

DECEMBER 2010

HealthLine

INTERNATIONAL UNION OF OPERATING ENGINEERS LOCAL 4
HEALTH & WELFARE PLAN



Dear Health & Welfare Participant,

THE TRUSTEES OF THE HEALTH & WELFARE PLAN are pleased to announce several benefit enhancements to the Plan:

- \$2 million lifetime limit eliminated effective January 1, 2011
- \$7,500 lifetime limit on substance use admissions eliminated effective January 1, 2011
- Dependent child maternity exclusion eliminated effective January 1, 2011
- Flu shots covered without participant cost effective October 1, 2010
- 100 percent coverage for MRI, CT, and PET scans with Shields Health Care Group effective January 1, 2011
- Availability of disability credit in 2010 if you become disabled while collecting unemployment benefits

Lifetime Limits—Effective January 1, 2011, the Plan's lifetime limits on essential medical benefits are being removed to comply with the new federal Affordable Care Act. The following benefit limits will end:

- \$2 million lifetime limit for all medical benefits
- \$7,500 lifetime limit for substance use disorder admissions

The Fund is not aware of any participant who has actually met the \$2 million lifetime limit. However, if anyone becomes ineligible in 2010 because of this and is still eligible for health insurance coverage as of January 1, 2011, they will be eligible to re-enroll in order to continue medical benefits. Special enrollment will take place as needed to reinstate benefits should someone exhaust existing benefits before January 1, 2011.

The Affordable Care Act permits annual visit limits or lifetime visit limits on essential health benefits or annual or lifetime visits or lifetime dollar limits on nonessential health benefits. Although the Plan is eliminating the \$7,500 lifetime limit on inpatient substance use disorder benefits, the two-admission lifetime limit will remain in place. Under Mental Health Parity, collectively bargained plans have until the first plan year following the end of the collective bargaining agreement to remove these limits. For IUOE Local 4 Health & Welfare participants, full parity will become effective January 1, 2012.

Similarly, the 15-visit annual limit on outpatient counseling will continue to apply; as will the 60-day lifetime limit on inpatient mental health admissions. Annual limits for

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HARVARD HEALTH TIP

Even a little sleep deprivation leads to daytime sleepiness, which is associated with accidents.

Studies have linked insomnia, an inability to sleep when desired, with a host of health problems, ranging from heart disease to elevated stress hormone levels to drops in immune function.

Source: Harvard Health Publications • www.health.harvard.edu

HOW MUCH DO YOU KNOW ABOUT COLONOSCOPY?

1. Colorectal cancer (which can be found by a colonoscopy) is rare.
 True False
2. Colonoscopy and other colorectal cancer screenings are recommended for people after they turn 60.
 True False
3. Other, less invasive tests may not be as effective as colonoscopy.
 True False
4. Some problems found during a colonoscopy can be handled on the spot.
 True False
5. A colonoscopy checks only part of your colon.
 True False

ANSWERS

1. **False**—colorectal cancer is the nation's second leading cause of cancer-related death.
2. **False**—colorectal cancer screening is recommended for people ages 50 to 75. Screening helps detect colorectal cancer early, when treatment is much more likely to be successful.
3. **True.**
4. **True**—if precancerous growths called polyps are found during a colonoscopy, the doctor removes them using a tool on the colonoscope, avoiding the need for another procedure.
5. **False**—a colonoscopy examines the rectum and the entire colon. Another screening test, called flexible sigmoidoscopy, checks only the rectum and the lower part of the colon.



Gut Check

DIGESTION CAN SEEM ALMOST MAGICAL—but it's a long, winding road from the mouth through the intestines, and sometimes things go awry.

The results can include diarrhea, constipation, or heartburn, to name just a few. Most problems go away by themselves or are easily controlled by lifestyle changes or medication.

But sometimes digestive trouble indicates a more serious condition, including one of these:

GASTROESOPHAGEAL REFLUX DISEASE (GERD)

GERD occurs when stomach contents, including acidic juices, regularly flow back up into the esophagus, which connects the throat to the stomach. Occasional acid reflux is common, but GERD happens more than twice a week.

GERD's main symptom is frequent heartburn (acid indigestion), often felt as a burning sensation in the middle of the chest. Smoking, obesity, and pregnancy can play a part.

Certain foods may worsen symptoms, among them citrus fruit, chocolate, caffeinated or alcoholic beverages, or spicy, fatty, fried, or tomato-based foods.

IRRITABLE BOWEL SYNDROME (IBS)

In IBS, your intestines contract too hard or not enough as you digest food. As a result, food moves through you either too quickly or too

slowly. Common symptoms include gas, bloating, mucus in the stool, diarrhea, constipation, a strong or repeated urge for a bowel movement, or abdominal cramps.

The causes often aren't clear, and the symptoms can range from mildly annoying to serious. A heavy meal, stress, or an unhealthy diet can worsen things. So can certain medicines or foods, caffeine, dairy products, or a lot of alcohol.

You can often ease IBS by eating a healthy, fiber-rich diet, learning how to handle stress, and avoiding problem foods.

ULCERS

An ulcer is a sore in the digestive tract's inner lining. Symptoms may include stomach pain that wakes you up; feeling full quickly; feeling heaviness, bloating, burning, or dull pain in the stomach; vomiting; and unexpected weight loss.

A duodenal ulcer may make you feel better when eating or drinking, then worse an hour or two later. A gastric ulcer may make you feel worse when eating or drinking.

Most stomach ulcers stem from infection with *H. pylori* bacteria, which antibiotics can usually cure. Long-term use of nonsteroidal anti-inflammatory drugs (NSAIDs), such as aspirin or ibuprofen, can also cause ulcers. Spicy foods and stress may aggravate symptoms.

TIME TO SEE THE DOCTOR

These digestive symptoms in particular call for a doctor's care: blood in the stool, changes in bowel habits, severe abdominal pain, unintentional weight loss, and heartburn unrelieved by antacids.

BUYING GENERIC IN the OTC Aisles

JUST LIKE PRESCRIPTION DRUGS, GENERIC OVER-THE-COUNTER (OTC) MEDICATIONS have a lot in common with their brand-name brethren. And just like prescription drugs, they differ in one key way: the price.

Most generic OTCs cost considerably less than brand-name versions. A few years ago, for instance, the Agency for Healthcare Research and Quality compared the prices of generic and brand-name OTC medications often used to treat arthritis pain. The brand-name versions cost up to 3.5 times more than the generics, the agency found.

That makes buying generic OTC drugs a worthwhile strategy for lowering your health care costs. And you can do it without compromising the safety and effectiveness of your self-care.

GENERICS ARE JUST AS GOOD

A generic drug is the same as a comparable brand-name drug in safety, strength, quality, the way it works, the way it is taken, and

dosage, according to the U.S. Food and Drug Administration (FDA). The generic drug must use the same active ingredient, too.

An FDA-approved drug must be safe to use according to directions, whether it carries a brand name or not. The FDA requires generic brands to have the same purity and stability as brand-name products.

Generic manufacturers can sell their products for lower prices, not because they're not as good, but because these manufacturers don't have to spend lots of money on expensive advertising, marketing, and promotion. They don't have ongoing research and development costs, either. Some brand-name drugs have little or no competition to keep prices down, too.

PICKING THE RIGHT PILL

How can you make sure you're choosing the right OTC medication for your symptoms? With more than 100,000 OTC drugs on the market, it's important to select them carefully. You must understand these are serious medications.

Read the label carefully to make sure you:

- Have selected the right drug to treat the symptoms you have and only those symptoms
- Understand the dosing instructions, then follow them exactly
- Aren't buying something that has a warning applicable to you or that could cause an adverse reaction because of another drug you take or a condition you have
- Have compared the list of active ingredients to ensure the store brand or generic has the same ingredients as the brand name
- Aren't buying an OTC medication that contains the same active ingredient as other OTC or prescription medications you're already taking, which could cause an overdose

Finally, ask your doctor or pharmacist for advice regarding which generic label to buy.

OUR TOP 10 OTC AIDS

The leading categories of OTC health care products are cough and cold medications, pain relievers, heartburn aids, toothpaste, oral antiseptics and rinses, first aid products, sunscreens and sunblocks, antismoking aids, eye care products, and lip remedies, according to Nielsen Co. data provided by the Consumer Healthcare Products Association.





SAD? BLAME THE SEASON

IF YOU GROW DEPRESSED AT A CERTAIN TIME EVERY YEAR, you could be suffering from seasonal affective disorder (SAD). People with SAD experience recurrent depression—usually during the fall and winter, but sometimes in the summer—that passes with the season.

THE CAUSES

Experts believe several factors affect SAD, including hormone regulation, body temperature, and seasonal variations in sunlight. The sleep-related hormone melatonin has been linked to SAD because of its possible connection to depression. During the winter, when the nights are longer, the body makes more melatonin.

SAD occurs in both the northern and southern hemispheres, but it's very rare near the equator. The condition is more likely to affect women.

THE SYMPTOMS

SAD's symptoms vary from person to person but return every year, usually starting and ending at about the same time.

Common signs of winter-onset SAD include:

- Appetite changes, often with a craving for sweet or starchy foods
- Weight gain
- Low energy
- Fatigue
- A tendency to oversleep
- Impaired concentration
- Irritability and anxiety
- Avoiding social interaction
- Loss of interest in activities previously enjoyed

Symptoms of summer-onset SAD include:

- Loss of appetite
- Weight loss
- Trouble sleeping
- Irritability, anxiety, and agitation
- Increased sex drive

DIAGNOSIS AND TREATMENT

If you believe you could have SAD, speak with your doctor or a mental health professional. SAD can be diagnosed after you've had three consecutive winters or summers of symptoms followed by a remission when the seasons change.

SAD can be treated several ways, depending on its severity. If you have mild winter-onset SAD, you may find relief by increasing your daily exposure to sunlight. You could take long walks outdoors or arrange your office or home so you're exposed to daylight through the windows.

More severe winter-onset SAD may require light therapy. You sit in front of a light box or wear a light visor for 30 or so minutes each day. If your symptoms don't improve with light therapy, your physician may want you to try prescription antidepressants or psychotherapy.

MILD SAD IS COMMON

As many as one in five Americans may suffer in the winter from a mild form of seasonal affective disorder (SAD). More serious SAD affects about 4 to 6 percent of the U.S. population, the American Academy of Family Physicians estimates.

Holiday Eating: STUFF STOCKINGS, NOT STOMACHS

CONTROLLING YOUR WEIGHT THROUGH THE HOLIDAYS is no piece of cake. Between the parties and cookie platters, the travel and drinking—plus the stress—healthy habits tend to go out the window.

When you get back to your healthy lifestyle in January, the pounds you gained during the holidays will tend to stay put. It may not be a lot of weight, but year after year it can add up.

So come up with a strategy going into the holidays that can help you minimize the damage. Here's a five-step plan:

1. DEVELOP A HEALTHY MANTRA

During December, many holiday revelers shelve yearlong goals such as healthy eating and regular exercise. Instead, adopt this mantra: "I want to live every day as the healthiest person I can." Repeat that mantra to yourself daily, especially before

food-packed holiday events. Support that attitude by envisioning the image of the healthy person you want to be.

2. POSTPONE EATING AND DRINKING

Holiday parties can last for hours. The sooner you start eating and drinking, the more time you have to do it. Don't go for the food as soon as you arrive: Delay eating as long as you can. To drink less, set a limit for yourself before the event. Have something non-alcoholic, such as diet soda, as your first drink, then alternate alcohol with soda or water throughout the night.

3. SAMPLE FOOD IN SMALL AMOUNTS

As you approach the buffet table, look over everything before you take anything. Make a conscious decision about what you want. Once you dig in, realize that the first bites of any food offer the most flavor. Take just a little of this and that. Sit down (away from

the food) to savor each and every bite. Don't fill your plate and start to chat. Before you know it, you'll have an empty plate and no memory of eating.

4. DON'T SKIP MEALS

On party days, don't go without dinner or under-eat to "save up" calories. By the time the party rolls around, you'll be starving—and you'll eat much more than you otherwise would have. Instead, eat normally during the day, just like you would if you didn't have a holiday affair to attend. Regular meals can also keep you from nibbling on the holiday treats coworkers bring to the office.

5. EXERCISE EVERY DAY

Throughout the holiday season, squeeze in exercise every day. Exercise quells your stress level, boosts metabolism, and provides a feeling of well-being that can fuel your resolve to eat healthfully during the holidays.





OUTPATIENT SURGERY: **Do Your Homework**

SURGERY THESE DAYS DOESN'T ALWAYS MEAN an overnight hospital stay. You may be able to have your procedure as an outpatient in a special section of a hospital or in a free-standing surgical center.

Your choice could make a big difference in your safety and recovery.

A 2010 study by the Centers for Disease Control and Prevention that looked at ambulatory surgery centers in three states found 68 percent had at least one lapse in infection control. Eighteen percent had lapses in at least three of the five infection-control categories.

Of course, infections and errors occur in hospitals and their outpatient facilities, too. To make your procedure safer, find out how the hospitals and surgery centers you're considering score on quality checks.

CHECK FOR QUALITY

First, verify that your procedure is taking place in an accredited facility. Accreditation means the hospital or surgery center has demonstrated a commitment to meeting high standards of patient safety.

To learn if a hospital or other ambulatory care provider is accredited and evaluated by The Joint Commission, search for the facility at www.qualitycheck.org. This site lets you:

- Determine an accredited facility's quality performance
- Check key quality-of-care measures (only for hospitals) for several specific conditions

You can do more research on the quality of a hospital's outpatient department by going to the U.S. Department of Health & Human Services "Hospital Compare" website, www.hospitalcompare.hhs.gov. This site lets you:

- See how often a hospital provides the correct treatments for major conditions, including infection prevention
- Read feedback from patients who received care at a hospital

To learn if a surgery center is accredited, search for it on the website of the Accreditation Association for Ambulatory Health Care, www.aaahc.org. Click on "Search for Accredited Organizations" to find a list of those near you.

SAFE AT ANY SITE

Mistakes can and do happen during surgery, no matter where it's done. The Joint Commission suggests you follow these recommendations to protect yourself:

- Have someone you trust bring you to the surgery site. Your companion should stay throughout your procedure and take you home afterward.
- Carefully read the informed consent form. Make sure everything is correct, including the kind of surgery.
- Make sure a doctor or nurse marks the spot on your body to be operated on.
- Make sure you know how to care for yourself after you leave the facility. Ask what kinds of medicine you should take, if you need therapy, and when you can resume normal activities.

Being an informed health care consumer can help you ensure you receive safe and effective care. Finding out how a hospital or surgery center performs is an important element in making good decisions.

TOOLS FOR CHANGE

How to Avoid a Post-Holiday Case of Blahs

Has the holiday spirit passed you by? Come January, this hectic season leaves many people feeling depressed and let down. To enjoy the holidays *and* feel good when the New Year arrives, start taking better care of yourself today.

HAPPY HOLIDAYS ... REALLY

One way to take care of yourself is to be choosy about family activities. For example, try limiting your family's scheduled outings during the holiday season to two or three per weekend. That should leave some energy for the things you all enjoy.

Making choices also extends to decorating your house and gift giving. Decide beforehand what you really want to do. Then, put these tasks on your calendar. And explain to your children that they can't have everything they want.

TREAT YOURSELF

In the midst of making the holidays special for everyone else, remember to:

1. Watch what you eat. Try to limit foods like sweets that cause highs and lows in your blood sugar and mood.
2. Keep moving. Even if you can't exercise as much as usual, remember that some exercise is better than none.
3. Get a full night's sleep. If falling asleep is a problem, limit late-night TV and computer use.
4. Recognize unhealthy ways of dealing with stress, including alcohol and smoking. Try changing just one behavior at a time.
5. Find time to relax. Listen to a meditation tape or soothing music. Or get a massage.

WORK IN A Holiday Workout

THIS MAY BE THE SEASON OF GIVING, but there's one gift you're not likely to get: enough time. During the hectic holidays, you may be tempted to let your year-round fitness routine slide.

Don't do it. If you slack off during December, you'll lose the conditioning you've worked so hard to achieve. It will take more effort to regain your fitness level later than it will to maintain it now. So during busy times of the year, strive for maintenance.

If you've been strength training by doing three sets at several weight machines three days a week, for example, scale back to one quick set two days a week. If you've been jogging for 40 minutes every other day, cut back to 10 or 15 minutes. Try to get at least 10 minutes of some kind of exercise every day during this busy season.

Here are some ideas for maximizing your exercise time.

UP THE INTENSITY

To do more in less time, increase the intensity of your workout. If you go from 20 minutes of walking to 10 minutes of jogging, for example, you'll increase your fitness benefits.

The Physical Activity & Public Health Guidelines from the American College of Sports Medicine and American Heart

Association support this concept. They recommend moderately intense cardiovascular activity such as brisk walking for 30 minutes a day, five days a week, or vigorously intense cardio such as running for just 20 minutes a day, three days a week.

If you've got only 10 minutes, hop on a stationary bike and do 10 minutes of intervals. Alternate one minute of intense cycling with one minute of recovery. With just five hard bouts and five recoveries, those minutes fly by.

CIRCUIT STRENGTH TRAINING

Another exercise that takes just 10 to 15 minutes is the circuit version of strength training. Go from machine to machine quickly, spending a couple of minutes on each with little rest between. You'll get both cardiovascular and strength benefits. You'll burn fat and boost your metabolism.

To circuit train successfully, do one set of 12 repetitions on six to eight different machines. Rotate lower body exercises with upper body exercises. Repeat this routine two or three days a week, with a day off between workouts.

Keep the circuit simple. You can add more weight and more machines as the routine gets easier or your free time increases.



Participant information

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selected benefits such as chiropractic and holistic or the lifetime limit on treatment of TMJ (considered nonessential benefits) are not affected at this time.

Dependent Child Maternity—The Affordable Care Act includes maternity care as an essential health benefit. The Plan will remove the exclusion that currently limits maternity care to enrollees or spouses effective January 1, 2011. Only the pregnant dependent's claims are covered. Charges for the newborn continue to be excluded.

Flu Shots—Effective October 1, 2010, the Plan will waive copays when flu shots are billed separately from an office visit. You can also receive flu shots at CVS Minute Clinics at no cost by showing your Blue Cross Blue Shield ID card.

Shields MRI, CT, and PET/CT Scan Initiative—Effective January 1, 2011, the Health & Welfare Plan has a new, special partnership with Shields Health Care Group. Scans received at any Shields facility will be processed in a preferred manner with no cost share to the participant. Shields has more than 25 convenient facilities, both freestanding and in hospital locations, throughout Massachusetts.

Currently, all scans are subject to the \$300 calendar-year deductible and then covered at 90 percent. You can continue to receive scans at non-Shield's facilities

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in Massachusetts at the existing benefit level. For a list of Shields locations, see the insert with this *HealthLine* or visit www.shields.com.

Because Shields sites are only available in Massachusetts, a special benefit is being implemented for claims incurred outside of Massachusetts. If you receive scan services at a nonhospital-affiliated freestanding site outside of Massachusetts, you will also receive 100 percent coverage. In Maine, because there are fewer independent sites, the deductible will be waived for hospital-based scans.

The insert in this *HealthLine* highlights location of sites, what type of scan is performed at each, and additional information about how to take advantage of this Shields benefit, even if your doctor recommends another provider. We have also included a special wallet-size card for you to keep for future reference. The savings to you and the Fund are significant through Shields, with the average cost of a Shields scan costing \$500, compared to teaching hospitals that charge in excess of \$1,000.

Eligibility Credit with Unemployment

Hours—For plan year 2010, the Plan has been amended to temporarily allow eligibility credit to accrue from time spent while collecting unemployment compensation **if you become disabled** while collecting unemployment. A physician's letter and disability form must be completed, with documentation showing the unemployment compensation. Contact the Fund Office for more information if you are short hours for the March 1 eligibility period.

Sincerely, Your Board of Trustees

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Peter White

IUOE Local 4

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December is Safe Toys and Gifts Month, sponsored by Prevent Blindness America. For more information and help in selecting holiday toy gifts for your child, visit their website at www.preventblindness.org, and enter "safe toys" in the search function.