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Special Enrollment Period for Adult Dependents Up to Age 26

The Patient Protection and Affordable Care Act (PPACA) provisions — effective for EIT on July 1, 2011 — allow dependents up to age 26 to be covered under their parent's health care plan.

From May 15–June 30, 2011, EIT will hold a special enrollment period for participants to enroll their qualifying adult dependents up to age 26 in EIT's health and welfare plan.

To qualify, the member must be eligible for coverage as of July 1, 2011. The coverage for the enrolled adult dependent will be effective for the plan year starting July 1, 2011. Participants with dependents eligible for the special enrollment period will receive a form in mid-May from the Fund Office. If you believe you have an eligible dependent, but you do not receive a form, contact the Fund Office.

To enroll your dependent, you must:

1. Complete the special enrollment form.
2. Mail the completed form and a certified copy of the dependent's birth certificate to the Fund Office for receipt by June 30, 2011. The Fund Office will photocopy the birth certificate and return the original to you.

Incomplete enrollment forms and forms received in the Fund Office on or after July 1, 2011 will not be processed, and your adult dependent will not gain eligibility. Please allow sufficient time for mail delivery. If you have questions about the special enrollment period or your dependent's eligibility, please contact the Fund Office.

YOU'VE GOT MAIL... BE SURE TO READ IT!

Too often, participants discard mail from EIT that contains important information, including required actions and time-sensitive deadlines. If you don't read your mail from EIT regularly, you can miss out on valuable opportunities to:

- Save money,
- Join programs,
- Find answers to your benefits questions,
- Access helpful resources and tools,
- And more.



Spring Into Better Health: Create an Action Plan

“I’ve got a family to take care of, and it’s hard to find time to focus on my health.”

“I want to eat healthier, but fast food is just so quick and easy.”

“My New Year’s resolution was to lose weight, but with my busy schedule, I don’t have time to exercise.”

Sound familiar? Stop putting off your health and start making it a priority. Below are five simple steps to help you feel your best this spring.

STEP 1. Set Health Goals

Think about the results from your latest doctor’s visit. Did your doctor identify any health issues you have, such as high blood pressure or high cholesterol? Perhaps you need to increase your physical activity. Setting health goals that are concrete and measurable will help you succeed!

STEP 2. Identify Actions

Identify actions that will help you achieve your health goals. Keep in mind, many health goals can be achieved with physical activity and a balanced diet. Consider these physical activities and foods that can help you spring clean your diet:

Physical Activity	Calories Burned*	Healthy Seasonal Food	Calories
Mow the lawn (30 minutes)	230	Strawberries (whole, 1 cup)	46
Gardening (30 minutes)	189	Orange (raw, navel)	69
Walk (60 minutes)	500	Asparagus (boiled, drained)	13
Bike ride (12-14 mph, 30 minutes)	346	Spinach (raw, 1 cup)	7

* Based on a person who weighs 175 pounds. If you weigh less, you would burn slightly fewer calories and if you weigh more, you’d burn more.

STEP 3. Reward Yourself

If you meet your physical activity goal, you might reward yourself with \$10 worth of music downloads to keep you company on the treadmill.

SET GOALS USING THE HEALTH ASSESSMENT

The Health Assessment — a 15-minute, confidential health questionnaire — is a great resource available to active, covered participants and their spouses. Haven’t taken the Health Assessment yet? Get started today at www.fundoffice.org/takecharge.

STEP 4. Monitor Your Progress

Designate a friend or family member to help you monitor your progress and confirm your achievements. The individual you pick does not have to be a fitness or wellness guru — just someone who will know you are (or aren’t) following your plan. Accountability keeps us honest and can be a powerful reinforcement to help us change our behavior.

STEP 5. Gain Support

When the going gets tough, it helps to have friends cheer you on. Recruit friends and ask for their encouragement along the way. Having a network that embraces your new behaviors not only gives you the endurance you need for lasting change — it helps push you to achievements you wouldn’t have reached on your own.

Sources: www.weight-loss-tips-and-secrets.com/calories-burned-walking.html, www.healthstatus.com/calculate/cbc, www.thecaloriecounter.com/Foods/1100/11457/1/Food.aspx, <http://www.internetfitness.com/calculators/calburncalc.htm>

TAKE THE NEXT STEPS TO BETTER HEALTH

Sometimes, we need a little push to help us move into action. That push can come from NextSteps®, a program offered to active, covered participants and their spouses. Depending on the results from your Health Assessment, you may be eligible to:

- Work with a Health Coach to help you set and achieve your health goals, or
- Receive monthly mailings about a health topic of interest to you.

The NextSteps program can help you:

- Quit tobacco,
- Eat a healthier diet,
- Reduce your cholesterol,
- Strengthen your back and prevent pain,
- And more.

For more information about the NextSteps program, go to www.fundoffice.org/takecharge.

TOBACCO-CESSATION PROGRAM FOR ACTIVE, COVERED PARTICIPANTS

Join the Quit For Life® Program and get support to quit using tobacco. Call (866) QUIT-4-LIFE or log on to www.quitnow.net/local134/ for details.

Know Your Numbers: Body Mass Index

In 2010, roughly two thirds of Americans were either overweight or obese. Knowing your body mass index (BMI) — a number that indicates your total body fat — can help you determine if you need to lose weight. As your BMI increases, your risk for certain diseases also increases. Conditions related to being overweight or obese include:

- Diabetes
- Cardiovascular disease
- High blood pressure
- Osteoarthritis
- Some cancers

To calculate your BMI, plug your weight and height into the following formula:

$$703 \left(\frac{\text{WEIGHT IN POUNDS}}{(\text{HEIGHT IN INCHES}) \times (\text{HEIGHT IN INCHES})} \right) = \text{BODY MASS INDEX}$$

Consider Jill, an EIT participant who is five feet and five inches tall, a height equivalent to 65 inches. She weighs 170 pounds. Jill's BMI would be calculated as follows:

$$703 \left(\frac{170}{65 \times 65} \right) = 28$$

If your BMI is 25 or higher, you may want to consider losing weight. Even a small weight loss — just 10% of your current weight — can help reduce your risk for disease, your blood pressure and your cholesterol.

How do you go about improving your BMI? To start, you'll need to eat healthier and become more active. Good nutrition and physical activity are key factors to a healthy lifestyle, managing weight and reducing risk for disease. See the table on page 2 for spring activities and foods that can help you manage your weight and provide a balanced diet.

If you have questions about your BMI or how to manage your weight, talk to your doctor or access an Audio Health Library® by calling the 24/7 Nurseline through BlueCross BlueShield of Illinois at **(800) 299-0274**. There are more than 30 topics addressing nutrition and weight control in the library.

Source: <http://health.msn.com/health-topics/articlepage.aspx?cp-documentid=100261061>

WHAT IS THE IDEAL BMI FOR ADULTS?

For adults over age 20, BMI falls into one of these categories:

- **Below 18.5** = Underweight
- **18.5 – 24.9** = Normal
- **25.0 - 29.9** = Overweight
- **30.0 and Above** = Obese

Note: The relation between BMI and body fat differs with age and gender. For example, women are more likely to have a higher percentage of body fat than men who have the same BMI. Talk to your doctor about what's a healthy BMI for you.

Smart Shop for Your Prescriptions

Did you know that half of all Americans take at least one prescription drug, and one in six Americans take three or more drugs? EIT participants are no exception; in 2010, more than 425,000 prescriptions were filled for participants. This adds up to a large annual expense for you and for the Fund. Just as you smart shop for many everyday needs, such as groceries, finding a “deal” on your prescriptions is easier than you may think. Here's how:

1. Choose Generics

With EIT's prescription drug coverage, you pay \$5 for a generic drug at a retail pharmacy or as much as \$60 for a non-preferred brand drug at a retail pharmacy — that's up to twelve times the cost of a generic. Generic drugs are usually less expensive than brand-name drugs, and they are just as effective. The Food and Drug Administration requires generic drugs to have the same active chemicals as their equivalent “name brands.”

TIP: If your doctor prescribes a new drug for you, ask if a generic or a generic alternative is available.

2. Use Mail-Order and Buy in Bulk

If you need to take a drug for more than one month, ask your physician if you can receive the drug in a 90-day supply. EIT's mail-order program has lower copayments and coinsurance for prescriptions you obtain through mail-order rather than at a retail pharmacy.

TIP: Order your maintenance medications — those you use on an ongoing basis — through mail-order. It's not only convenient, but it can help you save money. Visit www.caremark.com or call **(800) 566-5693** to speak to a representative in the FastStart® department to get started.

3. Use the Savings and Opportunities Tool

Saving is easy with Caremark's Cost Savings and Opportunities tool, which helps you find ways to save based on your plan and your prescriptions, such as using generics or ordering maintenance medications. To access the tool, sign in to your account at www.caremark.com and click “Find Savings and Opportunities.”

TIP: Understanding your prescription drug benefits can help you save money. On Caremark's website, click the “Understand My Plan and Benefits” tab for up-to-date medicine costs and health management resources on how you can save money.

Source: <http://usgovinfo.about.com/od/healthcare/a/usmedicated.htm>

Meet Peter Kim

Ever wonder who helps to maintain EIT's server and technology, so you and your employer can find information quickly and easily? The answer is Peter Kim, Director of Information Systems and an EIT employee and participant for nearly four years.

When Peter is not helping to maintain your fast and secure website access, he is ensuring that EIT's systems and software — including the network, phone systems, workstations and printers — are operating properly using the latest technology. He is also your go-to contact when you or your employer has EIT website questions.

While Peter has years of experience working with information systems, his role at EIT has been valuable to him because he has learned how a Taft-Hartley organization functions.

In Peter's free time, he enjoys fixing up old Volkswagens. If you happen to see a 1964 Beetle on the road, it just might have been one of Peter's many successful projects.

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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