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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

Do You See What I See?

New Vision Benefits for All

Now that the busy holiday season has wrapped up, it's time to focus on the year ahead. EIT is here to help. We have entered into an agreement with VSP — Vision Service Plan — to provide you and your family with affordable and quality eye care. VSP is available to all covered members and their covered dependents. Let's take a closer look.

VSP is a vision preferred provider organization — PPO — chosen by EIT because:

- Many of the providers our members already see are in the VSP network. Therefore, the majority of participants should not have to change providers to receive in-network benefits; and
- It offers very generous discounts enabling you to receive more for your benefit dollar.

When you go to a VSP network provider, you pay a \$20 copayment for the exam and a \$20 copayment per pair of glasses. The Plan pays the balance of covered expenses, up to specified limits (e.g., \$125 for frames bought in-network). There is no copayment for contact lenses costing up to \$200.

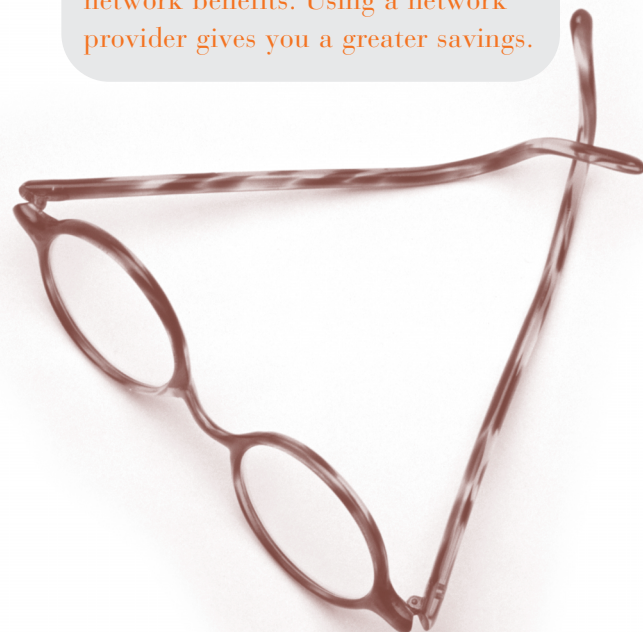
So, how does VSP work? Let's take Henry for example. Henry needs a new pair of glasses. First, he verifies with his eye doctor that he is a VSP network provider. Henry pays \$20 for his eye exam and then chooses a frame that costs \$125. Henry's new frames are covered in full after he pays his \$20

copayment. If Henry had found a frame costing more than \$125, he would have been responsible for any amount above \$125. Henry had his eyes examined and got new glasses for a total cost of \$40.

When you call VSP, have your BlueCross BlueShield unique identification number available. This nine-digit number is found on your medical identification card. VSP does not use your Social Security number to access your records.

Network Providers Offer You a Discount!

When you go to a network provider, you receive your vision services and supplies at discounted prices. You'll still receive benefits if you go to a non-network provider, but they will be less than the in-network benefits. Using a network provider gives you a greater savings.



Did you receive your ID cards?

BlueCross BlueShield issued new medical identification cards in October. Have you received yours? If not, go to www.bcbsil.com or call BlueCross BlueShield at 1-800-862-3386.

Your new card combines:

- Your existing group number with
- A new and unique nine-digit identification number.

The unique ID number eliminates the use of your Social Security number on all BlueCross BlueShield correspondence. When you call VSP, you will also need your unique ID number. VSP does not use your Social Security number to access your eligibility. If you haven't already, please destroy your old card and notify your service providers of the new number.

Crossword Puzzle Answers

Down
1. frames
2. consumer lenses
3. resolutions
4. health
5. discounts
8. circuit
10. shock
11. vision
12. conductors

Across
1. frames
2. consumer lenses
3. resolutions
4. health
5. discounts
6. lenses
7. lasik
9. generic
10. shock
11. vision
12. conductors

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Electrical Insurance Trustees

Managing Editors:

Sean Madix
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Editorial Committee:

Ed Holcomb
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Richard Sipple
Kevin O'Shea



The chart below illustrates the services provided to you from VSP depending on whether you visit a network provider or a non-network provider.

Vision Service Plan		
	Network Provider	Non-Network Provider
Annual Deductible	No deductible required	
Exams	After a \$20 copayment per exam, the Plan pays 100% for up to one exam per year	After a \$20 copayment per exam, the Plan reimburses up to \$45 for one exam per year
Glasses • Lenses • Frames	After a \$20 copayment per pair, the Plan pays 100% (frame costs in excess of \$125, while discounted, are your responsibility)	After a \$20 copayment per pair, the Plan reimburses up to specified limits depending on the type of lens and frame
Contact Lenses	Member: Plan pays 100% of discounted prices up to a \$200 allowance for up to two pairs of contact lenses per year Dependent: Plan pays 100% of discounted prices up to a \$200 allowance per pair of contact lenses per year	Member: Plan reimburses up to a \$200 allowance for up to two pairs of contact lenses per year Dependent: Plan reimburses up to a \$200 allowance per pair of contact lenses per year
Member Annual Limits	Two pairs of framed lenses or two pairs of contact lenses or one of each	
Dependent Annual Limits	One pair of framed lenses or one pair of contact lenses	

In-Network Advantages

The Plan offers the most benefits when you seek care from a network provider. These include:

- Network providers have agreed to accept pre-negotiated, discounted rates for their services. Since network providers charge lower rates, you save money when you use them.
- Network providers will file claims for you. When you go to a network provider, all you pay is your \$20 copayment(s) (and any amount that exceeds specific maximums), and your provider will file a claim with VSP for reimbursement.
- You also receive discounted prices on your vision care needs that are **not** covered by the Plan, such as extra supplies and laser vision correction services.

When you go to a non-network provider, you must pay for services at the time you receive them and then file a claim with VSP. After any applicable copayments, VSP will reimburse you up to the scheduled amount. This amount may not be sufficient

to pay for the entire cost of the eye examination or materials, and you will not receive discounted prices.

More detailed information about VSP and VSP non-network benefit reimbursement was mailed to you in November. If you did not receive the VSP brochure, please contact the Fund Office at **1-312-782-5442**.

Keep in mind that it is always your decision to use network or non-network providers. Remember: With non-network providers the cost to you can be substantial.

VSP Network Providers Near You

As mentioned earlier, VSP's network may include your current vision care provider. To locate a VSP network provider, you can:

- Ask your provider if he or she participates in the VSP network;
- Call VSP Member Services at **1-800-877-7195**, Monday – Friday, 8:00 a.m. to 8:00 p.m.; or
- Visit the VSP website at www.vsp.com.

Keep your New Year's resolutions in focus, and take advantage of VSP! ❖

Use Health Care Wisely in 2005

While January brings New Year's resolutions, it also brings sniffles, sneezes, coughs and colds. With that in mind, we want to remind you to be an active health care consumer. In past issues of *EIT Communicator*, we have given you guidelines to follow as you accept greater responsibility and involvement in making decisions about the health care you and your family receive. For example, we've focused on the following characteristics of a responsible health care consumer:

- Confirm with your providers (doctor, hospital or lab) that they are in the BlueCross BlueShield PPO network
- Visit the BlueCross BlueShield website
- Use generic drugs
- Pre-certify all in-patient hospital admissions at **1-800-635-1928**
- Take advantage of wellness benefits
- Prepare for doctor's visits

Today we're focusing on an additional characteristic to help you tackle the winter weather symptoms: Demonstrate Self-Care.

Demonstrate Self-Care

Lean How and When to Manage Minor Health Problems on Your Own

There are many occasions that require a doctor's visit, and your medical plan is designed to help cover those unexpected health care costs. However, as a responsible health care consumer, it's also important to learn when self-care is appropriate.

Self-care is not an attempt to replace treatment provided by doctors and hospitals. It is an understanding that you can often treat minor illnesses and injuries without seeing a doctor. Also, by communicating with your doctor, you can monitor certain health issues on your own and prevent them from becoming more serious.

Here are some tips:

- Ask your doctor to describe what's "normal" for eyes, ears, throats, etc. for your and your family's age groups. Individual differences are expected, so it's important to recognize what's normal for you and your family members.
- Know how to perform temperature, pulse, respiration and other basic tests and observations.
- Learn how to do simple head-to-toe exams, so you can see changes. In particular, women should perform monthly breast self-exams, and men should perform monthly testicular self-exams.
- Visit health awareness websites such as www.webmd.com and www.mayoclinic.com that offer self-care tips based on your symptoms.

Keep these self-care guidelines in mind as you begin 2005. And stay tuned for next quarter's characteristic — *Practice Prevention and Be on the Look Out!* ❖

ASK EIT

Q. *I showed my Blue Cross BlueShield card to my pharmacist and he said I didn't have any coverage. Why?*

A. *All of the EIT plans use Advance PCS (a Caremark Company) as the Pharmacy Benefit Manager. Drug claims are paid by Advance PCS. BlueCross Blue Shield does not now, nor have they ever, provided any pharmacy benefits. You should never present your BlueCross BlueShield card to your pharmacy. Always use your Advance PCS card.*

Q. *I'm having trouble coping with day to day issues. I know I should speak to a professional, but I don't know how to find one and I want to keep my problems confidential. What should I do?*

A. *The MAP — Members Assistance Program — offered through CIGNA Behavioral Health is available to you, and all members of your household, 24 hours a day, 365 days a year. It is strictly confidential and you can receive up to three sessions at no cost. You can reach MAP at **1-888-218-7210**.*

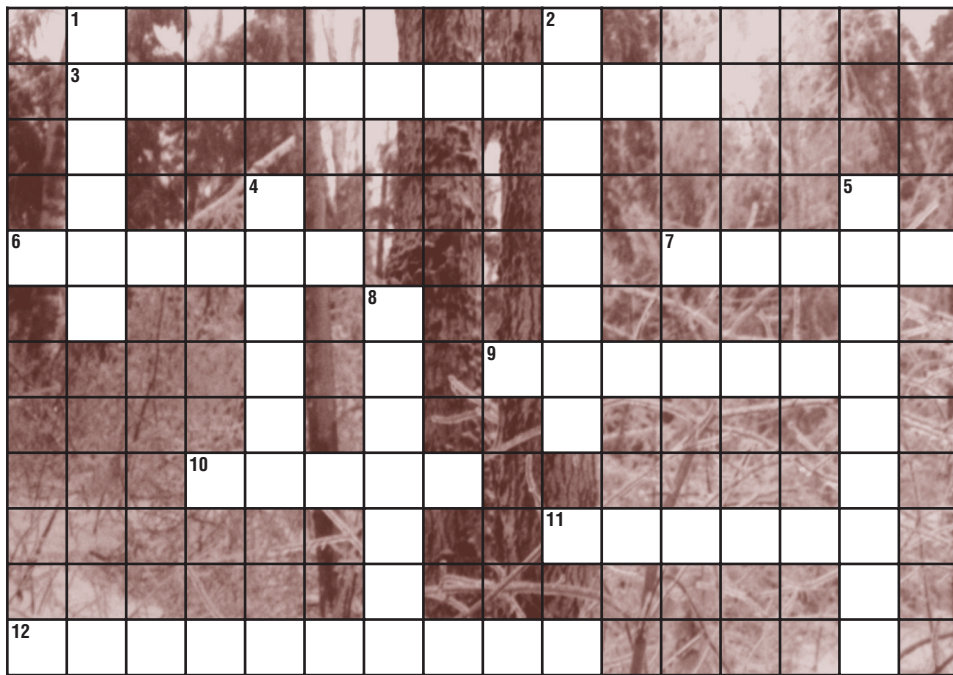
Who's Who: EIT's Organizational Chart

The single most important piece of advice the *EIT Communicator* gives you each quarter is — if you don't know the answer call the Fund Office. But who should you call? Who can give you the information you need? To answer these questions and help you on your way to getting the answers you need, we've compiled a Who's Who list of EIT staffers. These are the people in the know, and they can help you get the information you need. They can be reached at **1-312-782-5442** at the following extensions:

Pension	Donna Schmidt & Brenda Kurowski	X 250 & 278
Annuity (Pension Plan No. 5)	Brenda Kurowski & Donna Schmidt	X 278 & 250
Disability	Annette Grango	X 271
Workers' Compensation	Jean Ryan	X 232
Benefits	Melissa Conforti & Jean Ryan	X 218 & 232
ASB/SUB	Maria Galindez & Maggie Allen	X 251 & 244
Eligibility/Hours	Perry Jensen & Kathy Kerstowske	X 276 & 258
Reciprocity	Maria Susa	X 268

Crossword Puzzle

Hint: Most of these words can be found in this issue of the *EIT Communicator*. (Answers on Page 2)



Across

3. Things you make for the New Year.
6. Helps you see better.
7. A type of eye surgery that the VSP PPO doesn't cover.
9. The least expensive type of prescription drug.
10. What an electrician doesn't want to get.
11. VSP will help make sure this is good.
12. Something trains and electricity have in common.

Down

1. Something that holds 6 across.
2. You want to be a responsible one of these, whether you are shopping or using health care.
4. We all want this to be good for ourselves and our family.
5. You get these when you use a network provider.
8. Each fuse or breaker controls one of these.

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!

Electrical Insurance Trustees
221 North LaSalle Street
Suite 200
Chicago, Illinois 60601-1273



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