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Join the Trend: Be a Smart Health Care Consumer

Do you know how much you and your family spent on health care in 2010? In the last five years? 10 years? Chances are, it's enough to take a family vacation or pay off a small loan. In 2011, you can take specific actions to save on your health care costs, and still get the care you need. The key is finding ways to be a smart health care consumer.

Think about your health care like any other important purchase you make. For example, when shopping for groceries, you may consider what fresh produce you need compared to what canned items you can use, what is in season and often less expensive than what's not, and what store brands taste the same as the brand-name equivalent. Likewise, you should research a medical service to determine if you need it, how much it costs and if it will provide you the right kind of care.

Your Wallet. Your Choices.

When it comes to the cost of health care, your choices make a difference. Below are tips that can help you reduce your costs and still receive quality care:

- **Take advantage of preventive care.** Preventive care is taking action to get the tests and check-ups necessary to maintain good health. Your wellness benefits are designed to encourage preventive treatment and routine exams, such as an annual physical, that can lead to early detection of chronic problems.
- **Know your drugs.** If you use brand-name prescription drugs, talk to your doctor to see if they are available in a less expensive, generic form.

You also can save money by ordering a 90-day supply of your medication by mail-order. A *30-day supply* of a generic drug will cost you \$5 at a retail pharmacy, but a *90-day supply* of a generic drug will cost you only \$10 through mail-order. It saves you money and it's more convenient.

- **Review your Explanation of Benefits (EOB) just like you would your credit card statement.** While your EOB is not a bill, it's just as important. An EOB shows what medical services the plan was billed and paid for on your behalf. Health care theft is a growing crime, so check your EOB carefully to make sure charges from your physician or medical facility are correct and the insurance was applied appropriately. It is a good practice to match your EOB to your provider statements.
- **Get the right kind of care.** Just because you need immediate care doesn't mean the emergency room (ER) is your best option. In 2010, the average cost of an ER visit for a sore throat was \$525. The average cost of the same visit to an urgent care center was \$94. Assessing when to visit your primary care physician, an urgent care center or the ER may save you and the Fund money.

Source: <http://www.wisebread.com/cost-comparison-emergency-rooms-vs-urgent-care>

WHAT IS THE DIFFERENCE BETWEEN THE ER AND AN URGENT CARE CENTER?

An **ER** provides immediate care at any time, day or night, and benefits from the offerings and personnel of the hospital to which it is connected.

An **urgent care center** also provides immediate care on a walk-in basis, but outside of a hospital emergency department. These centers treat patients who need immediate care but do not warrant a visit to an ER due to the nature of the illness or injury. Urgent care centers are not open on a continuous basis, unlike a hospital ER.

If you're not sure whether your medical situation is considered an emergency, call the Nurseline (see page 2). A registered nurse will be able to recommend whether you should visit the ER, an urgent care facility or schedule a regular office visit.



Your Blue Cross Blue Shield of Illinois Toolkit

You have a variety of tools and resources available through Blue Cross Blue Shield of Illinois to help you make informed, cost-effective decisions about your health care:

Tool	Savings Opportunity	How To Access It
Utilization management	To optimize benefits, call to pre-certify inpatient stays and outpatient procedures requiring pre-authorization.	<ul style="list-style-type: none"> ■ Call (800) 635-1928 to pre-certify inpatient stays. ■ Call (800) 862-3386 to pre-authorize outpatient procedures.
Case management	Work with a registered nurse to assist with any issues, concerns or questions regarding your medical condition.	Call (888) 978-9034 ext. 6713 .
Blue Access for Members (BAM)	<ul style="list-style-type: none"> ■ Review balances, claim statuses and benefits. ■ Request a replacement ID card. ■ Search and compare doctors and hospitals. 	<ul style="list-style-type: none"> ■ Visit www.bcbsil.com. ■ Under <i>Insurance Basics</i>, click <i>Ready to Register?</i>
Nurseline	<ul style="list-style-type: none"> ■ Determine whether your injury is a true “emergency” and is worth the cost of the visit to the ER or a next day appointment at an urgent care clinic or physician’s office. ■ Receive recommendations about cost-effective treatments and alternatives. 	Call (800) 299-0274 24 hours a day, seven days a week.
Find a doctor in the BCBSIL network	You will always pay less for the cost of services when you use in-network doctors.	<ul style="list-style-type: none"> ■ Call (800) 810-2583. ■ Visit www.bcbsil.com. ■ Click <i>Find a Doctor</i>.
Find the best medical facility for your need	These facilities are designated as providing high value for the cost of care.	<ul style="list-style-type: none"> ■ Visit www.bcbsil.com. ■ Under <i>Insurance Basics</i>, click <i>Making Insurance Work for You</i>. ■ Click <i>Finding the Right Hospital</i>. ■ Click <i>Blue Distinction®</i>.
Preventive care topic library	See what preventive care services are offered by the plan.	<ul style="list-style-type: none"> ■ Visit www.bcbsil.com. ■ Under <i>Health and Wellness</i>, click <i>Preventive Care</i>. ■ Select the topic that best fits your needs.

Five Secrets to Staying Healthy This Winter

During the winter, we are generally more prone to colds, the flu, poor circulation, low energy and seasonal mood disorders. But with some awareness and a little effort, you can steer clear of these wintertime blues.

- 1 Soak up the rays.** Exposure to sunlight stimulates the pineal gland, which affects the production of serotonin, the “mood chemical.” Sunlight also helps boost your immune system by waking up cells that patrol our bodies, looking for intruders and cancer cells. On sunny winter days, try going for a 20- to 30-minute walk — don’t forget sunscreen. You’ll be amazed by the spirit-lifting properties of the sun.
- 2 Get plenty of sleep.** While we sleep at night, our bodies undergo cell renewal. This helps the body work at an optimal level and our cells defend against infections. Start a habit of going to bed at a consistent time each night, so your body can anticipate sleep. If you have trouble falling asleep at night, try taking a warm bath before bed or reading a book to relax.
- 3 Exercise regularly.** Moderate exercise — at least three or four one-hour sessions a week — helps generate endorphins. These feel-good chemicals strengthen your immune system by increasing the production of “natural killer cells,” or white blood cells that destroy viruses.
- 4 Supplement your foods with vitamins.** Vitamin C helps fight against infections. Zinc helps support the body’s defense system. Vitamin B helps reduce stress, which depletes the immune system. Consider a daily vitamin to give you an extra boost all year long.
- 5 Drink more water.** Drinking water helps keep your body hydrated and washes out toxins, protecting against colds and the flu. It also keeps your skin healthy. Research shows you should drink at least eight glasses of water per day.

LOAD UP ON LAUGHS THIS WINTER.

Laughing can build levels of the antibody IgA, the body’s first line of defense against germs. So enjoy some humor with family and friends and you’ll be more prepared to beat the common cold.

Sources: <http://health.yahoo.net/experts/drmao/5-secrets-winter-health-and-energy>, http://findarticles.com/p/articles/mi_m0846/is_4_26/ai_n16882301/, www.emaxhealth.com/1357/34/33190/boosting-your-immune-system-can-help-fight-illness.html

Another Year, Another Great Benefit Fair

On October 30, 2010, more than 600 participants and their spouses visited the Union Hall. Another 50 benefit administration partners and representatives were among them. What was the big draw? The eighth annual Benefit Fair, where participants and spouses learned about their EIT benefits and took steps to improve their health.

At the Benefit Fair:

- 356 flu shots were administered by FluEase.
- 139 active, covered participants and spouses completed a health screening.
- 50 active, covered participants and spouses received a prostate screening.

EIT would like to thank the staffs of Local 134 and the Local 134 Retiree Club for helping to make the Benefit Fair a success. We also thank those who attended the Fair and hope to see you again next year!

NEW CIGNA CLAIMS ADDRESS

Want to submit a claim to CIGNA Behavioral Health? Be sure to send it to their new address:

CIGNA Behavioral Health
P.O. Box 188027
Chattanooga, TN 37422

Actions Required If Called to Military Duty

EIT participants are occasionally called to military duty. EIT has established procedures to help determine and administer benefits for these participants while they're serving our country. Below are actions participants must take and information about benefits eligibility:



TELL US YOU'VE BEEN CALLED TO MILITARY DUTY, OR YOUR BENEFITS MAY BE AT STAKE

You must inform the Fund Office of your call to duty prior to your deployment date. If you do not, your health and welfare benefits eligibility may be terminated while you're serving in the military.

Before Deployment

- Inform the Fund Office you've been called to duty by calling **(312) 782-5442**.
- Mail or fax a copy of your orders deploying you to duty to the Fund Office. This allows EIT to determine when you will no longer be an active, covered participant under the health and welfare plan.

At the Time of Deployment

- If you **have dependents** and are eligible for health and welfare benefits, EIT will grant you five hours of credit per day while you're deployed that will be used toward extending your benefits coverage while you're deployed.
- If you **have no dependents** and are eligible for health and welfare benefits, you will not receive credits from EIT to extend your benefits coverage while you're deployed. Instead, you will receive benefits coverage from the military.

Upon Discharge of Duty

- Forward a copy of your DD214 to the Fund Office so it can verify your date of deployment and date of discharge.

If you have questions about the procedures and how military duty affects your benefits eligibility, please contact the Fund Office at **(312) 782-5442**.



NEW YEAR, NEW YOU: BE TOBACCO-FREE

On your list of New Year's resolutions, "quit smoking" is one of the best things you can do to improve your health. By enrolling in the Quit For Life® Program, you can begin a tobacco-free 2011.

Call today to talk with a Quit Coach® who will help you set a realistic quit date — one based on your individual goals and needs — to make sure this year's resolution is one you achieve.

Call **(866) QUIT-4-LIFE** or log on to www.quitnow.net/local134/ today for more details.

Meet Minerva Candiotti

Minerva Candiotti has a lot to be excited about — she recently completed graduate school and received a promotion. In May 2010, she graduated from the University of Illinois at Urbana-Champaign, earning her MBA degree from the Executive MBA program in downtown Chicago. On January 1, 2011, she moved into her new role at EIT as Assistant Fund Administrator.

Minerva has worked in many roles at EIT during the past 10 years, including Accounting Manager, Assistant Controller and Director of Operations. In her new position, she will continue to oversee the financial side of

the business while holding new responsibilities related to the health and welfare plans. Minerva said, “I will continue to work on optimizing work processes within the accounting and member services departments by collaborating with team members, cross-training and reorganization.” We wish Minerva well in her new role.

While Minerva has been busy with work and finishing up graduate school, she also volunteers by working with teenagers as a Youth Leader at her church. Minerva also likes to exercise, read and spend time with her nieces. 

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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