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Don't Be Fooled by *Take Charge* Myths

A Closer Look at *Take Charge* Confidentiality

If your health status is something you don't want to share with others, you're not alone. The good news is that keeping your health information confidential is also important to EIT. That's why EIT ensures that your health information will always remain confidential, even if you participate in *Take Charge*, a wellness program offered at no cost to active covered EIT participants and their spouses.

***Take Charge* is currently available only to active covered participants and their spouses. We are not able to offer this program to retirees at this time.**

Through *Take Charge*, you can take advantage of important resources to help you improve your health. You can take a Health Assessment, which is a short questionnaire that will help you identify any health problems you may have. You can work with a Health Coach to set and achieve your health goals. You can get resources to help you lose weight. You can get medication and support to help you quit smoking ... and much more.

While *Take Charge* is an important way to manage or improve your health, EIT wants you to feel safe by letting you know how your health information will be used. It is our priority, and our legal responsibility, that **your health information will remain completely confidential.** Neither EIT nor your employer will have access to the individual results of you or your spouse.

Some participants may have heard incorrect rumors regarding the confidentiality of their information. Below, we'll debunk some of the top myths about *Take Charge*.

MYTH: If I take a Health Screening or Health Assessment, EIT or my employer will see the results.

FACT: Only you and/or StayWell Health Management, our trusted health partner, will see your individual Health Screening or Health Assessment results. StayWell may work with other *Take Charge* partners to recommend targeted health programs for you, but your and your spouse's individual results are *not* shared with EIT or your employer. However, EIT *will* see general, statistical results of all its participants (for example, the total number of participants who take a Health Assessment, or the percentage who report they use tobacco).

MYTH: EIT will limit or take away my Health & Welfare benefits based on my *Take Charge* responses.

FACT: We are not able to see any individual results, so your and your spouse's responses will have absolutely no impact on your eligibility for EIT Health & Welfare benefits. EIT will use aggregate results as a way to improve our health benefits and offer new programs to help our participants get healthier. EIT offers *Take Charge* because good health is a win-win for you, your employer and EIT.



HAVE YOU TAKEN A HEALTH ASSESSMENT?

If you're an active covered participant, be sure to take the Health Assessment by February 28 to receive your \$50 reward! Visit www.fundoffice.org/takecharge or call (800) 926-5455 for details.

MYTH: Employers will use my results against me when making hiring decisions.

FACT: Employers have no access to your medical information or the *Take Charge* results without your permission. Your Health Screening results or the information you or your spouse report on the Health Assessment will not be shared with your employer or EIT, and will not affect hiring decisions.

MYTH: If I call for more information about *Take Charge*, I'll be connected to EIT.

FACT: When you visit the *Take Charge* website or call for more information (see below for contact details), you are *not* connected to EIT or your employer. Instead, you will be connected to StayWell Health Management or Free & Clear, two leading wellness program providers EIT partners with to provide *Take Charge*. StayWell and Free & Clear will keep your and your spouse's health information and participation completely confidential.

If you still have questions about *Take Charge* or want to get started:

- Visit www.fundoffice.org/takecharge
- Call (800) 926-5455.

For questions about tools to help you quit smoking, call (866) 434-9734. 

New Year, New You!

Take Charge Can Help You Quit Tobacco


Did you resolve to quit smoking and become healthier in 2009? Tobacco is addictive and quitting isn't easy, but EIT's *Take Charge* program can help you keep your resolution.

Take Charge has partnered with Free & Clear, an award-winning tobacco cessation program provider, to help active covered participants or their spouses permanently quit smoking or using other tobacco products.

As a covered participant, the Free & Clear: Quit for Life™ program is free to you and it's easy to enroll. Simply call (866) 434-9734 and you will be paired with a trained Quit Coach who will help you to take control of your tobacco addiction. Studies have shown that your chances of quitting successfully are **six times greater** when you have help than if you try to quit alone.

Because EIT is committed to your health, if you enroll in Quit for Life™, we will cover all costs for your prescription tobacco cessation medication if you order it through CVS/Caremark.

So far, 228 participants have used the *Take Charge* program to quit using tobacco. Ninety percent of them have reported that they are satisfied with the program.


If you're ready to quit, help is only one phone call away. Call (866) 434-9734. 

Sixth Annual EIT/Local 134 Benefit Fair Was a Success

Nearly 1,000 participants and their spouses stopped by the Union Hall on Saturday, November 1 for a day of camaraderie and information at the Sixth Annual EIT/Local 134 Benefit Fair.

Once again, flu shots and other vaccines were the popular draw. FluEase, our flu shot provider, reported it administered 447 flu shots, 99 tetanus boosters and 181 pneumonia vaccinations. In addition to the vaccinations, our partner StayWell Health Management conducted 160 Health Screenings in conjunction with EIT's *Take Charge* program.

Each year, the Benefit Fair has grown, both in the number of vendors that participate and in the number of participants who attend. It takes months of planning and coordination to bring the Benefit Fair to life, and we wouldn't be able to pull it together without help from the staffs of Local 134 and EIT, or without the help of the Local 134 Retiree Club.

We would like to offer special recognition to Geri Snyder, Colleen Benda and Sherry Frankenbach for the time and effort they put into the Benefit Fair in the months leading up to November 1. We would also like to thank you, our participants, for spending part of your Saturday with us and making this year's Benefit Fair the best ever. 



Understanding Your Retiree Health Coverage and Medicare

You've reached retirement — the final chapter of your Local 134 career. You're ready to take the plunge into a new, leisurely life. You've talked to EIT about Pension Plan No. 2, and you've talked to Local 134 about the IO and the NEBF pensions. You know everything you need to know... or do you?

If you are retiring under Pension Plan No. 2 and you meet the requirements for retiree health care under an EIT health plan, you need to know how Medicare will affect you and your spouse, and when to apply. **The key is to remember this: Once you are retired and entitled to Medicare, your EIT health plan will *always* act as your secondary insurer regardless of whether you are enrolled in Medicare.** This means that EIT's Plan will only pay benefits equal to what it would have paid if you were enrolled in Medicare Part A and Part B, and you will be responsible for any difference. In other words, the EIT Plan would pay 20% of your medical expenses, leaving you responsible for 80%.

You can determine whether you meet the requirements for retiree health care:

- On page 74 of the Summary Plan Description (SPD) or Benefit Booklet that was mailed to you in November
- Online at www.fundoffice.org

Enrolling for Medicare

Generally, most participants retire before they are eligible for Medicare. If this describes your situation, Medicare will automatically enroll you into Medicare Part A and Part B and deduct the monthly premiums from your Social Security check. Medicare will become effective on the first day of the month in which you turn age 65. When your spouse turns 65, he or she will also automatically be enrolled in Medicare Part A and Part B, and Social Security will deduct the monthly premiums from his or her Social Security check.

You will also be given the option to enroll in Medicare Part D. However, the EIT prescription drug plan provides better benefits than Medicare Part D, and you are not allowed to be covered by both plans. Therefore, you *should not* enroll in Medicare Part D.

Once you or your spouse's Medicare benefits become effective, Medicare will be your primary insurance carrier, and EIT will act as your secondary insurer. All you or your spouse have to do is tell your medical providers that you are now covered by Medicare and send EIT a copy of your Medicare card(s).

Although most participants will be enrolled in Medicare through the process described above, there are exceptions. For example, the enrollment process may be different if:

- A participant will not retire until after his or her 65th birthday
- A spouse will turn age 65 before the participant
- The participant *or* spouse is eligible for Medicare before age 65 due to a disability

If one of these exceptions describes your situation, you need to make sure you contact Medicare *before* you retire and arrange to have your Medicare coverage or your spouse's coverage go into effect on the date of the participant's retirement.

HOW TO CONTACT MEDICARE

To contact Medicare and learn how to arrange your coverage:

- Visit www.medicare.gov



- Call (800) MEDICARE (633-4227)

How Medicare Works with Your EIT Retiree Health Coverage

Not knowing how Medicare affects your health coverage could be costly. The EIT retiree health care plan assumes that if you are a retired participant or the spouse of a retired participant and eligible for Medicare you are enrolled in Medicare Parts A and B.

If you have questions about how Medicare will impact your or your spouse's retiree health care benefits, please call the Fund Office at (312) 782-5442. When you call, please remember to give us all the facts — like whether you or your spouse are Medicare-eligible due to a disability — so we are able to give you accurate information based on your situation.

Important: Submit Your Child's Student Certification

Is your child covered under your health plan? If your child is age 19 through 22, you need to provide EIT with a student certification for the spring term or else your child may lose coverage.

Dependents who are age 19 through 22 and attend school full-time may be covered under an EIT Health Plan if they have provided a student certification from their school as proof of full-time enrollment. Coverage is provided for 120 days from the last day that EIT has proof of full-time enrollment. Student certifications must be obtained from the school's registrar's office.

Student certifications can be faxed to the EIT Fund Office at **(312) 782-4431**. If you send a fax, we strongly urge you to confirm that your fax transmission was received by calling the Fund Office at **(312) 782-5442**, extension 258. You can always verify your child's eligibility status by

visiting our website at www.fundoffice.org and checking out the **Student Thru Date** that EIT has on record, which is located to the far right of your dependent's name. Remember, your child is covered for only 120 days from the date that EIT has on file. 



ARE YOU TRYING TO QUIT SMOKING IN 2009?

See page 2 for more information about how you can get medication and support to help you quit tobacco — at no cost — through the *Take Charge* program.

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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