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Thanks for Another Successful Benefit Fair!

On Saturday, November 7, approximately 775 participants and spouses gathered at the Union Hall for the Seventh Annual EIT/Local 134 Benefit Fair — where they mingled with other participants and EIT staff, and learned about ways to maximize their EIT benefits.

As always, flu shots were a strong draw. FluEase, our flu shot provider, administered 486 doses of the vaccine — almost 9 percent more than it did in 2008.

In addition to receiving vaccines, EIT participants and their spouses took steps to improve their health. At this year's Benefit Fair, 165 active, covered participants and spouses completed a health screening, and an additional 57 received a prostate screening. Twenty-four active, covered participants and spouses completed a Health Assessment — a confidential questionnaire that helped them identify any health risks they may have — and received a \$100 pre-paid MasterCard® card in the mail for participating.

It takes months of planning and coordination to put on this annual event, and we wouldn't be able to pull it together without help from the staffs of Local 134 and EIT or the Local 134 Retiree Club. We thank them for all their hard work, and thank you, our participants, for attending!

HAVE A HEALTH QUESTION? GET ANSWERS **FAST!**

If you have a question about your health or that of a family member, call the 24/7 Nurseline toll-free at **(800) 299-0274** — 24 hours a day, seven days a week — at no additional cost to you. You'll speak to a registered nurse who will answer your questions about health problems, including:

- Asthma
- Back pain
- Burns
- Chronic conditions
- Cuts
- Dizziness
- High fever



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EDITORIAL COMMITTEE:

Kevin Connolly
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I. Steven Diamond
Kevin O'Shea

FUND OFFICE:

 **Hours:** 8:30 a.m. to 4:30 p.m.

 **Phone:** (312) 782-5442

 **Fax:** (312) 782-4431
SUB Fax: (312) 782-7240

 **Website:** www.fundoffice.org

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DON'T MISS YOUR CHANCE TO EARN A **\$100** REWARD!



If you're an active, covered participant, be sure to complete a Health Assessment by **January 31, 2010**. Once you complete this confidential questionnaire, you'll receive a \$100 pre-paid MasterCard® card. Your spouse is also eligible to participate, so your household could earn up to \$200 in pre-paid MasterCard cards!

Keep in mind: If you took a Health Assessment prior to November 1, 2009, you're eligible to take it again and earn another reward!

Save Money with In-Network Providers

Want to save money on your health care? Use in-network providers.

In-network providers have contracted with Blue Cross and Blue Shield of Illinois (BCBS) to provide discounted rates to you and EIT. This means you'll likely pay higher fees if you use an out-of-network provider. You'll also be responsible for paying any amount the provider charges that is above the PPO negotiated rate (the fees that the plan considers to be reasonable and customary).

In addition to higher fees, you'll pay a larger share of the cost of your service if you use an out-of-network provider. In general, in-network claims are paid by EIT at 90% of the PPO negotiated rate after you reach your deductible, while out-of-network claims are paid by EIT at 80% of the PPO negotiated rate after you reach your deductible.

Here is an example of how much you could save by using an in-network provider. Please note this example assumes you have already met your plan's deductible.

	In-Network Provider	Out-of-Network Provider
Provider charges	\$500	\$500
Discount amount	\$200	\$0
PPO negotiated rate	\$300	\$300
Coinsurance	\$30 (10% x \$300)	\$60 (20% x \$300)
Amount you pay above PPO negotiated rate	\$0	\$200
YOUR TOTAL COST	\$30 (\$30 + \$0)	\$260 (\$60 + \$200)

To find out if your provider is covered by the PPO network, please call **(800) 810-BLUE** (2583).


If you know you are receiving services from an out-of-network provider and would like to estimate your potential costs, please call BCBS Customer Service at **(800) 862-3386** and request a "Pre-Service Estimate." However, please remember that Pre-Service Estimates are not a guarantee of payment or charges. Your actual charges may be higher than the estimate.

UNEMPLOYMENT ELIGIBILITY FOR OUT-OF-AREA PARTICIPANTS

Unemployment continues to be an unfortunate reality for many Local 134 participants. With it comes unprecedented numbers of participants filing for the Additional Security Benefit and the Supplemental Unemployment Benefit available for Construction and Communication Participants.

There are certain steps that must be followed to ensure eligibility for these benefits and one important step is to be "available for work." An out-of-area participant is considered to be "available for work" only if he or she:

- 1.** Signed the corresponding IBEW Local 134 Referral Book upon layoff,
- 2.** Is compliant with all IBEW Local 134 Referral Hall daybook procedures, and
- 3.** Earned a minimum of 1040 contributed hours under the Principal, Residential or Communication Agreements between the Electrical Contractors Association and Local 134 IBEW during the 12 contribution quarters immediately preceding the date of the application for benefits.

An out-of-area participant is one who does not reside within the Chicago-Naperville-Michigan City areas as defined by the U.S. Census Bureau. If you are uncertain whether you meet this residence requirement, please be sure to call EIT so that we can assist you. 

Take the NextSteps® Toward Improving Your Health!

If you want to improve your health, you need to take action! If you're an active, covered participant, the NextSteps program can help you:

- Strengthen your back and prevent back pain
- Eat a healthier diet
- Manage your stress
- Lower your blood pressure or cholesterol
- Find time to exercise
- Quit tobacco (through the Free & Clear Quit for Life™ program)
- And more!

Good health is also about managing chronic conditions. A chronic condition can range from mild to severe and can include everything from asthma to heart

disease. Some chronic conditions may flare up occasionally, while others produce symptoms on a regular basis and may affect a person's everyday life.

Because managing chronic conditions is so important, EIT is pleased to announce that active, covered participants are now eligible to participate in disease management programs. If your Health Assessment results indicate you have one of the following chronic conditions, you can participate in a NextSteps program that will help you manage your condition:

- Asthma
- Coronary artery disease
- Diabetes (Type 1 or 2)

There are three ways to participate in NextSteps:

 <p>TELEPHONE.</p>	 <p>MAIL.</p>	 <p>ONLINE.</p>
<p>A StayWell health coach will call regularly to help you set health goals and stay on track. And if you've had a barrier that prevented you from reaching a health goal in the past, your health coach will help you overcome it.</p>	<p>StayWell will send you information that includes educational readings and forms to help you set and track your goals.</p>	<p>Online. You can access helpful information and track your goal progress, step-by-step, from your computer. (Note: The asthma, coronary artery disease and diabetes disease management programs are not available online.)</p>



GET HELP BECOMING TOBACCO-FREE IN 2010

Trying to quit tobacco? Studies show your chances of quitting successfully are **six times greater** when you have help. That's why *Take Charge* has partnered with Free & Clear, an award-winning tobacco cessation program provider, to help active, covered participants and their spouses permanently quit using tobacco.

If you are an active, covered participant, the Free & Clear: Quit for Life™ program is available at no additional cost to you. Through this program, EIT will cover all costs for your prescription tobacco cessation medication ordered through CVS/Caremark. To enroll, simply call the Free & Clear toll-free number, **(866) 434-9734**, to get connected with a trained Quit Coach who will help you take control of your tobacco addiction.

If you're an active, covered participant, are eligible for a NextSteps program, and complete the program, you'll earn a \$50 pre-paid MasterCard card. Your spouse can also participate and earn a \$50 pre-paid MasterCard card. To participate in a NextSteps program, take a Health Assessment or visit www.fundoffice.org/takecharge.




Meet Veronica Pagan

“Plugged In” introduces you to members of Participant Services. In this issue, we feature Veronica Pagan.

She’s been the “voice of EIT” since October 2009 — now it’s our pleasure to introduce you to Veronica Pagan, the phone operator and receptionist at the Fund Office. She’s not only the friendly voice you hear when you call, but she also can assist you in verifying receipt of faxed state unemployment check stubs.

“At EIT, I focus on delivering excellent customer service by assisting participants and clients with their needs,” Veronica said. “I enjoy helping both callers and walk-ins.”

Veronica is new to EIT, but not to Chicago. She was born and raised in the city, and is an avid Bulls, Cubs and Bears fan. Prior to joining EIT, Veronica worked at a temporary staffing service, where she recruited both employees and clients and supervised light industrial accounts. 

A NOTE ABOUT CALLING VSP

If you call our vision benefit provider, VSP, you will be asked to provide certain information before you can access your benefits. When contacting VSP, just follow these steps:

- Call **(800) 877-7195**
- Select **1** for current enrollee
- When prompted for your Social Security number or member ID:
 - Press **#**
 - Enter **only the numbers** (not the letters) in the member ID on your BCBS ID card
 - Press **#** again
- Confirm the first three letters of your last name
- To speak with a customer service representative at any time, press **0**

These steps will ensure you get connected to the right people to answer your questions about the EIT vision plan.

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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