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The Hidden Costs of Tobacco

If someone told you cigarettes cost \$40 a pack, would you believe them? You might be skeptical — after all, \$40 a pack is almost \$15,000 a year for a pack-a-day smoker. But the truth is a pack of cigarettes costs much more than its price tag. In the book “The Price of Smoking,” Duke University health economists calculated this sum by analyzing all the costs of smoking — costs to the smoker, to the smoker's family and to society at large.

The researchers found that over a 60-year period, the projected cost for the typical 24-year-old smoker was \$220,000 for a man and \$106,000 for a woman. The figures include expenses for taxes, life and property insurance, medical care, and for lost earnings due to a disability.

While the financial aspects of smoking shouldn't be the only reason to consider quitting, you may not be aware of how much smoking actually costs you. The following are some of the unexpected costs associated with smoking:

Health Care

Statistics show smokers have more medical problems and die younger than nonsmokers — which means they often accrue higher health and life insurance costs. Tobacco users frequent doctors' offices more often, and typically use more medications than the average nonsmoker.

Plus, tobacco use plays a role in a multitude of diseases that ultimately lead to disability and/or death. These problems include: lung cancer, heart disease, emphysema, leukemia, chronic bronchitis, asthma, cervical cancer, kidney cancer and stomach cancer.

Lung cancer causes the most annual cancer deaths, accounting for **30%** of males and **26%** of women who died from cancer in 2009.

www.cancer.org

Home/Auto

Smoke tends to linger, so smokers pay more to keep their homes and cars clean. Smokers also get into more car accidents and cause more house fires than nonsmokers. The result is that smokers pay hundreds of dollars per year more for auto and home insurance than nonsmokers.

Source: *Free & Clear*®



READY TO QUIT?

If you're an active, covered participant, join the *Take Charge Quit For Life*® program. This program, offered through our wellness partner *Free & Clear*, offers you as much support as you need to quit tobacco. You'll receive tobacco cessation medication at no cost, and a *Quit Coach*® will develop a personalized Quitting Plan and provide the support you need without judgment.

When you complete the program, you'll receive a \$50 pre-paid MasterCard® card!

To get started, visit www.fundoffice.org/takecharge or call (866) 434-9734.

HAVE A QUESTION ABOUT YOUR BENEFITS?

If you have a question for the Fund Office, send your inquiry to askeit@fundoffice.org. We may even run the answer to the question in a future issue of the *Conduit*!

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Important Reminders About EIT Unemployment Benefits

In the past year, unprecedented numbers of Local 134 participants have experienced unemployment. EIT helps protect our participants from layoff-related financial difficulties through the Supplemental Unemployment Benefit (SUB) for Construction and Communication Participants.

To ensure prompt processing of your claim, please remember the following guidelines:

Submit your documentation by the deadline.

In order to be considered eligible for SUB benefits, the Fund Office must receive a copy of your state unemployment check stub within 14 days of the pay date on the check stub. The deadline for submitting your SUB claim is 12 p.m. Thursdays, and we recommend that you submit your documentation as soon as you've received it. If you do not submit your claim by the deadline, you will not receive SUB benefits for those weeks.

Please call us to confirm your fax was received.

Technology isn't always reliable, and we sometimes receive blank or illegible faxes. If you fax us your state check stub, please call us to confirm that we received your fax, and that there are no issues with the documents you faxed. If your fax cannot be read and you do not call to confirm, you may not receive SUB benefits for that pay period.

Write your Social Security number on your check stub.

Please write your Social Security number at the top of each state unemployment check stub you submit, and save a copy of your fax transmission for your records. Taking these two simple steps will help ensure we are able to identify your submission, and make it easier for you to resolve any issues with your SUB claim.

Do not alter your documents.

If we receive any SUB documentation that appears to be altered, we will contact you and ask you to provide the original documents for verification. If the Trustees find (in their sole discretion) that a participant has fraudulently obtained unemployment benefits from the State of Illinois and/or the SUB Plan, EIT will recover the overpaid benefits through the offset of future benefits, and the participant may lose eligibility for any benefit extensions offered by the Trustees.

For questions about SUB benefits, please contact the Fund Office.



TEMPORARY CVS/CAREMARK IDs NOW AVAILABLE ONLINE

Do you need to fill a prescription, but you can't find your CVS/Caremark ID card? You can now download a temporary ID card. Simply:

- Log on to www.caremark.com
- Click on the "Prescriptions & Coverage" tab
- Click on the "Print ID Card" link



Cholesterol: Know the Facts

High cholesterol is one of the most common health problems among Americans — 106.7 million Americans age 20 or older have this condition, according to the American Heart Association. Let's examine the facts.

HEALTHY CHOLESTEROL LEVELS	
Cholesterol Type	Healthy Levels
Total cholesterol	Less than 200 mg/dL
HDL	60 mg/dL or higher
LDL	129 mg/dL or lower

Source: American Heart Association

What is cholesterol?


Cholesterol is a substance that's found in your bloodstream. We all have cholesterol in our blood, and that's a good thing. Cholesterol helps your body perform many important functions, including producing some hormones.

“Good” versus “Bad” cholesterol

Everyone has two types of cholesterol in their blood:

- **HDL, or “good” cholesterol:** Helps carry the “bad” cholesterol away from your arteries. Low HDL cholesterol (less than 40 mg/dL for men and less than 50 mg/dL for women) puts you at higher risk for health disease.
- **LDL, or “bad” cholesterol:** Can form a hard deposit on the walls of your arteries. Over time, this causes your arteries to narrow and, in severe cases, it can cause a heart attack or stroke. An optimal level of LDL cholesterol is less than 100 mg/dL. Cholesterol levels at or above 130 mg/dL are considered borderline to high.

Controlling cholesterol

Although some LDL cholesterol is manufactured by your body, what you eat also influences your LDL levels. By exercising more (walking counts!) and eating less saturated and trans fats (fats found in foods like red meat and french fries), and more “heart healthy” foods like tuna, tomatoes and oranges, you may be able to better manage your cholesterol. If you have unhealthy cholesterol levels, your doctor may also prescribe you a cholesterol-lowering medication. 

GET REWARDED FOR GETTING HEALTHY!

Getting healthy means taking action. If you're an active, covered participant, visit www.fundoffice.org/takecharge to enroll in a NextSteps® program and work with a personal health coach to help you achieve your personal health goals, such as:

- Strengthening your back and preventing back pain
- Eating a healthier diet
- Managing your stress
- Lowering your blood pressure or cholesterol
- Finding time to exercise
- Quitting tobacco (through the Free & Clear Quit for Life® program)

There are three ways to participate in NextSteps:

- **TELEPHONE*.** A StayWell health coach will help you set health goals, stay on track, and prevent barriers to your success.
- **MAIL*.** StayWell will send you educational readings and forms to help you set and track your goals.
- **ONLINE.** You can access helpful information and track your goal progress, step by step, from your computer.



When you complete a NextSteps program, you'll earn a \$50 pre-paid MasterCard card.

Your spouse is also eligible to participate and get rewarded. While you may be eligible for more than one NextSteps program, you and your spouse may receive only one \$50 pre-paid MasterCard card per person, per year.

* **Note:** The telephone and mail programs are only available to participants who completed a Health Assessment and are invited to participate in the program.

NEED HELP LOWERING YOUR CHOLESTEROL?

If you need help lowering your cholesterol, talk to your doctor about a diet and exercise program or medication that may work for you.

If you're an active, covered participant, you can work with a StayWell personal health coach (at no additional cost) to lower your cholesterol through the NextSteps program. Visit www.fundoffice.org/takecharge to get started.

Plugged In

Meet Jean Ryan

Jean Ryan, EIT's Participant Services Representative, has been helping EIT participants since 1984. Jean serves as a liaison between EIT participants and their health care providers (such as Blue Cross and Blue Shield of Illinois and CVS/Caremark).

Jean also handles Workers' Compensation claims and Subrogation reimbursements. If you are ever injured at work or are involved in an accident, please call her to receive the necessary paperwork.

Jean is from the South Side of Chicago, where she has lived her entire life. In her spare time, she walks everywhere and loves to collect antique milk glass. She says the best thing about working for EIT is making a difference in someone's life. You never know what little thing you do to help a participant that will make a difference.

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**.

Remember to Submit Your Child's Student Certification

Is your child covered under an EIT health plan? If your child is between the ages of 19 and 22, you need to provide EIT with a student certification for the spring term or else your child may lose coverage.

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. **(Keep in mind that due to the recent passage of the federal health care reform law, these provisions may change, possibly as soon as next year. We will provide more information when it becomes available.)**

Student certifications must be obtained from the school's registrar's office, and can be faxed to the EIT Fund Office at **(312) 782-4431**. If you send a 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.

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