

Think Green! And Orange, Yellow and Red

Eating Healthy

In addition to outdoor activities, summertime means fresh fruits and vegetables are available in grocery stores and farmer's markets. These foods pack a nutritional punch of vitamins and minerals, as well as dietary fiber and phytochemicals — a group of compounds that may help prevent a number of diseases such as cardiovascular disease, cancer and diabetes. Here are some tips to fit in your United States Department of Agriculture (USDA) recommended daily five servings:

- Wake up your breakfast by making a habit of drinking 100% fruit or vegetable juice or complementing cereal or yogurt with sliced or dried fruit.
- Jazz up sandwiches by incorporating vegetables — lettuce, tomatoes, cucumbers and sprouts.
- Get creative with pizza and add vegetables — tomatoes, mushrooms and green peppers.

- Bring a piece of fruit or cut-up vegetables with you to work every day for part of your lunch and/or a snack.
- Start at least one meal a day with a salad. Buy pre-packaged salad mixes to make preparation a snap. ❖

Student Certification

It seems like summer has just gotten underway but, for some, school will start in a few short weeks. If you have a dependent who is a college student between the ages of 19 and 23 remember that, to protect his or her health coverage as a dependent, you must provide EIT with a copy of a certification of full-time enrollment for the fall term as soon as possible after school begins. Your student dependent can obtain a student certification from the Office of the Registrar at his or her school. A student certification can be faxed to the Fund Office **(312) 782-4431**. Remember, if you fax — confirm your fax was received by phoning the Fund Office **(312) 782-5442**. ❖

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**.



Your EIT Newsletter!

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Communicator

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Electrical Insurance Trustees Plan

75 Years and Still Going Strong



In honor of our 75th anniversary, we thought you'd be interested to learn about some details about EIT — our past, present and hopes for the future.

In the Beginning

In 1930, two visionaries in the electrical industry — J. Norman Pierce, past president of the Electrical Contractors Association (ECA), and Michael J. Boyle, then IBEW Local 134 Business Manager — worked together to establish the Electrical Insurance Trustees (EIT) Plan. The EIT Plans were established under the first building trades agreement to include group life insurance and health benefits for workers. Over the next 74 years under the stewardship of the Business Managers and ECA contractors who followed in their footsteps, the EIT Plans have grown into a premier Health & Welfare Plan and Pension Plan providing pension, health and disability benefits to over 14,000 members and their families.

The Board of Trustees

The EIT Board of Trustees is made up of 10 Trustees — five from the union and five from the employer. The union Trustees are appointed by the Business Manager and the ECA appoints the employer Trustees. There are also several associate Trustees.

Together this group, led by Chairman William T. Divane, Jr. and Vice Chairman Michael J. Fitzgerald, act as fiduciaries of the EIT Plan. As fiduciaries, it is their responsibility to keep the Plan financially sound for this generation and future generations of Local 134 members.

The Fund Office

The Fund Office consists of a Fund Administrator and approximately 25 support staff. Sean P. Madix was appointed Fund Administrator in 1996. The Fund Office has many responsibilities, including receiving employer contributions and disbursing them in accordance with various collective bargaining agreements. However, our most important responsibility is to assist members with their pension and healthcare needs. Other functions of the Fund Office are to calculate member hours for insurance eligibility, provide disability and unemployment benefits to members and to issue monthly pension benefits to over 5,000 retirees. It is also the responsibility of the Fund Office to make sure the EIT Plans comply with the alphabet soup of federal regulations that govern employee benefit plans, such as ERISA, COBRA, HIPAA, FMLA and USERRA to name a few.

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Employer Trustees:

William T. Divane, Jr.
Thomas C. Halperin
Michael R. Walsdorf
Kenneth Bauwens
Kevin O'Shea

Union Trustees:

Michael Fitzgerald
Michael J. Caddigan
Samuel Evans
Daniel Meyer
Richard Sipple

Fund Office:

Hours: 8:30 a.m. to 4:30 p.m.
Phone: 1-312-782-5442
Fax: 1-312-782-4431
SUB Fax: 1-312-782-7240

Make Sure Your Doctor Is a Network Provider

Before you make an appointment with a doctor, make sure to ask if he or she is a part of the BlueCross BlueShield PPO network. A doctor may accept BlueCross BlueShield insurance, but not be a part of the network. If your doctor is not a network provider, you will not receive the negotiated PPO discounted rate for services. That means you will pay 20% of the negotiated rate plus any amount over the negotiated rate.

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Working Together

The Board of Trustees is divided into various committees; committee members are appointed by the Chairman and Vice Chairman to oversee investments, collections, medical services and claims and appeals. The primary responsibility of each committee is to ensure the Plans are administered in accordance with Plan provisions. The individual committees work together with legal and financial advisors, human resource professionals as well as with Fund Office staff to identify healthcare trends or technological changes that can be implemented in the Plan to keep it at the forefront of the Taft-Hartley Funds. The Chairman, Vice Chairman and Fund Administrator comprise the Executive Committee. The Executive Committee reviews recommendations for changes or additions to the Plan and then forwards them to the full Board for ratification.

We've Come a Long Way

Our founders couldn't possibly have envisioned the world as it is today, but they laid a foundation of cooperation between the Union and employers that still exists. It's this spirit of cooperation and professionalism that keeps EIT a Plan to be proud of. At EIT as we prepare to enter into our 75th year of Plan administration, it is our fervent hope that this Plan remains as strong for the next generation as J. Norman Pierce and Michael Boyle envisioned it in 1930.

Myth

It has long been thought by many that a phone call to a Trustee, Business Agent or Fund Office employee could result in a wink and a nod and a rule being bent or broken.

Some members are under the impression that dues are used to fund health benefits and provide the EIT operating budget.

Reality

The EIT Plans function within a framework of rules and provisions. There is a system of checks and balances that will not allow any one person, be it Trustee or Fund Office employee, to operate outside of the existing Plan provisions. By enforcing "one rule for all," EIT is able to remain consistent in its practices to be fair to every member.

Not one cent of dues is used to maintain the health fund or EIT. Health benefits are funded solely by employer contributions. A collectively bargained rate is contributed for each hour worked. Each of the Plans administered by EIT is charged a fee for administrative expenses. The entire EIT budget, including employee salaries, comes from these fees.



Health Care around the World

Helping You Find a Provider

You've put a lot of thought into your vacation. Your flight is booked. Your hotel has been arranged. You've researched the attractions you want to visit. You're ready to go — or are you? What if you require medical attention while out of the country? Whether your trip revolves around the antiquities of Europe or leans more toward the blue waters and warm breezes of the Caribbean, don't forget to take BlueCross BlueShield with you.

Wherever your travels take you, the BlueCard Worldwide® Service Center can help you find a medical provider. Before you leave the USA, log onto www.bcbs.com/bluecardworldwide and find out where the closest BlueCross BlueShield provider is to your destination.

If you need...

- Emergency medical care, go to the nearest hospital. Call the BlueCard Worldwide Service Center at **1-800-810-BLUE (2583)** or call collect at **1-804-673-1177** if you have to be admitted.
- Non-emergency inpatient medical care, call the BlueCard Worldwide Service Center. The Service Center will arrange hospitalization at a BlueCard Worldwide hospital or make an appointment with a doctor. You must call the BlueCross BlueShield Service Center to obtain access to inpatient care. The Service Center is staffed with multilingual representatives and is available 24 hours a day, seven days a week.
 - For inpatient care arranged through the BlueCard Worldwide Service Center, you pay the provider only the usual out-of-pocket expenses (deductible and co-insurance) and the provider files a claim for you.
 - For all outpatient and professional medical care, you pay the provider and submit a claim for reimbursement. You may also have to pay the hospital (and submit a claim) for inpatient care obtained from a non-BlueCard Worldwide hospital or when inpatient care was not arranged through the BlueCard Worldwide Service Center.
 - To submit a claim, you must complete an International Claim Form and send it to the BlueCross BlueShield Service Center. Claim forms can be downloaded from the BlueCard Worldwide® website.

Keep in mind, if you're traveling in the United States, BlueCross BlueShield offers a national network of providers. That means you should be able to find a doctor or medical facility that is in the BlueCross BlueShield network. If you are more than 10 miles from all network providers, out-of-area benefits are available. ✖

Let's Get Physical! *Time to Burn Those Calories*

It's summertime and that means it's time to get off the couch, go outside and enjoy the weather. Walking, biking, golfing and swimming are just some activities that are not only fun, but also help keep us fit. Of course, you should check with your doctor before starting any exercise program. Even regular summertime activities can burn more calories than you may think. Take a look at the chart below to see how much:

Your weight	125 lbs	150 lbs	175 lbs	200 lbs	250 lbs
Activity	Approximate Calories Burned Per Hour				
Walking (15 minutes/mile)	270	324	378	432	540
Biking (12 miles/hour)	480	576	672	768	960
Golfing <i>Carrying clubs</i>	330	396	462	528	660
<i>Using cart</i>	210	252	294	336	420
Swimming <i>Vigorous laps</i>	600	720	840	960	1200
<i>General</i>	360	432	504	576	720
Water Skiing	360	432	504	576	720
Running (12 minutes/mile)	480	576	672	768	960
Softball	300	360	420	480	600
Gardening	270	324	378	432	540
Mowing the lawn					
<i>Push mower</i>	330	396	462	528	660
<i>Power mower</i>	270	324	378	432	540

Source: www.fitresource.com

Staying active is one way to keep fit in the summer. Another is to eat healthy. Read on for some important tips! ✖

How Many Calories Are Right For You?

According to www.sportsdoctor.com, you can follow the steps below to figure out how many calories you should consume each day. You'll need to:

Step 1. Figure out your ideal body weight (IBW) for your basal (nonactive) calories (see below)

Step 2. Figure out activity calories (to account for your exercise – 3 calories for low to none, 5 for moderate, 10 for strenuous)

Step 3. Figure out training calories (a bonus if you do strenuous exercise on a regular basis – 8 calories per minute of strenuous exercise for women and 10 for men)

Step 4. Add up the answers to Steps 1 through 3.

Steps to Determine Your Daily Caloric Needs			
Step 1	10 x $\frac{\text{IBW}}{10}$	=	your basal calories
Step 2	3, 5, or 10 x $\frac{\text{minutes of exercise}}{\text{minutes of exercise}}$	=	your activity calories
Step 3	8 or 10 x $\frac{\text{minutes of exercise}}{\text{minutes of exercise}}$	=	your training calories
Step 4	Total of 1, 2 and 3 above	=	your total daily calorie intake

Finding Your Ideal Body Weight (IBW)

There is a simple formula to determine what your ideal body weight (IBW) should be. Plus or minus 10 percent in the following formulas is normal to accommodate for different body types, muscle mass, and bone structure. The general guidelines follow.

If you're a man		If you're a woman	
Height	Ideal Weight	Height	Ideal Weight
6'0"	176	5'4"	120
Add 6 lbs for each inch over 6'		Add 5 lbs for each inch over 5'4"	
Subtract 6 lbs for each inch under 6'		Subtract 5 lbs for each inch under 5'4"	