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Smart Tips to Help You Save on Care



TAKE ADVANTAGE OF PREVENTIVE CARE.

Preventive care services—like mammograms, colonoscopies and even your annual physical—can help identify potential health problems early when they're easier to treat. This can help you save money on future medical care. Plus, usually you'll pay nothing for preventive care as long as you use an in-network provider.



CHOOSE GENERIC PRESCRIPTION DRUGS WHENEVER POSSIBLE.

When you go to the pharmacy, your prescription will automatically be filled with a generic drug unless your doctor indicates no substitution can be made. If you choose a preferred or non-preferred drug instead, you will pay the difference in cost plus the generic drug copay. Generics use the same active ingredients as brand-name prescriptions, but are far less expensive.



STAY IN-NETWORK. If you use doctors and hospitals that are outside the Blue Cross Blue Shield of Illinois (BCBSIL) network, you will pay a higher share of the cost and may be on the hook for any amount above what is considered an allowable charge. Use Provider Finder[®] to find in-network doctors, specialists and hospitals. Register or log in to **Blue Access for Members[™]** at www.bcbsil.com for a personalized search experience based on your EIT health plan and network.



CHOOSE WISELY WHEN YOU NEED CARE.

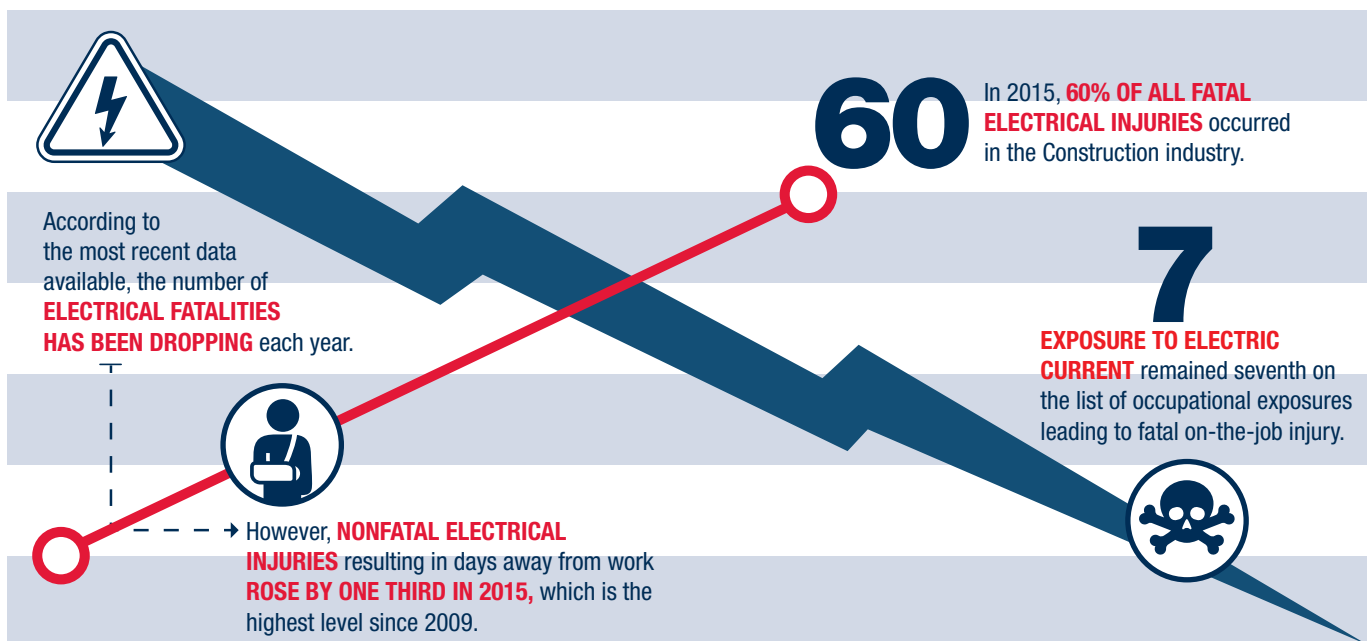
Only use the emergency room when it's a true emergency, since emergency rooms typically have the highest costs and wait times. For less serious health issues, consider your other options, like your doctor, an urgent care clinic or a retail health clinic—a convenient, low-cost care clinic located in a store or pharmacy.

Stay Safe on the Job

Keep these tips in mind to avoid getting injured on the job.

- ✓ **Follow all company rules**, warning signs, markings and instructions. And if you have questions, ask!
- ✓ **Use the right tools and equipment** for the job.
- ✓ **Inspect equipment, tools, ladders and scaffolding** before using.
- ✓ **Only use powder-actuated tools if you've been trained and have a valid operator's card.** Training is only valid for one year and you must be re-certified each year to stay up-to-date with current procedures.
- ✓ **Lift safely** by bending your knees and keeping your back as straight as possible. *Get help for heavy loads.*
- ✓ **Report unsafe conditions** or practices to your supervisor.
- ✓ **Stay focused** to avoid putting yourself or others in danger.
- ✓ **Organize your workspace.** Return all tools, equipment and materials to the proper place at the end of your shift.
- ✓ **Leave radios and headphones** at home.
- ✓ **Be mindful of hazards.** Overhead and underground utilities are extremely dangerous. Always maintain a 20-foot clearance from any overhead power lines.
- ✓ **Never use alcohol and/or drugs while working**, as the risk of you or a coworker being seriously injured at work increases significantly when you are under the influence.

THE NUMBERS DON'T LIE

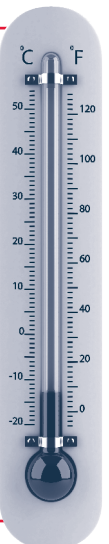


Source: Electrical Safety Foundation International (ESFI), www.esfi.org

6 TIPS FOR STAYING SAFE IN COLD WEATHER

Although the weather may seem to be warming up, follow these time-tested tips to stay safe while working in cold temperatures.

1. **Know the symptoms** of cold-related disorders such as frostbite and hypothermia. Symptoms include numbness, blisters, difficulty with speech and swelling.
2. **Drink hot liquids**, and avoid alcohol and smoking
3. **Wear layered clothing**, including thermal underwear, insulating layers, a wind and water-repelling coat, waterproof boots and warm gloves.
4. **Make sure clothing isn't fitted too tightly** to avoid cutting off circulation.
5. **Keep dry.** If your clothes or shoes get wet, go inside to warm up and change into dry clothes or shoes.
6. **Don't forget to cover your head**, as up to 30-35% of your heat can be lost through your noggin.



Spotlight on Medicare and Rehab Benefits

Did you know? If you're covered under Medicare, rehab stays in skilled nursing facilities might not be covered. To be eligible for coverage, you must first be admitted to a hospital and spend at least three days inpatient. Your stay must be categorized as a hospital admittance, not observation status.

Why the change? Hospitals are using this "observation status" to avoid Medicare penalties that are incurred when patients are readmitted within 30 days. In fact, the number of patients on observation status has increased 69 percent within just five years. If you are in the hospital receiving observation services for more than 24 hours, the hospital is required to provide you written and oral notice that you are under observation, called a Medicare Outpatient Observation Notice (MOON).

What you can do: If you're receiving treatment at a hospital, ask what your status is (*admitted* or *observation*). If you believe you should be admitted based on your condition, ask your hospital doctor to change your status, or ask your regular doctor to intervene. Knowing your status can help you take steps to minimize expensive financial surprises.

Source: Daily Herald, "What every senior should know: Medicare and rehab," July 2017



DID YOU KNOW?

If you apply and are awarded Social Security Disability Insurance (SSDI) benefits prior to a Workers' Compensation settlement, the amount of your SSDI benefit may be offset by your settlement amount. Your attorney may advise you to hold off on applying for SSDI until after your case is settled.

Also, if you apply for Disability Pension benefits with EIT before a settlement has been awarded, it may negatively impact the amount of your pension benefit and your eligibility for retiree health benefits. Please contact your attorney and EIT prior to applying for SSDI and Disability Pension benefits to avoid any unforeseen problems and unintended consequences.

What to Do if You're Injured at Work

First, you should immediately report all incidents and injuries to your employer. Although Illinois law gives you a maximum of 45 days from the date of accident to report to your employer, many potential problems can be avoided if notice is given immediately following an accident.

Next, you should report your injury to EIT. The Fund Office will then send you the necessary paperwork to apply for disability credit hours to continue your health and welfare coverage. **Ultimately, you are responsible for reporting your injury to EIT. You must submit the paperwork within 90 days of the later of (1) the date your injury or illness occurred, including contested Workers' Compensation claims, or (2) the date you last worked contributed hours.** If you are awarded Workers' Compensation benefits from your employer's insurance carrier, you may be eligible to receive disability credit hours to continue your health and welfare coverage until your physician allows you to return to work. **However, if you do not return the EIT paperwork within 90 days, you will not receive any disability credit hours, which may affect your eligibility for health and welfare coverage.**

Also, EIT is not responsible for claims related to your work injury. Your employer's workers' compensation insurance carrier will be responsible for paying these claims. If EIT pays claims relating to your work injury due to failure of notification, you will be responsible for 100% reimbursement of claims paid.



DON'T WAIT! You must file the Workers' Compensation Disability Statement with EIT within 90 days of the date of your injury, or if later, the last day you worked contributed hours. Otherwise, your request for disability credit hours will be denied and you may lose health and welfare plan eligibility. **Do not assume your employer has reported your injury to EIT.** It is ultimately your responsibility to advise EIT of your injury. Your benefits may be impacted if you don't!

Questions? Call the Fund Office at **(312) 782-5442**.

INJURED AT WORK? Here's what you need to do:

STEP 1: Notify the Fund Office immediately that you are unable to work due to a work-related injury or illness.

STEP 2: Submit your forms. The Fund Office will give you a *Workers' Compensation Disability Statement* to complete. This statement must be submitted **within 90 days of (1) the date your injury or illness occurred, or (2) the date you last worked contributed hours.** You will also be required to submit your pay stubs from the workers' compensation insurance carrier to verify you are receiving workers' compensation payments.



IMPORTANT! Statements filed after 90 days will be denied, which means you will not be eligible for disability credit hours to maintain your health and welfare coverage.





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Plugged In

Meet Jeanine Howard

If you've called the Fund Office recently, you've probably already met Jeanine Howard, EIT's Front Desk Coordinator. No matter what your need is, you can always count on Jeanine to get you to the right person or point you in the right direction. Her compassion and heart for helping people is even noticeable through the phone, where she handles a lot of her day-to-day work. Jeanine is a lifelong Chicago resident who joined EIT in February of 2016. Outside of work, Jeanine has a passion for music and loves to sing in her church choir and community choral groups. She also enjoys reading,



eating out, going to the movies, watching Broadway shows and relaxing to music. Currently, Jeanine is busy planning a trip to Las Vegas next year for her high school reunion. Thanks for all you do, Jeanine! 

Injured at Work?

See reverse for what you need to do.

Contact the Fund Office:



(312) 782-5442



AskEIT@fundoffice.org



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**.