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**FALL 2008** 

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Published by: EIT

# Mark Your Calendar for the Sixth Annual EIT/Local 134 Benefit Fair

e need your participation on Saturday, November 1 to make the sixth annual EIT/Local 134 Benefit Fair a success. Save the date and join us between 9:00 a.m. and 3:00 p.m. at the Union Hall (600 W. Washington Blvd., Chicago, Ill.) for a day full of information and old friends.

#### Flu Shots

Once again, we will be offering flu shots to covered participants and their spouses. Flu shots will be given free of charge on a first-come, first-served basis. Last year, more than 400 individuals took advantage of this preventive health benefit. This year, we have reserved more than 600 doses, so there should be plenty to go around. We regret that we cannot offer flu shots to dependent children, regardless of their age.

#### **Tetanus Booster Shots**

Tetanus booster shots will also be available again this year. To receive a tetanus booster shot, reserve a dose in advance (find out how on page 2). Non-reserved booster shots will be available on a first-come, first-served basis while quantities last.

Anyone who has never received a tetanus immunization should not receive a booster shot. Additionally, people with the following conditions cannot receive a tetanus booster shot:

- Immune deficiency (either natural or due to chemotherapy, radiation or steroid therapy)
- Fever or infection
- Currently receiving intramuscular injections
- HIV infection
- Pregnancy (or are trying to become pregnant) or breast feeding
- History of allergic reaction to vaccines

#### Pneumonia Vaccine

For the first time, we will be offering pneumonia vaccines to covered participants and their spouses. A pneumonia vaccination is not recommended for the general population. Candidates for this vaccine include people who:

- Are over age 60
- Had pneumonia in the past
- Are susceptible to bronchitis, regardless of their age

Due to the pneumonia vaccines' cost, these shots will be offered by reservation only. **Vaccinations will be available, free of charge, to covered participants or their spouses who reserve a dose in advance.** Find out how you can reserve a dose on page 2.

Reserved pneumonia vaccinations not claimed by 2:00 p.m. on the day of the Benefit Fair will be given away on a first-come, first-served basis while quantities last.

If you are a covered participant and you or your spouse would like to receive a flu shot, tetanus booster shot or a pneumonia vaccination, you will need to present your Blue Cross identification card and a picture ID containing your date of birth. Also, you will be required to sign a consent form before receiving any of these shots.

#### **Health Screenings**

If you missed one of the five Health Screenings offered last spring, the Benefit Fair gives you another opportunity to *Take Charge* of your health. Health Screenings will be available throughout the day. Screenings include height and weight measurements, a body mass index (BMI) measurement, non-fasting cholesterol test, blood pressure screening and a glucose evaluation. Screenings are private and take approximately seven to 10 minutes. After the screening, you will have a brief consultation with a health professional where you can review your results and ask questions.

#### **Blood Drive**

If you've always meant to donate blood but just never had the time — here's your chance. Local 134 and LifeSource will be holding their annual blood drive on the second floor of the Union Hall. Giving blood only takes a few minutes, and it could save a life.

#### Learning More About EIT, Local 134 and Your Benefits

In addition to vaccinations and Health Screenings, you will have the opportunity to meet some of the staff from EIT and Local 134. We will be there to answer your questions, and so will representatives from:

- Blue Cross and Blue Shield of Illinois (BCBS)
- CIGNA Behavioral Health
- Caremark
- VSP (Vision Service Plan)
- Global MedNet
- Putnam
- Epic Hearing
- The Chicagoland Electrical Industry Credit Union
- Megent Retirement Consultants

At the Benefit Fair, you can also:

- Buy Local 134 merchandise
- Get your free LMCC Certification Card and your Lockout/Tagout Card
- File a change of address with Local 134 and/or EIT
- Verify your contributed hours and Health & Welfare Plan eligibility

So don't forget to come to the Union Hall on Saturday, November 1!

#### **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
- Prostheses and treatment of physical complications of all stages of mastectomy, including lymphedemas

## Reserve Your Dose of a Pneumonia Vaccine or Tetanus Booster Shot

Did you know that the average adult should receive a tetanus booster shot at least once every seven to 10 years? You may need a booster shot even more often — some medical professionals recommend that because of the hazards on a construction site, construction workers should have a booster shot every five to seven years.

Pneumonia vaccinations are not recommended for everyone, but they are recommended for certain segments — people older than age 60 or those with respiratory ailments.

#### Why We Need You to Reserve Your Dose

Because the need for tetanus booster shots and pneumonia vaccinations differs for everyone, it would be impossible for EIT to estimate how many of our covered participants and their spouses might need or want one. To ensure we have the right number of doses, we encourage you to reserve your tetanus booster shot or pneumonia vaccination in advance.

By reserving a dose in advance, you will have a vaccine waiting for you when you arrive at the Benefit Fair on November 1. You can reserve your dose by contacting Sherry Frankenbach at (312) 782-5442 extension 272 or by e-mailing ASKEIT@fundoffice.org no later than October 24.

Sherry can be reached during regular business hours: Monday through Friday from 8:30 a.m. until 4:30 p.m. Her voicemail and e-mail can be reached 24 hours a day, seven days a week. All voicemail or e-mail messages should include:

- Your name
- Your date of birth
- A phone number where you can be reached
- The name of your spouse if he or she would also like a vaccination
- The type of vaccine you would like to reserve—tetanus, pneumonia or both.

Everyone who calls by 4:30 p.m. on Friday, October 24 will receive a written confirmation that a dose of vaccine has been reserved for them.

EIT will order a few doses to supplement the number of reservations that we have, and those doses will be given on a first-come, first-served basis while quantities last. Reserved doses not claimed by 2:00 p.m. on the day of the Benefit Fair will be given to others on a first-come, first served basis.

# You Left the Emergency Room ... Now What?

When you go to the emergency room, you'll often need follow-up treatment after you're released. For example, your emergency room physician may suggest that you follow-up with a particular physician or even suggest a visit to his or her own office.

It is important for you to keep in mind that once you have been released from the emergency room, you are no longer in a medical emergency situation. This means you need to be sure your follow-up treatment is handled by an in-network provider.

Emergency room physicians see dozens of patients during their shifts and are not familiar with all patients' health insurance plans. If you go to the emergency room, your doctor may refer you to an out-of-network physician. If you don't do your research, your follow-up care could wind up costing you thousands of dollars.

Before you make a follow-up appointment, make sure the physician you plan to see participates in the Blue Cross Blue Shield of Illinois Participating Provider Option (PPO) network. You can verify if a physician or medical facility is an in-network provider by calling BCBS at (800) 862-3386 or visiting www.bcbsil.com.

Your health insurance plan will allow you to see both in-network and out-of-network providers. If you use an in-network provider, you will be charged based on BCBS negotiated rates for physician services. If you use an out-of-network provider, you will be charged 20% of the PPO negotiated rate **plus** any amount above the PPO negotiated rate — which means you could have substantially higher out-of-pocket costs if you use out-of-network providers.

These are two examples of providers that are *not* affiliated with your BCBS PPO network:

- Hand & Plastic Surgery Associates, with locations in Palos Heights and Elmhurst
- The OakBrook Surgicare Center located in OakBrook

If you see a physician from Hand & Plastic Surgery or elect outpatient surgery at the OakBrook Surgicare Center, you could be responsible for paying thousands of dollars that your health insurance plan will not cover.

## Case Management: A New Service Offered by BCBS

When you or a family member is sick or needs surgery, it can be a frightening time. Suddenly you're thrust into a world of unfamiliar medical terminology and treatment plans that can leave you confused. And then there are the insurance questions: How much do you owe? Have you done everything you should to maximize your benefits?

If you're dealing with an illness or injury you've probably had similar questions — but do you know who to ask? A BCBS Case Manager can help.

One of the services included with your BCBS health benefit is Case Management. Case Management is a collaborative process. You are paired with a Case Manager, a registered nurse who helps you assess, plan, implement, coordinate, monitor, and evaluate the options and services you need to manage your health and human service issues.

Your Case Manager can work with you and your doctor on many medical issues. A Case Manager is familiar with your health plan and can talk to you about questions or concerns you might have regarding your treatment or benefits. Plus, your Case Manager will advocate for you and help you with resource management to ensure you receive quality and cost-efficient health care.

Case Management is entirely voluntary. Since the Case Managers are BCBS employees, you may automatically be contacted by a Case Manager after a claim has been submitted. If you haven't been contacted by a Case Manager and you feel you would benefit from the service, you can contact BCBS Case Management directly by calling (800) 635-1928.

Remember: Your medical information will always remain private. BCBS Case Managers do not share your medical information with anyone, including EIT.

A BCBS Case Management nurse will be available at the Benefit Fair on November 1. If you have any questions about how Case Management works, please feel free to drop by the BCBS booth.

## Take Charge Testimonials



So far in 2008, hundreds of active EIT participants and their spouses have taken advantage of the three-step *Take Charge* program:

- **STEP 1:** Attend a Health Screening
- **STEP 2:** Complete a Health Assessment
- **STEP 3:** Take the NextSteps® to a healthy life

Participants have told EIT that as a result of the program, they've taken major steps toward improving their health. (Note: *Take Charge* is open only to active EIT participants. Retirees are not eligible for the program at this time.)

Below are just a couple of the responses we've gotten from EIT participants:

6 6 Every time EIT sent me something about being proactive about my health, I felt guilty about putting off routine care. I finally had a mammogram, and it showed breast cancer in the earliest stages. I will

be undergoing a mastectomy soon, but the doctor is optimistic that the cancer was caught in time and I'll make a full recovery without chemotherapy. You may have saved my life." — PARTICIPANT SINCE 1995

6 6 Because of my arthritis, I find exercising difficult. I contacted the NextSteps® program hoping to get motivated. [NextSteps® is a program in which you work with a personal Health Coach over the phone or by mail to help you address a specific health problem.] My Health Coach suggested that I try walking around the block every day and then try to increase the distance every few days. I just finished the six-week coaching program, and I am happy to say that I have been walking more than 90 minutes every day. I've lost some weight, and I have much more energy." — Participant since 1966

To learn more about the *Take Charge* program, visit **www.fundoffice.org/takecharge**.

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.



