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**SPRING 2007** 

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## Take Charge of Your Health

#### **EIT Launches Program to Help Members Get Healthy**

ealth care costs are hitting Americans' wallets hard. U.S. health care spending is expected to reach \$4 trillion by 2015, and it is growing at nearly three times the rate of inflation, according to the National Coalition on Health Care.

Managing your medical spending is easier than you might think. The decisions you make can dramatically reduce your need for current and future health care. To help members get healthier, EIT has launched *Take Charge*, a **FREE** and **voluntary** program available to active members and their spouses. *Take Charge* provides you and your spouse with access to educational tools and resources to help you maintain a healthy lifestyle.

#### The Importance of Taking Charge

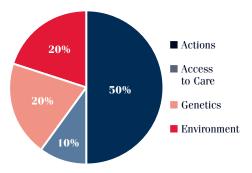
As you can see in the chart on the right, your actions affect your health more than your family medical history, environment, and access to doctors and health care



combined. You make decisions every day that relate to your health, including:

- What you eat
- Whether you smoke
- How often you exercise
- Whether you see a doctor for preventive measures or routine check-ups

#### What Affects Your Health



Source: Centers for Disease Control and Prevention

These decisions directly contribute to your well-being. Still, good health affects more than just your medical bills. Healthy people also tend to be more active and productive, improving their quality of life. In addition, when members live healthy lives, it lowers costs and allows EIT to provide valuable health care benefits.

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#### **Benefits and Tools**

Managing your health isn't always easy. To help you live a healthy life, EIT has partnered with two nationally recognized health education providers — StayWell Health Management and Free & Clear® — to give you key *Take Charge* resources including:

- Online Health Portal This website gives you immediate access to health content and tools 24 hours a day, seven days a week. Visit www.fundoffice.org/takecharge and click the StayWell link to use this helpful resource.
- Educational Home Mailings —
  StayWell will send information to your home that will help you manage/prevent back pain and provide self-care. Be sure to read and use this information to improve your current and future health.
- Tobacco Cessation Support —
  Through our partnership with Free &
  Clear, active EIT members will have
  FREE access to a personal Quit
  Coach™ and medication to help
  you stop using tobacco.

All *Take Charge* resources are **completely confidential** — neither EIT nor your employer will have access to your health information.

#### A \$20 Reason to *Take Charge*

To encourage you to *Take Charge* of your health, EIT is giving all active members who participate in the program up to **\$20** in **Jewel-Osco gift cards**.

- Get a \$10 gift card for completing a brief survey after reviewing the back care mailings, and
- Get another \$10 gift card for completing a survey after the self-care mailing.

#### **Getting Started**

To begin to *Take Charge* of your health, visit **www.fundoffice.org/takecharge**. This website provides program information, as well as links to StayWell and Free & Clear.

## **Eye Care is Health Care**

They say the eyes are the windows to the soul. We don't know whether that's true, but we do know that the eyes are the windows to your health.

Did you know your eyes are the only places that provide an unobstructed view of your blood vessels? These vessels in your eyes can indicate a lot about your overall health. Regular eye examinations can detect early symptoms of conditions including diabetes, glaucoma, macular degeneration, high cholesterol and hypertension. Catching these conditions early can prevent small problems from becoming full-blown medical emergencies.

Last year, 13,315 members and their dependents received vision care through our provider, VSP (Vision Service Plan). This year you can too. VSP is easy and it saves you money. A professional eye examination from a VSP provider costs just \$20, and although laser vision correction is not a covered benefit under your plan, VSP members can access a network of providers who offer these services at discounted rates.

More than 98 percent of all independent vision care professionals are registered VSP providers. To find a VSP provider or find out whether your eye doctor is covered, visit www.vsp.com or call (800) 877-7195.

#### TRUSTEES ANNOUNCE PENSION PLAN NO. 2 RATE INCREASE

The Board of Trustees has approved an increase to the Pension Plan No. 2 benefit accrual rate effective on January 1, 2008. The accrual rate will increase from \$52.50 to \$55 per month for each year of Credited Service for Plan No. 2 participants who:

- Work under covered employment after July 1, 2007, and
- Earned at least 400 contributed hours during 2007.

Eligible Plan No. 2 participants who retire between August 1, 2007 and December 1, 2007 will have their pensions calculated at the current \$52. 50 rate. Their pension benefit will be recalculated on January 1, 2008 to reflect the rate increase.

# Thirteenth Check for Plan No. 2 Retirees

The Board of Trustees has approved, on a one-time basis, an additional pension check for Pension Plan No. 2 retirees and surviving spouses or children who meet both of the following requirements:

- Are eligible to receive a Plan No. 2 pension benefit for December 2007, and
- Begin receiving Pension Plan No. 2 benefits on or before July 1, 2007. *Note:* Members who retire after that date will not receive a 13th check.

The 13th check will be issued in late December 2007 and will be equal to your regular December Plan No. 2 pension payment.

Direct deposit is the fastest and safest way to receive your monthly pension. If you receive a pension benefit from EIT but do not participate in the direct deposit option, call Donna Schmidt at (312) 782-5442, ext. 250, and ask how you can enroll.

## **Quitting Tobacco...For Good**

Tobacco use causes more human deaths each year than HIV, illegal drug use, motor vehicle injuries, suicides and murders combined, according to the Centers for Disease Control and Prevention.

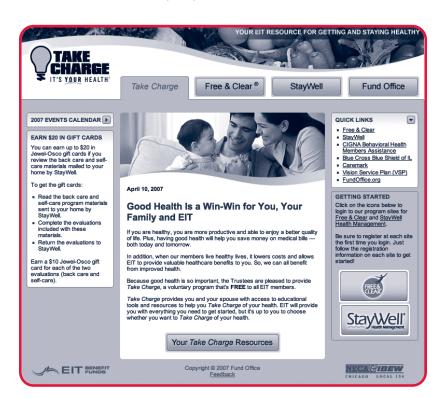
Although tobacco use is dangerous, it's also extremely addictive. Nearly 35 million smokers want to quit each year — and the National Institutes of Health estimates only 6 percent of people who try to quit smoking are able to do so for longer than a month.

Getting the right support can make a big difference. EIT has partnered with Free & Clear, an award-winning tobacco cessation service, to help you and your spouse quit smoking or using smokeless tobacco for good.

Our *Take Charge*: Quit for Life™ Program pairs you with a **FREE** personal Quit Coach and access to necessary medication. The service includes:

- Phone-based treatment sessions scheduled at your convenience
- Unlimited toll-free telephone access to Quit Coaches for the duration of treatment
- Recommendations on type, dosage and duration of medication (if appropriate)
- Free nicotine replacement therapy (such as the patch or gum)
- Printed Quit Guides designed to help you stay tobacco-free between calls with your Quit Coach
- An evaluation of satisfaction and outcomes

For more information, visit www.fundoffice.org/takecharge and click on the Free & Clear link or call (866) 434-9734.



#### KNOW YOUR SYMPTOMS

Have health symptoms but aren't sure what they mean? Turn to the *EIT Conduit* for a breakdown of common conditions and how your symptoms may be related.

Heart attacks occur when a blood clot cuts off most or all blood supply to the heart. If the clot is not treated quickly, the affected area of the heart begins to die. About 1.1 million Americans suffer from heart attacks each year — and about half are fatal, according to the National Institutes of Health.

#### **SYMPTOMS**

- Discomfort in the center of the chest that lasts for a few minutes or recurs — the discomfort may feel like pressure, squeezing, fullness or pain
- Pain or discomfort in one or both arms, the back, neck, jaw or stomach
- Shortness of breath with or without chest discomfort
- Cold sweats
- Nausea
- Light-headedness

If you or someone you know is experiencing these symptoms, call 9-1-1 immediately. Every second counts, and fast action may save lives.

## Final Assignment: Student Certification

Summer vacation will be here before you know it.

Don't let your college student come home until they complete their final assignment — obtaining a student certification proving full-time attendance at their school during the spring semester.

student dependents between
the ages of 19 and 22
are covered under your
health care plan for only 120
days after the last certified
date of full-time school
attendance. To prove full-time
attendance, your child must
obtain a student certification from
his or her school.

If your child graduated from high school and will turn 19 before leaving for college in the fall, you must submit proof of the last day of high school attendance. Please send EIT a statement on the high school's letterhead confirming the last day of attendance before graduation.

You can log in to our website at **www.fundoffice.org** to verify the most recent "student thru date" that EIT has on record. Remember your child is only covered for 120 days after that date.

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.

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