifically stated that a generic is not an option. Generic drugs are perfectly safe and approved by the FDA ... and they save you money!

Ordering a refill is even easier — just call Caremark at the number above or visit their website at www.caremark.com.

Things to Remember

There are a few things you should remember to make your mail-order experience hassle-free:

- It will take Caremark two to three days to process and fill a new prescription and one to two days to process a refill order.
- Shipping is free of charge, but you should allow 10 to 14 days for standard delivery. You can choose second business day or next business day shipping, but remember: even if you pay for expedited shipping, it will still take one to three days for your order to be processed before it can be shipped.
- When Caremark ships your medication, they provide you important details about your medication, and just as importantly, details about how many refills remain and the first date on which you can place your refill order. Make sure these details work for you and order your refill as soon as possible ... that way, even if mail delivery is delayed, you won't run out of medication.
- When you've received your third and final 90-day refill, you'll know it's time to think about making an appointment with your doctor for a checkup and new prescription.

Out of Medication Too Soon?

Because you're relying on the mail system to deliver your medication you should order your refill as early as possible. If delivery is delayed for any reason, Caremark cannot reprocess your order until 15 days from the date it was originally shipped. If you're out of medication, Caremark will help you obtain enough at your local pharmacy to see you through. However, you will have to pay the retail co-payment.

Mail-order is safe and convenient, so make it work for you and save.

Remember to Submit Your Child's Student Certification

Is your child covered under the EIT Health Plan? If your child is between the ages of 19 and 22, and you have not provided EIT with a student certification for the fall term, he or she is most likely not covered.

Dependents who are between the ages of 19 and 22 and attend school full-time are covered under an EIT Health Plan if they have provided a student certification from their school as proof of full-time attendance. Coverage is provided for 120 days from the last day that EIT has proof of full-time attendance. Student certifications must be obtained from the school's registrar's office.

Student certifications can be faxed to the EIT Fund Office at **(312) 782-4431**. If you fax we strongly urge you to confirm that your fax transmission was received by calling the Fund Office at **(312) 782-5442**, extension 258. You can always verify your child's

eligibility status by visiting our website at www.fundoffice.org and checking out the Student Thru Date that EIT has on record. Remember, your child is covered for only 120 days from the date that EIT has on file.

TAKE CHARGE ISN'T JUST FOR SMOKERS

Many people think smokeless tobacco — chew, spit tobacco, or snuff — is safe. The truth is smokeless tobacco use is connected with all sorts of problems including tooth decay, nicotine dependence and oral cancer. Active members and their spouses can enroll in the *Take Charge* Quit For Life™ program and let us help you break free from smokeless tobacco today. Visit www.fundoffice.org/takecharge for more details.

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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