

Workers' Compensation and EIT

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Have you ever been injured on the job? If so, did you take the proper steps to receive the appropriate compensation? It's important for you to understand the actions you may need to take in case you are injured while working, because what you don't know **can** hurt you financially!

In the January edition of the *EIT Conduit*, we explained that if you are injured on the job, you may be entitled to receive Workers' Compensation benefits. EIT feels that it's important to reimburse a portion of your lost wages and cover your medical expenses if you are injured on the job; however, EIT does not provide benefits for any work-related injury.

To receive benefits, the action steps you need to take include:

- File an accident report with your employer,
- Follow up with your employer to make sure a Workers' Compensation claim was filed, and
- Contact the Fund Office for a disability application.

But what happens once you've filed a Workers' Compensation claim? In most cases, it's simple. Your employer files the claim and the Workers' Compensation insurance carrier pays your medical expenses and a portion of your wages.

However, there are times when a Workers' Compensation claim may be denied. If your employer's Workers' Compensation insurance

carrier denies your claim and you do not intend to appeal their decision, you can file the claim with EIT. When you file the claim with EIT, you must provide a signed and notarized statement promising that you will abide by the Workers' Compensation insurance carrier's determination, and you will not appeal the denial or attempt to file a claim for the same injury against another employer.

Keep in mind that if your employer is contesting your claim or you file an appeal after a Workers' Compensation claim has been denied, you are obligated to see the process through to the end. This means that you'll have to ensure the Workers' Compensation claim is fully adjudicated and, based on the outcome, you may have to take your claim to court. As you consider how to address your injury and consider Workers' Compensation, you should obtain legal counsel from an attorney who is familiar with Workers' Compensation issues.

Also be aware that under no circumstances will EIT pay your medical bills while you await the final outcome of your Workers' Compensation claim. Why is that? Think about it this way — would you expect your automobile insurance carrier to offer you a settlement if your house burns down? Of course you wouldn't. Nor can you expect


CONTACT THE FUND OFFICE

Do you need a disability application from the Fund Office? If so, please call the Disability Department at **1-312-782-5442**.



EIT to cover medical expenses that are not the responsibility of the Fund. If you are offered a settlement and it does not include future medical expenses, consider your options carefully before accepting it. All future medical expenses for this injury will be **your responsibility**.

If you receive a settlement, EIT will not reimburse you for expenses that are the responsibility of a Workers' Compensation insurance carrier. Make sure your attorney is aware of EIT's position in this matter. Taking a few dollars now may cost you many more dollars later if you require additional medical care. EIT does not want to dissuade anyone from filing a legitimate claim; but remember, EIT is a non-occupational health plan and it cannot legally deviate from that position.

Being injured on the job is something everyone wants to prevent, but injuries happen. We are here to help and support you as you heal! 

Pursuing a Healthier Lifestyle

In past issues of the *EIT Communicator* and *EIT Conduit*, we have described the characteristics of a responsible health care consumer. This quarter, consider *pursuing a healthier lifestyle*. It is the last of our responsible health care consumer characteristics; however, that does not mean you should forget about them. Refer back to past issues of the newsletters and incorporate all of the characteristics into your life to continue to be a responsible health care consumer!

Six Steps to Get Healthy

We all know that we are supposed to eat right, exercise, avoid stress and follow what seems like an entire checklist of “good” behaviors, but it can be hard to fit healthy activities into a busy lifestyle. However, it takes time and effort to make healthy activities part of a daily routine. What's important is to make healthy choices — even small ones — as often as possible. Let's take a look at six ways to get healthy now.

▶ **STEP 1. Eat a balanced diet.**

A healthy diet can help reduce your risk of stroke, diabetes, heart disease and cancer. Make sure you're eating plenty of fruits, vegetables and whole grains. Limit fried and high-fat foods. A good rule of thumb is to try to eat at least five servings of fruits and vegetables a day. For a more customized eating plan, use the USDA's My Pyramid Plan, which lets you build a healthy eating plan tailored to you based on your age, gender and activity level. Visit <http://mypyramid.gov> today.

▶ **STEP 2. Maintain a healthy weight.**

Obesity has become our country's leading health problem. According to a recent report in the *Journal of the American Medical Association*, more than 64% of Americans are overweight, and about 30% of those are considered obese. People who are overweight are at increased risk for cancer, diabetes, high blood pressure and early, preventable death. To lose weight, you need to burn off more calories than you eat. You can do this by eating fewer calories, becoming more physically active or a combination of both. To start, set a realistic goal. Even moderate weight loss can improve your health, so don't try to lose too much too fast. A loss of 1/2 to two pounds a week is generally considered safe — and easier to maintain.

▶ **STEP 3. Introduce exercise into your daily routine.**

Exercise is powerful medicine. It helps you maintain a high quality of life by preventing illnesses, including serious conditions like heart disease, and keeps you feeling happy and good about yourself. You don't have to run a marathon or pump weights to benefit. Bike or walk to or from work, jog or walk in the morning before work, and take the stairs whenever possible. Walking just 20 to 30 minutes a day provides many of the health benefits that more intensive exercise gives you.


▶ **STEP 4. Manage your stress.**

Don't let life stress you out. Chronic stress and anger can lead to a number of health problems, from headaches and back pain to heart disease. To relax, try stress management techniques, like yoga and meditation. Or, spend time alone doing something you enjoy — taking a long bath or reading in the park. Above all, make sure you have a good support system — friends, family, a counselor — because talking about stress is a good way to diffuse it.


▶ **STEP 5. Don't smoke.**

Smoking and tobacco-related health complications are the single largest cause of preventable, premature death in the U.S. today. According to the Mayo Clinic, more Americans die from smoking-related disease than from drug abuse, alcohol, AIDS, car accidents, fire, suicide and murder combined. Not only do smokers die 10 to 12 years earlier than nonsmokers, they also cost the U.S. \$97.2 billion in medical costs and lost productivity each year. If you smoke, quitting will improve your health and save you unnecessary medical bills later on.

▶ **STEP 6. Get regular check ups.**

This helps your doctor detect any health issues early when they're easier and less costly to treat. 

School Certifications

The snow is melting, and the tulips are beginning to bloom. To some of us, that means spring has arrived. To others, it means that school will soon be out, and your college student will be coming home for the summer. Before the school year ends, make sure your college student, between the ages of 19 and 22, has his or her current student certification on file at EIT for the spring term. Your child is entitled to 120 days of insurance coverage from the last day of proven full-time attendance. The only acceptable proof of full-time attendance is a student certification from the school's Registrar's Office. So, before your child comes home for the summer, make sure that you've provided EIT with a current student certification. 



TAKE ACTION TIP! **REVIEW YOUR EOB STATEMENT**

After a doctor's appointment, especially a preventive care visit, be sure to check that your Explanation of Benefits (EOB) or claims detail is correct.

REMEMBER: When you see your doctor, make sure to tell him or her how your health care plan works, so he or she is aware that preventive care under the BlueCross BlueShield PPO Plan is covered at 100% of the first \$75.00 if you visit an in-network doctor. A visit may often be labeled as "diagnostic" if a doctor doesn't specifically indicate that preventive care services were received. Since diagnostic services are not considered preventive care and you must pay your appropriate share of the cost for these services, make sure preventive care is coded correctly.

KNOW YOUR SYMPTOMS

Beginning in this edition of the *EIT Conduit*, we'll provide you with symptoms of a common disease or condition, so you can proactively think about your own health and what the symptoms you are experiencing might mean.

Type 1 Diabetes — Symptoms and Conditions

- Increased thirst and frequent urination
- Extreme hunger
- Weight loss
- Blurred vision
- Fatigue


If you are experiencing these symptoms or any others that are different than how you feel on a regular basis, you should contact your doctor.

If you've been diagnosed with diabetes, do you know that the disease can affect your eyesight or your feet? Does your doctor examine your feet regularly? Keep this in mind the next time you visit your doctor.

Direct Deposit — Are You Taking Advantage of It?

If you aren't taking advantage of direct deposit, then 86% of all EIT retirees are receiving their monthly pension benefit before you do!

When you use direct deposit, your money is placed in your bank account on the first day of each month. With direct deposit, there is no waiting for the postman or tracking down a lost check. Direct deposit also eliminates a trip to the bank before your money is available. Not able to get to the bank on the day your pension check arrives? It doesn't matter; your money is already in your account and waiting for you. If a paper check is lost, you must wait at least 10 business days before a stop-pay order can be issued. Additionally, you'll have to wait several more days while the stop-pay order clears at the bank and a replacement check is issued and makes its way through the mail to you. That could mean up to three weeks without your money! With direct deposit, EIT's bank wires your money directly to your bank, and it's always available when you expect it. You should never have to worry about a lost or late payment.

If you do not currently use direct deposit, contact Donna Schmidt at 1-312-782-5442, extension 250, and find out how to join the 86% of EIT retirees who don't wait for their monthly pension benefit. 

Celebrations at EIT!

Donna Schmidt Celebrates 40 Years with EIT

February 2, 1966 wasn't your typical Groundhog Day. It was the day a young woman from Jones Commercial High School walked through EIT's front door to begin the job training necessary to fulfill her high school requirements and graduate. Though we're pretty sure she graduated — forty years later Donna Schmidt is still here and there's no end in sight. Donna is our resident pension expert. She's processed the pension applications of every one of our 5,000 + retirees.


Donna has seen a lot in her 40 years at EIT. She's watched vesting drop from 25 to 5 years. She was here when Pension Plan No. 5 was just an idea and watched it grow into the premier fund that it is today. She has a near perfect recall of when and why changes were made to the various EIT Pension Plans. Her extensive knowledge of the pension funds has made for a smooth transition from a paper based manual system to a computer based electronic system.

As demanding as her job is, Donna finds time to have an active life. She and her husband, Jon Black, are residents of the Northwest side who like to travel and attend many of the cultural functions Chicago has to offer.

Donna — EIT and Local 134 congratulate you on your hard work and long history. We hope you'll stay with us for a long time to come.

Bill Wachula Retires After 30 Years with EIT

On February 15, after more than 30 years of service, our Assistant Fund Administrator, Bill Wachula, said good-bye to EIT. The staff feted him with a farewell luncheon complete with 30 years worth of memories and pictures. Now that Bill has retired, he and his wife, Irene, plan to relax and spend more time with their two children and four grandchildren. They also hope to do some traveling.

Bill was an ocean of calm in an otherwise hectic environment. We already miss his uncanny ability to find and remember even the most obscure piece of information. Congratulations Bill, we hope you have a long and happy retirement. 

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**.

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