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## Introducing the Passive Dental Network

**W**ould you like to see your dental dollars go further? So would EIT. In an effort to make that happen, on January 1, 2008, EIT contracted with the BlueCare® Freedom Dental PPO Program to allow EIT participants to use its passive dental network.

Passive participation means that you have a choice of seeing either an in-network or an out-of-network dentist and be able to receive the same level of benefits — in other words, you pay the same coinsurance percentage regardless of the dentist you choose.

Using a passive dental network means your benefit dollars will go further if you use an in-network dentist, because under the BlueCare® Freedom Dental PPO Program in-network dentists charge less for the same services than out-of-network dentists do.

More than 3,200 Illinois dentists participate in the BlueCare® Freedom Dental PPO Program and nationally, there are more than 79,000 dentist members. To find out if your dentist participates in the BlueCare® Freedom Dental PPO Program or to find a participating dentist, visit [www.bcbsil.com](http://www.bcbsil.com), or call the BCBS Customer Service line at **(800) 862-3386** between 8:00 a.m. and 6:00 p.m. CDT.

As part of our entry into the BlueCare® Freedom Dental Program, EIT issued new BCBS identification cards to all participants in December. If you have not received your new ID card, please contact BCBS at **(800) 862-3386** or call the Fund Office at **(312) 782-5442**.

## Thanks For a Successful Benefit Fair

On November 3, EIT and Local 134 co-hosted the fifth annual EIT/Local 134 Benefit Fair. We would like to thank the staffs of EIT and Local 134, the teachers from the Local 134 Apprentice School and the members of the IBEW Local 134 Retirees' Club for giving up their Saturday to help make this year's fair better than ever.

Special thanks go to our "junior staffers," Raven Noble and Jennifer Cruz, for keeping the soda cold and the flu shot line moving. But most of all, our thanks go out to you — the more than 600 members and spouses who took the time to attend. Your participation is the key to our continuing success.

During the fair, 435 members and their spouses received free flu shots and 211 received free tetanus boosters. Additionally, 172 members and spouses took advantage of the Health Risk Screenings offered by StayWell Health Management as part of our *Take Charge: It's Your Health* program.

The winners of the 12 Target gift cards raffled by EIT were:

- |                    |                    |
|--------------------|--------------------|
| ■ Kevin Calkins    | ■ Scott Maude      |
| ■ Doug Goczkowski  | ■ Jerry Miller     |
| ■ Rick Gutierrez   | ■ Tim Quilty       |
| ■ Michael Jevtovic | ■ Anton Schnauer   |
| ■ James Kolpek     | ■ Vince Smyth      |
| ■ John Maiberger   | ■ Roberta Sowizrol |

Congratulations to all the winners! 

# Construction and Communication Benefit Self-Pay

EIT members' eligibility for EIT Construction and Communication Health & Welfare benefits depends upon the number of contributed hours they work during each contribution quarter or year. Members can continue to receive coverage if they work either:

- 300 hours in the most recent complete contribution quarter, or
- 1,200 hours in the most recent four complete contribution quarters.

If covered members do not contribute the required number of hours, their coverage may be terminated subject to the self-pay rules and election of COBRA, as applicable.

The chart below will give you an idea of which periods the Fund Office reviews when determining whether a participant's coverage will be extended or terminated.

| Contribution Quarter of Review and Year of Review | Number of Contributed Hours Needed to Continue Coverage | Hours Requirement Met: Coverage Continues Through | Hours Requirement Not Met: Coverage Terminates on |
|---|---|---|---|
| July 1 – September 30                             | 300   | March 31  | January 1   |
| October 1 – September 30                          | 1,200   | March 31  | January 1   |
| October 1 – December 31                           | 300   | June 30   | April 1   |
| January 1 – December 31                           | 1,200   | June 30   | April 1   |
| January 1 – March 31                              | 300   | September 30                                      | July 1  |
| April 1 – March 31                                | 1,200   | September 30                                      | July 1  |
| April 1 – June 30                                 | 300   | December 31                                       | October 1   |
| July 1 – June 30                                  | 1,200   | December 31                                       | October 1   |

EIT realizes that during periods of low employment, it isn't always possible to accumulate the required number of hours needed to maintain coverage. To help ensure members and their families can continue coverage during those times, participants who experience a shortage of hours and who are registered and available for work have the opportunity to continue their coverage by purchasing, or *self-paying*, their shortage of hours.

The amount members self-pay is based on the number of hours they are short multiplied by the amount of the Health & Welfare contribution their employer is required to make. For example, if a member worked 250 hours between July 1 and September 30 and his or her employer is required to contribute \$10.23 per hour, his or her self-pay contribution would be calculated as follows:

|  |   |  |   |  |
|--|---|--|---|--|
| <b>Shortage of Hours:</b><br><b>(300 - 250) = 50</b> | X | <b>Hourly Employer Contribution:</b><br><b>\$10.23</b> | = | <b>Self-Pay Amount:</b><br><b>\$511.50</b> |
|--|---|--|---|--|

When members make the self-pay contribution, they will continue to receive coverage through the end of the next contribution quarter. Eligible participants can self-pay a shortfall in hours for up to two consecutive contribution quarters under the Communication Plan and three consecutive contribution quarters under the Construction Plan.

At about three weeks into each contribution quarter, the Fund Office begins the process of reviewing each member's contributed hours. Approximately one week later, participants who do not have sufficient contributed hours to maintain their coverage will receive either a termination notice with COBRA election information or, if eligible, a self-pay notice. The self-pay notice gives participants specific information on how many hours they are short, how much they must pay to continue coverage and when the payment is due.

Participants eligible to make a self-payment will have approximately seven weeks to send a check to EIT (EIT cannot accept a credit or debit card payment). If they do not make the required payment by the due date, they forfeit their eligibility to self-pay, and their coverage will be terminated, subject to election of COBRA.

When participants' coverage is terminated, even if they elect COBRA, they will have to work 300 contributed hours within three consecutive months to re-qualify for coverage; or they will need to work 600 contributed hours within six consecutive months if they have not had coverage for 12 months or longer.

## Preventing a Loss of Coverage

Both the Communication and the Construction Summary Plan Descriptions ("SPDs") provide details of how and when coverage can terminate. Both SPDs contain the following statement:

- "It is your responsibility to know when your coverage will end due to insufficient contributed hours."

You are the first person to know if you have not been working steadily. Review your paycheck stubs and compare them with the schedule on page 2. If you have any reason to believe that you may not have worked 300 hours during a contribution quarter, your coverage could be in jeopardy.

EIT has given you several tools to help you verify your contributed hours, including 24-hour unlimited access to our website, [www.fundoffice.org](http://www.fundoffice.org). This is a resource you should use often. You can also call the Fund Office Eligibility Department to verify your contributed hours, and you should always review your quarterly statements to make sure that the hours you worked were correctly reported. 

### IMPORTANT INFORMATION ABOUT YOUR BENEFITS COMING TO YOUR HOME

If you haven't done so already, you should soon receive a Benefits Update mailed to your home that includes information on important changes to your EIT Health & Welfare benefits for 2008. Please keep the Benefits Update with the Health Care Booklet for your plan, so all your benefits information is in one place.

If you do not receive your Benefits Update by February 1, 2008, please call the Fund Office at **(312) 782-5442**. Also keep an eye out for a new version of the Health Care Booklet for your plan, which will be mailed to your home this spring.

## SENDING YOUR SELF-PAYMENT

The self-pay due date is included in the self-pay notice. Pay close attention to this date; the Fund Office will not accept a self-payment after the deadline under any circumstance.

Below are the four most common reasons used to explain why a self-pay was not received on time at EIT; these members forfeited their ability to self-pay because their self-payments were not accepted.

### **ONE: I WROTE THE CHECK BUT FORGOT TO MAIL IT.**

Your coverage should be a priority for you and your family. EIT gives you seven weeks to write a check and put it in the mail. You're gambling with your health care if you wait until the deadline and then hope that your payment arrives on time.

### **TWO: I'M GOING THROUGH A DIVORCE AND MY SPOUSE DIDN'T GIVE ME THE NOTICE.**

If you are not living at your former home, it is your responsibility to provide the Fund Office with an address where you are sure you will receive your mail.

### **THREE: I THOUGHT THAT SINCE I'M WORKING NOW MY COVERAGE WOULDN'T BE TERMINATED.**

As EIT points out in your self-pay letter, the contribution quarters of review cover specific periods of time — no other period is being reviewed. Therefore, if you are short on hours during the review period, you will need to self-pay or coverage will be terminated, subject to election of COBRA — even if you are currently working.

### **FOUR: I NEVER GOT IT.**

EIT sends all self-pay notices via U.S. Postal Service to the address on record at the Fund Office. The Fund Office knows how many self-pay notices were created and therefore must be mailed. Fund Office staff takes extra steps to verify the number of notices to be posted to ensure that all of the notices created are mailed.

The federal government allows for a "presumption of receipt." This means when a piece of first-class mail is posted through the U.S. Postal Service to an existing address, the sender has a right to presume that it was delivered to that address.

# Take Charge of Your Health: Start the New Year Off Right

More than 95 percent of EIT members who responded to a recent survey agreed that improving their own and their family's health would reduce their overall health care costs.

But taking steps to improve your health — like losing weight or quitting smoking — isn't always easy. To help our members reach their health goals, EIT provides *Take Charge*, a **FREE** and voluntary program available to active members and their spouses. *Take Charge* provides access to educational tools and resources to help you and your family maintain a healthy lifestyle.

*Take Charge* resources that can help you improve your health include:

- **Online health information** — This website gives you immediate access to health content and tools 24 hours a day, seven days a week. Visit [www.fundoffice.org/takecharge](http://www.fundoffice.org/takecharge) and click the StayWell link to use this helpful resource.

- **Assistance in quitting tobacco** — Through our partnership with Free & Clear, active EIT members will have **FREE** access to a personal Quit Coach and medication to help them stop using tobacco. For more information, visit [www.fundoffice.org/takecharge](http://www.fundoffice.org/takecharge) and click the Free & Clear link.
- **Back care and self-care mailings** — Refer back to this important information that was mailed to you earlier this year.
- **New and expanded resources and incentives** to come this spring!

Remember: All *Take Charge* resources are completely confidential — neither EIT nor your employer will have access to your health information. For more information on the program, visit [www.fundoffice.org/takecharge](http://www.fundoffice.org/takecharge). 

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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