

## Get Informed: 2006 Benefit Fair

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**P**lease join us for the 4th annual EIT/ Local 134 Benefit Fair. It will be held on Saturday, November 4 at the Boyle Auditorium (Union Hall) located at 600 W. Washington from 9:00 a.m. until 4:00 p.m.

As in past years, we will have staff on hand from EIT and Local 134 to answer your questions. There will also be representatives available from:


- BlueCross BlueShield
- CIGNA Behavioral Health
- Caremark
- VSP (Vision Service Plan)
- Putnam
- Global Med-Net
- The Chicagoland Electrical Credit Union
- Megent Retirement Consultants

You will also have the opportunity to:

- Shop for Local 134 merchandise
- Get your LMCC Certification and your Lockout/Tagout cards
- Win one of 12 \$25.00 gasoline gift cards
- Verify your contributed hours and insurance status
- Confirm and change your address with both EIT and Local 134
- Get a free flu shot
- Make a blood donation to LifeSource

EIT has received assurance that 1,000 doses of flu vaccine will be available. Flu shots will be given free of charge on a first come first served basis to covered participants, active and retired, and their spouses. Any participant or spouse who wishes to receive a flu shot should bring his or her BlueCross BlueShield ID card or some form of picture ID containing their date of birth. (You will need to read and sign a consent form before getting your

flu shot.) We strongly suggest that if you plan to attend the Benefit Fair for the sole purpose of receiving a flu shot, that you contact the Fund Office (312-782-5442) on Friday, November 3 or refer to either the Local 134 website ([www.local134chicago.com](http://www.local134chicago.com)) or the EIT website ([www.fundoffice.org](http://www.fundoffice.org)) for up-to-date information concerning availability.

There is a shortage of blood in the Chicago area. Local 134 and LifeSource will hold their annual blood drive at the same time as the Benefit Fair. While you're visiting the Fair, take the short elevator ride up to the 2nd floor and give the gift of life by donating blood, if you are able. 

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### NEW CAREMARK PHONE NUMBER

Caremark has dedicated a phone number solely for EIT participants. The new phone number is **1-800-566-5693**. You can also find it on the back of the new Caremark prescription drug card, which you should have received in September. The new card carries the EIT logo and will replace your old Caremark card.



With Caremark's new voice activated prompts, you can refill a prescription, check the status of a mail order prescription, verify copayments, check to see if a specific drug is covered, order replacement ID cards and even verify which family members are covered. Caremark's automated Prescription Service is available 24 hours a day, seven days a week. In addition, Caremark representatives are also available 24 hours a day, seven days a week by simply saying "representative" anytime during the voice prompt menu. The new system will recognize both your Social Security number and your unique identification number.

# Don't Stress About the Small Stuff

Do you get a headache before important events? Does sitting in traffic frustrate you? Do you find yourself arguing with coworkers and friends? Do you constantly worry about your children?

All of these are signs of stress. It's how we respond to the physical, mental and emotional conditions, changes and demands of our lives. Stress was the "fight-or-flight" response our ancestors had whenever they felt threatened. Today it's the same response but to different threats — such as work pressures, life transitions, illness and financial worries.

When you're stressed, it affects your entire body. In response to daily strains of life, your body automatically increases blood pressure, heart rate, respiration, metabolism and blood flow to your muscles. And not all stress is bad. Stress may help you focus your concentration, speed your reaction time, and increase your strength and agility. Once the stressful situation is over, your body should return to normal.

But if stressful situations build one after another, your body doesn't have time to recover. Long-term stress can disrupt almost all of your body's processes. It can:

- Increase your risk of obesity through overeating and digestive complaints.
- Raise your heart rate and blood pressure, which increases your chances of a heart attack or stroke.
- Lower your immunity to diseases, such as colds or other infections.
- Increase your risk of insomnia and depression.
- Lead to addiction and substance abuse, including alcoholism, compulsive gambling and smoking.
- Affect the skin and other systems, such as triggering asthma and causing hives and acne.

To avoid these health risks, develop a stress management strategy that works for you. Stress affects all of us differently. While one stress release method may work for you, it may not work for your spouse or coworker.

## To Beat Stress, Find Its Source

To manage stress, you first need to identify where it's coming from. And you need to realize that some events are out of your control. Consider stress you may experience from:

- **Life cycle transitions** — getting married, having a baby or starting a new job.
- **Developmental stages** — puberty or loss of abilities due to aging.

- **Your job** — road construction on your commute or a difficult coworker.
- **Your personal life** — a family member's illness or marital issues.

Once you identify what causes you stress, note how long the stress lasts and how intense your experience is. Coping with daily stress requires awareness.

## Practice Stress Management

Once you've identified your stress limits, try to live within those limits. Learn to accept or change stressful situations whenever possible. Here are some tips to consider:

- **Be realistic.** Learn to say "no." Talk with your manager if you have more on your plate than you can handle.
- **Don't be a "superman/superwoman."** No one is perfect, so don't expect perfection from yourself or others.
- **Take one thing at a time.** Prioritize tasks and check them off once completed.
- **Visualize** how you can manage a stressful situation more successfully.
- **Take time to exercise** — 20 to 30 minutes of physical activity each day will benefit your body and your mind.
- **Limit your intake** of caffeine and alcohol, get plenty of rest, and balance work and play.
- **Give in occasionally.** Make allowances for the opinions of others and be prepared to compromise.
- **Learn to relax.** Spend 10 to 20 minutes each day taking deep breaths, listening to soothing music or stretching.

## CIGNA CAN HELP

CIGNA Behavioral Health (CBH) provides participants access to the Members Assistance Program (MAP), which can help you manage your stress. Covered participants and their covered dependents are eligible for up to three visits with a behavioral counselor free of charge. For more information, contact CBH at **1-888-218-7210**.



### DID YOU KNOW?

More than half of working adults — and 47 percent of all Americans — say they are concerned with the amount of stress in their lives.

**Source:** 2006 survey conducted by the American Psychological Association, the National Women's Health Resources Center and iVillage.com.

# Ways to Save on Prescriptions

Medications are one of the fastest growing costs in health care today. Fortunately, there are a number of things you can do to reduce your pharmacy costs — which ultimately affect both your health care costs and those of EIT. Remember, before making any changes in your medications, be sure to talk with your physician. Here are some questions to ask yourself and your doctor.

## Do I Really Need This?

This should be the first question you ask when considering taking a new medication. The body has remarkable healing powers, and many minor medical conditions get better on their own — without medication. This is especially true for viral illnesses such as colds and stomach flu.

## Is There an Effective Over-The-Counter Remedy?

Over-the-counter (OTC) medications are available without a doctor's prescription. OTC medicines are generally much less expensive than similar prescription medications. Effective medications are now available OTC for a number of common ailments, including:

- **Muscle and joint pain:** Acetaminophen (Tylenol®), aspirin and ibuprofen (Motrin®) provide treatment of muscle and joint pains.
- **Allergies:** Numerous antihistamines, including the non-sedating drug Claritin®, are available over the counter to treat seasonal allergies and hay fever.
- **Heartburn and indigestion:** For minor, brief bouts of indigestion, antacids or histamine blockers like ranitidine (Zantac®) and famotidine (Pepcid®) can be very effective. A very powerful acid reducing drug, Prilosec (omeprazole), is also now available OTC.

## Is a Generic Alternative Available?

Many useful prescription drugs are now available in generic versions. Generic drugs are no longer protected by patents, so many manufacturers can produce them. Therefore, you should get the same high-quality drug without having to pay for the brand name. The government closely regulates generic drug manufacturing so that generic medications should be as safe and effective as their brand name relatives.

Pharmacy manufacturers try very hard to protect their patents. They use various methods like combining drugs, special packaging and making minor chemical modifications to keep their drugs from becoming available as generics. That means that even if there isn't a generic version of the exact drug you're taking, there may be a related generic that would work just as well for you. Switching to a generic drug can save you up to half the cost of the medication!

A number of important drugs are now available as generics. For example, Fluoxetine is the generic version of Prozac. It may also be an acceptable medication for people taking other brand name anti-depressants that are not yet available in a generic form.

## Can I Switch to a Lower Cost Brand Name Alternative?

If no generic or OTC alternative to your medication exists, you still may be able to save money by switching to a lower cost brand-name drug. For example, if your drug is a non-formulary brand name drug, you may be able to find a formulary brand name drug that meets your needs.



## TAKE ACTION TIP!

### **AVOID A MIGRAINE HEADACHE BY UNDERSTANDING ITS PATTERN**

If you're one of the millions of Americans who suffer from migraines, you know how painful, and even upsetting to your daily routine, they can be. Many everyday things can trigger a migraine headache. Depending on your sensitivity, it might be the weather, alcohol, caffeine withdrawal, skipped meals — or stress. To take control of migraines, consider ways to avoid the following common triggers:

- **Watch what you eat and drink.** If you get a headache, write down any food or drink you had before getting it. If you see a pattern over time, eliminate that item!
- **Eat regularly.** Skipping meals can trigger migraines in some people.
- **Curb the caffeine.** Excess caffeine (in any food or drink) can cause migraines. But be careful: Cutting back abruptly also causes migraines.
- **Get regular sleep.** Changes in your normal sleep habits can cause migraines. Being overly tired is also a trigger.
- **Learn to cope with stress.** Emotional upsets and stressful events are common migraine triggers. Anxiety, worry, fatigue and excitement can intensify a migraine's severity.

If you have questions about these triggers, talk to your physician. By taking steps to avoid your migraine triggers, you can take control of your headaches — and your life.

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### Can I Switch to Mail Order?

Regardless if you're taking a brand-name or generic drug, you can usually save \$5 to \$10 dollars each month by switching your prescription to the mail-order program. Not only can you save money this way, but getting your prescriptions from a mail-order pharmacy is quite convenient. Mail-order pharmacies can dispense a three-month supply (instead of the one-month supply available from the retail pharmacy). This works well for medications you take every day for chronic conditions such as high blood pressure.

### WOMEN'S HEALTH BENEFIT NOTICE

Each year, we are required by law to notify our participants that certain mastectomy procedures are covered by the EIT Health & Welfare Plans. These procedures include:

- Reconstruction of the breast on which the mastectomy has been performed,
- Surgery and reconstruction of the other breast to produce a symmetrical appearance, and
- Prosthesis and treatment of physical complications of all stages of mastectomy, including lymphedemas.

## Ask EIT

**Q:** What is the new cervical cancer vaccination and does EIT cover it?

**A:** Cervical cancer, a group of precancerous genital lesions or genital warts due to the human papillomavirus, is a common virus in females between the ages 9 and 26. Recently, the Food and Drug Administration (FDA) approved Gardasil®, a vaccine developed to prevent cervical cancer. EIT is pleased to announce that Gardasil® is covered under the Plan. If you are considering the Gardasil® vaccine, speak with your doctor to make sure it's right for you.

**Q:** I sent an e-mail to ASK EIT asking for information about my pension and the response I received was "Contact the Fund Office." Why wouldn't you give me the information I needed in a return e-mail?

**A:** While e-mail is a very convenient method to contact the Fund Office, it is not a secure method. ASK EIT will respond to requests for generic Plan information via e-mail; however, since we have no way of being sure that the person asking for information is actually the participant who is entitled to receive sensitive information, we direct you to contact the Fund Office. By having you contact the Fund Office, we are protecting both you and EIT.

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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