

# OCTOBER 2006 HealthLine

INTERNATIONAL UNION OF OPERATING ENGINEERS LOCAL 4  
HEALTH & WELFARE PLAN



## Health & Welfare Fund on the Road

This fall, your IUOE Local 4 Health & Welfare Plan will be on the road in two locations to provide you with information on your health care benefits and to roll out information on how you can benefit from the new Best Doctors program, about which you recently received information. Additionally, you'll be able to get a free flu shot and attend an informational workshop on either back health or stress management.

### THESE SATURDAY MORNING SESSIONS ARE SCHEDULED FOR:

**Oct. 21, Sheraton Braintree Hotel, Braintree, Mass.** (37 Forbes Road, Exit 6 off Route 128/93)

**Oct. 28, Holiday Inn Civic Center, Bangor, Maine** (500 Main Street, Exit 182A off Route 95 to Exit 3B)

Flu shots and continental breakfast will begin at both locations at 7:30 a.m. and will continue during the program. Our schedule is planned as follows:

- 7:30 a.m. Flu Shots/Continental Breakfast
- 8:30 a.m. Health & Welfare Fund Overview, Louis G. Rasetta and Gina M. Alongi
- 9 a.m. Questions and Answers, Malle Kasprzyk
- 9:30 a.m. Best Doctors Presentation
- 10 a.m. Break
- 10:15 a.m. Concurrent Sessions:
  - A. Back Health
  - B. Stress Management
- 11 a.m. Raffle Drawing for \$100 Gift Certificate for Home Depot

While an RSVP is not required, your call to the Benefit Funds Office at 888-486-3524, Ext. 110, will help us ensure we have enough flu vaccine for everyone interested. Watch for an invitation next week.

### Sincerely, Your Board of Trustees

Louis G. Rasetta, Chairman  
Rodney Gillespie  
John C. Panaro Jr.  
John J. Shaughnessey Jr.  
William Spielvogel  
Peter White

**IUOE LOCAL 4**  
Louis G. Rasetta,  
Business Manager

**ADMINISTRATOR**  
Gina M. Alongi

See page 8 for a Fraud and Abuse Amendment to your Health & Welfare Plan

## HARVARD HEALTH TIP

**Whole-grain foods can help lower cholesterol, improve blood sugar and insulin levels, and keep your digestive system healthy.** It also may help you control your weight and fend off heart disease, diabetes and some cancers.

Source: Harvard Health Publications • [www.health.harvard.edu](http://www.health.harvard.edu)





# MAKE IT RIGHT: Modifying Recipes for Better Health

**EATING A HEALTHFUL DIET** is one of the best ways to reduce your risk for heart disease, diabetes, some cancers and obesity.

And modifying your favorite recipes is an easy way to go. Make them more nutritious and lower in fat by reducing high-fat ingredients or substituting more healthful ingredients.

The following suggestions are designed to help you lighten up your recipes to improve your and your family's health — and weight.

## CUT FAT AND CALORIES

- **Reduce the amount of fat** in baked products by a quarter to a third. For example, if a cookie, quick bread or muffin recipe calls for 1 cup of oil, use 2/3 of a cup instead.
- **Substitute vegetable, canola, corn or peanut oil** for solid fats such as shortening, lard and butter. Use about a quarter less than the recipe calls for. For example, if a recipe calls for 1/4 cup of shortening or butter (4 tablespoons), use 3 tablespoons of oil instead.
- **Use plain low-fat or nonfat yogurt** instead of sour cream. You also can substitute buttermilk or blended low-fat cottage cheese. This cuts 350 calories and 44 fat gm per cup.

- **Substitute skim milk** or 1 percent milk for whole milk or half and half. Doing so cuts 215 calories and 25 gm of fat per cup.
- **Cook with reduced-fat products.** Try reduced-fat varieties of sausage, cream cheese, mozzarella and cheddar cheese, mayonnaise and sour cream.
- **Use fewer egg yolks** by substituting egg whites for one or more of the yolks. Egg whites are fat- and cholesterol-free. For instance, if you're scrambling three eggs, remove one of the yolks. Or use fat and cholesterol-free egg substitute.
- **Substitute cocoa powder** for solid chocolate in recipes. To do so, use 3 level tablespoons of cocoa powder plus 1 tablespoon of canola oil for each ounce of chocolate.
- **Reduce sugar by a quarter to a third** in baked goods and desserts. Add cardamom, cinnamon, nutmeg or vanilla to enhance the impression of sweetness.
- **Cook white- instead of dark-meat chicken.** Substitute chicken breasts for thighs.
- **Make tuna salad** and other tuna dishes with water-packed instead of oil-packed tuna.

## ADD FIBER

- **Substitute whole-wheat flour,** oatmeal or cornmeal for part of highly refined

bleached flour when baking. Whole-wheat flour can be substituted for up to half of all-purpose flour.

- **Add grated, sliced or diced vegetables** to soups, stews and stir-fries.
- **Leave the skin on apples** when making applesauce and on potatoes when making mashed, fried or scalloped potatoes.

## REDUCE SODIUM

- **Cut salt** called for in recipes in half.
- **Use low-sodium soy sauce** and chicken broth in recipes.
- **Drain liquid and rinse canned foods** when cooking beans or vegetables.
- **Reduce the salt** in cooking water.
- **Add herbs, spices and citrus juice** instead of salt.

Remember, recipes are merely suggestions of how to prepare dishes. In most cases you can cut amounts of high-fat, high-sodium ingredients by a quarter to a half with no noticeable difference in flavor or texture but with a big change in the benefits to your health.

**To learn more:** American Dietetic Association, [www.eatright.org](http://www.eatright.org)

## How to Stick With Your Treatment Plan

**NEARLY HALF OF AMERICANS** suffer from at least one chronic disease, and most rely on regular tests and treatments to be healthier, more comfortable and more productive.

But many people with chronic illnesses find it daunting to keep up with prescribed treatments — daily pills for high blood pressure, peak flow meters for asthma, insulin shots for diabetes or exercise treatments for arthritis.

These strategies can help you fit nearly any regimen into your lifestyle.

### BECOME INFORMED

Visit respected medical sites on the Internet; find books about your condition at the library or a bookstore.

The more you learn about your condition and why your treatment is important, the more you can stay active and involved in your health care. Review your treatment goals with your health care provider during each visit to ensure they're realistic and doable.

### GET ORGANIZED

Go over with your doctor everything you need to do in a 24-hour period.

For example, what pills do you need to take, when do you need to take them, what other treatments or tests do you need to self-administer and when?

Once you know your treatment plan, enter it in your daily calendar. For example: 12:30 p.m. — Take brisk walk; 2 p.m. — Check blood sugar.

### ENLIST SUPPORT

Explain your everyday treatment routine to friends and family, and tell them about an emergency plan, if you have one, for asthma or diabetes so they can help when necessary.

### KEEP A JOURNAL

Use it to track your symptoms and test results — such as cholesterol levels, blood pressure or blood sugar levels, peak flow meter readings or body weight — and to record your feelings, questions and concerns. Take it with you to your doctor visits to serve as a helpful reminder.

### JOIN A SUPPORT GROUP

Support groups can be extremely helpful for people with chronic illnesses, particularly when they are newly diagnosed. It can improve your life in countless ways when you are able to share your feelings and experiences with a group of people who can relate to how your illness touches all facets of your life.

Finally, if something changes in your condition, or if you're thinking about changing your prescribed treatment regimen, contact your physician before doing anything.

**To learn more:** Healthfinder, [www.healthfinder.gov](http://www.healthfinder.gov)



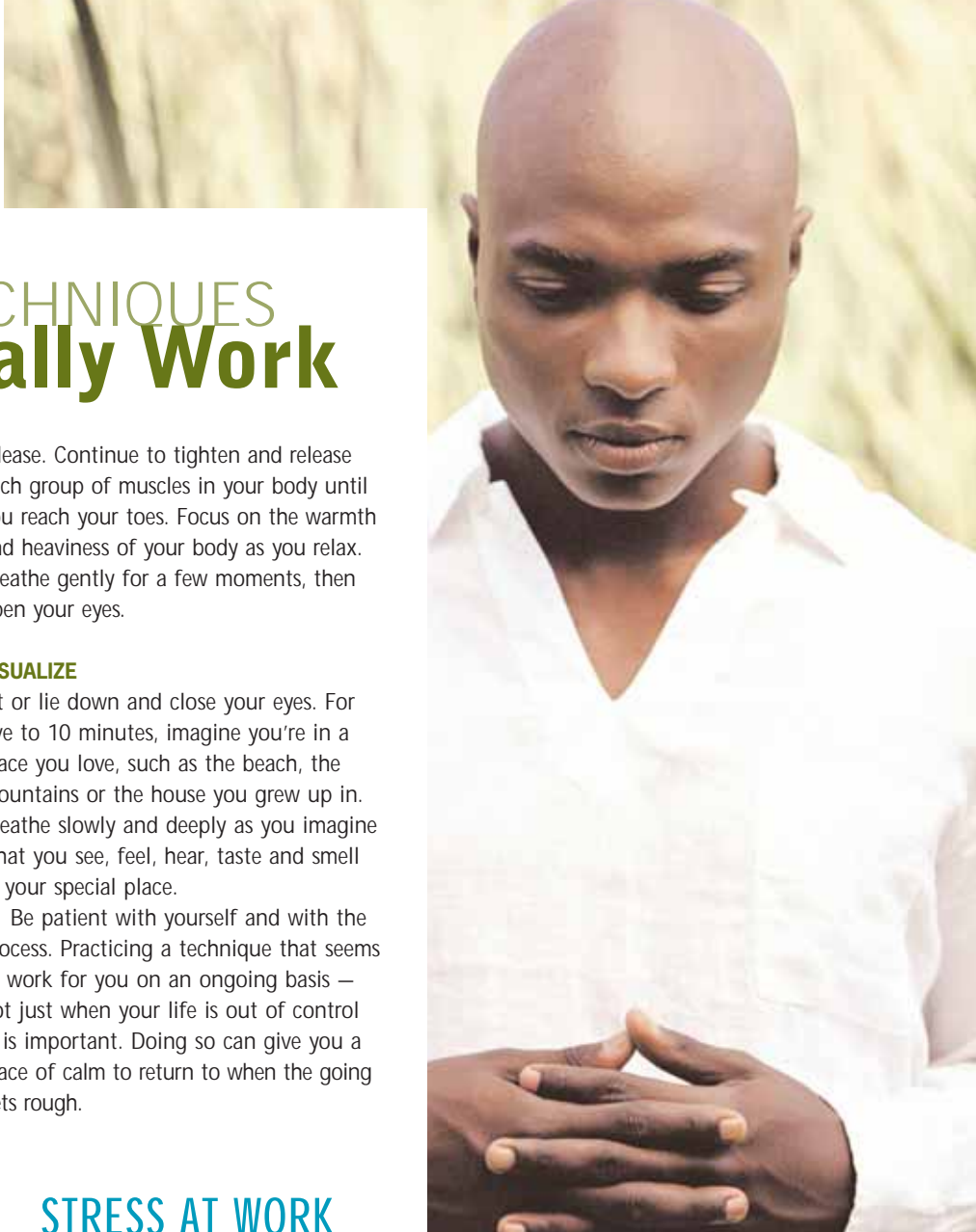
## GET HELP

Organizations with local support groups for chronic illnesses include:

- **The Arthritis Foundation** — Visit [www.arthritis.org](http://www.arthritis.org), or call 800-283-7800.
- **The American Diabetes Association** — Visit [www.diabetes.org](http://www.diabetes.org), or call 800-342-2383.
- **The Asthma and Allergy Foundation of America** — Visit [www.aafa.org](http://www.aafa.org), or call 800-727-8462.
- **Mended Hearts** — This organization is affiliated with the American Heart Association. Visit [www.mendedhearts.org](http://www.mendedhearts.org), or call 888-432-7899.

## TAKE YOUR MEDS

More than half of all **Americans with chronic diseases don't follow their physician's medication** and lifestyle guidance.



# RELAXATION TECHNIQUES That Really Work

**EVERYONE FEELS STRESS AND ITS EFFECTS.** The key to keeping it from impacting your life and health is to find and practice healthy ways to manage it.

Try the following techniques to see what works best for you.

## TAKE A BREATH

Begin by sitting up straight. Breathe in so your rib cage expands, and then exhale slowly. Breathing in this way helps cleanse the system of toxins and relaxes muscles.

You can focus on a word, a mantra or even your breath by focusing on your nostrils, feeling the breath coming in and going out. It doesn't matter — what you're trying to do is put the focus on something other than your problems.

## TRY PROGRESSIVE RELAXATION

Sit or lie down, if you can, and close your eyes. Starting at your head, tense your face by clenching your teeth and furrowing your brow. Hold the tension for five seconds, then release it.

Next, tense your shoulders by bringing them up to your ears. Hold for five seconds, then release. Tense your arm muscles and hold for five seconds, then

release. Continue to tighten and release each group of muscles in your body until you reach your toes. Focus on the warmth and heaviness of your body as you relax. Breathe gently for a few moments, then open your eyes.

## VISUALIZE

Sit or lie down and close your eyes. For five to 10 minutes, imagine you're in a place you love, such as the beach, the mountains or the house you grew up in. Breathe slowly and deeply as you imagine what you see, feel, hear, taste and smell in your special place.

Be patient with yourself and with the process. Practicing a technique that seems to work for you on an ongoing basis — not just when your life is out of control — is important. Doing so can give you a place of calm to return to when the going gets rough.

## STRESS AT WORK

Eighty percent of workers feel stress on the job, **nearly half say they need help in learning how to manage stress** and 42 percent say their coworkers need such help.

## UNDERSTANDING WORK-RELATED STRESS

Workplace stress is highly personal. Some people thrive in fast-paced jobs (think emergency room nurses, police officers and air-traffic controllers) where making a mistake can put people's lives at stake.

But just because the rest of us wouldn't last a day in such high-pressure environments doesn't mean our jobs are less stressful. Short deadlines, endless paperwork, the occasional irate cus-

tomers and meetings that drag on for hours, putting us even further behind, all can cause stress.

In other words, it's not the job that creates stress, it's the way people respond to the urgencies and demands of each workplace environment that makes them stressed or energized.

### STRESS EFFECTS

Short-term effects of stress

include headaches, shallow breathing, difficulty sleeping, anxiety and upset stomach. Long-term chronic stress can increase the risk for heart disease, back pain, depression, persistent muscle aches and pains and a weakened immune system, according to the National Institute for Occupational Safety and Health.

Chronic stress can affect your emotions and behavior by making

you irritable, impatient, less enthusiastic about your job and even depressed.

If you are unable to cope with stress on your own, get help from a mental health professional who specializes in stress management.

**To learn more:** National Institute for Occupational Safety and Health at [www.cdc.gov/niosh/stresswk.html](http://www.cdc.gov/niosh/stresswk.html)



# CONTROL YOUR Medical Costs

THE HEALTH CARE DECISIONS YOU MAKE have a big impact on your life and your wallet. To get the best value for your health care dollar, follow these suggestions.

## YOUR HEALTH PLAN

Health insurance plans are complicated, but the more you know about your plan, the more cost effectively you can use it.

To do so:

- **Know your benefits.** Reading your plan and any updates as they arrive can help you be aware of the covered services and the limitations, exclusions and maximum payments.
- **Learn how much you must pay.** Health plans typically ask you to pay a portion of the benefit cost in the form of deductibles, copayments or flat fees. Use benefits wisely to save on out-of-pocket expenses.
- **Know whom to call.** You should know whom to call to learn about benefits, ask billing questions, resolve a problem or find advice on prevention.

## YOUR DOCTOR

Most of your health care costs begin with your doctor. Communicating with him or her about your care ensures you'll get the right treatment without paying for extra tests or medications you don't need.

To do so:

- **Use the phone.** Can you ask a nurse or doctor routine questions over the phone, or must you make an appointment? Can you get a prescription over the phone?
- **Use self-care wisely.** Before you see your doctor, call a nurse advice line or use any similar option your health plan may offer. Self-treat colds, stomachaches and other minor illnesses.
- **Prepare for office visits.** Be sure to give your doctor all the information needed to make a diagnosis. This includes your medical records, family medical history and a list of the medications you take. Bring along a list of questions you want to discuss.

- **Learn all you can about your condition** and treatment options. You can get information from books, your doctor, medical associations, such as the Arthritis Foundation, and online. Understanding your condition will help you make better health care choices.
- **Ask about less costly treatments.** For example, if your doctor prescribes a brand-name medication, ask if a generic medication would work as well.
- **Follow through.** When you agree to a treatment plan, take medications as directed and keep up with any disease management and prevention steps your doctor recommends.

Health care costs are rising. Doing what you can to manage them makes good sense.

**To learn more:** Contact your health plan administrator or visit [www.local4funds.org](http://www.local4funds.org).



# PROTECT YOURSELF From Medical Errors

**SERIOUS MEDICAL ERRORS**, such as removing the wrong limb or performing an unneeded operation, may make headlines, yet they are quite rare. Less dramatic errors, such as giving the wrong medicine and mixing up lab reports, are more common.

Even so, medical errors are a leading cause of injury and even death in this country, according to the Institute of Medicine. As awareness about mistakes has grown, the medical community has made a great effort to build systems that protect patients.

This is in part through the efforts of JCAHO (Joint Commission on Accreditation of Healthcare Organizations), a non-profit organization that measures health care quality and safety.

To help consumers protect themselves, JCAHO developed a guide called “Speak Up.” The letters in the words “speak up” help remind you what to do.

## **SPEAK UP**

Ask questions about treatments and safety. You may hesitate to question a doctor or other medical expert, but it’s important to do so. If you have questions about your treatment, ask someone to check into it. Don’t go along with anything until you are satisfied with the explanation you get.

## **PAY ATTENTION**

If you’re hospitalized, know what care you are supposed to get, including what type and how much of a medicine you should take. Watch caregivers as they do their jobs. For example, do they wash their hands? Do they check your name tag? Do they introduce themselves with credentials?

Make sure you’re getting the right treatments and medications by the right health care professionals. Don’t assume anything.

## **EDUCATE YOURSELF**

Learn about your health condition, diagnosis, the medical tests you are undergoing and your treatment plan so you can ask questions. Read any information your doctor or health care organization gives you, especially before you sign anything or agree to treatment.

## **ASK FOR HELP**

It can be hard to remember everything you hear during a health care visit. Ask someone you trust to come with you to listen and ask questions.

## **KNOW YOUR MEDICATIONS**

Medication errors are the most common health care errors.

Know the name, appearance, dosage and when to take each medication. Tell your doctor or pharmacist if you get drugs that

look different or make you feel different than usual. Be sure to tell your doctor and pharmacist about all herbal remedies you use, as well as any prescription and over-the-counter medicines you take.

## **USE QUALIFIED PROVIDERS**

Use a hospital, clinic, surgery center or other type of health care organization that has undergone a rigorous on-site evaluation against established state-of-the-art quality and safety standards.

Choose doctors you trust and who have experience treating your condition. Check with your health plan, the department of public health or JCAHO to learn about quality ratings and accreditations.

## **PARTICIPATE IN YOUR CARE**

Numerous studies have found people who are involved in making their medical decisions regarding treatment are more likely to have a positive outcome.

Tell your doctor you are concerned about medical errors. Then work together to avoid them.

**To learn more:** Joint Commission on Accreditation of Healthcare Organizations, [www.jcaho.org](http://www.jcaho.org), enter “speak up” in the search function

## TOOLS FOR CHANGE

### Healthful Ways to Manage Change

We live in a constantly changing world in these times of potential terrorist attacks, heightened airport security, a boom-bust economy and rapid-fire technological and scientific advances.

In general, it's more difficult to react to change that happens to you, such as getting laid off or experiencing a health scare. But the change you initiate, such as switching jobs or moving, also can be difficult.

In such an environment, it can be challenging to retain a sense of control, especially if you like to maintain the status quo.

But personal change can become easier if you adopt a positive attitude and an environment that diminishes fear of the unknown and heightens your sense of adventure.

Here are some tips for riding the waves of change with your sanity intact.

- **Align yourself with a group**, such as a religious organization, and/or nurture relationships with friends and family members with positive outlooks.
- **Appreciate nature.** Going for a leisurely walk in the park or sitting by a river can ease stress and put your issues into perspective.
- **Look on the bright side.** Even negative changes offer opportunities for learning.
- **Stay in good physical shape.** By eating healthfully and exercising regularly, you'll gain a sense of personal control that can translate to the change at hand.

## DO YOU KNOW ENOUGH ABOUT Preventing Sports Injuries

### IF YOU'RE ACTIVELY INVOLVED IN SPORTS OR FITNESS ACTIVITIES, it's

important to learn about sports injuries — their causes and how to prevent them.

To assess how much you know about these injuries, answer the following statements true or false, then take steps to increase your knowledge, as needed.

1. Sports injuries often happen when you push your body to do something it's not prepared to do.  True  False
2. Sports injuries occur only in hard-hitting sports, such as football, soccer and basketball.  True  False
3. The best way to avoid sports injuries is to stay in good overall condition.  True  False
4. It's important to bracket your sports activity with warm-up and cool down activities.  True  False
5. Chronic injuries, such as stress and overuse injuries, can be just as disabling as a sprain.  True  False
6. Overuse injuries can't be prevented.  True  False
7. It's OK to self-treat minor sports injuries.  True  False
8. Not getting medical care when you have a serious injury can make it harder to recover and can be dangerous.  True  False
9. Using equipment that's properly fitted can reduce sports injuries.  True  False
10. Wearing protective equipment doesn't reduce injury risk.  True  False

### ANSWERS

1. True — doing too much, too soon is a common cause of sports injuries.
2. False — they can occur in any activity that puts unusual stress on the body.
3. True — prepare your body with a well-rounded fitness routine that mixes aerobic workouts with strength and flexibility exercises.
4. True — warm-ups get your muscles ready for the action. Cooldowns help your body get rid of excess lactic acid, which contributes to muscle pain.
5. True — and they can be harder to detect because they may not sideline you initially.
6. False — to prevent them, increase the intensity of your workout gradually and don't try to return from an injury too soon. Give yourself rest days to recover from the wear and tear of training.
7. True — when the problem is minor, you can treat it with RICE — Rest, Ice, Compression and Elevation of the injured area.
8. True.
9. True — be sure bikes, skis, snowboards and other equipment are the right size and in good working order.
10. False — protective equipment, such as helmets and wrist guards, can help prevent severe injury.

**To learn more:** American Sport Education Program at [www.asep.com](http://www.asep.com)



## IUOE Local 4 Health & Welfare Fund PLAN AMENDMENT

The Trustees have implemented a Fraud and Abuse Policy with respect to use of the Health & Welfare Plan. The Plan is subject to federal or state laws, which provide that criminal penalties may be imposed against those who receive or attempt to receive health care plan benefits by committing fraud or abuse against the Plan. Additionally, the Plan may bring a lawsuit against any participant who obtains services or payments to which he or she is not entitled. Future benefit payments otherwise due also may be offset via future reimbursement to a medical provider.

Examples of fraud against or abuse of the Plan include:

- Falsifying, withholding, omitting or concealing information to obtain coverage or reimbursement of services
- Misrepresenting dependent or spouse eligibility (i.e., marital status, age, student status, dependent status for tax purposes)
- Altering a claim form, certificate of creditable coverage or medical records, or failing to disclose medical history where required
- Permitting someone to use your Plan ID card to obtain services
- Making false statements to obtain services

The complete policy is available on our Web site, [www.local4funds.org](http://www.local4funds.org), or you can obtain a copy by contacting the Benefit Funds office.

# QUESTIONS & Answers

### **I HAVE ARTHRITIS. WOULD EXERCISE BE GOOD OR BAD FOR ME?**

Exercise would be very good for you because it can help keep your joints moving, keep the muscles around your joints strong, keep bone and cartilage tissue strong and healthy, and improve your ability to perform daily activities. Along with medicine and rest, regular exercise can help keep your joints in good working order so you can continue your daily activities. Range-of-motion, strengthening and endurance exercises may help prevent further joint damage. If you've been sedentary or have pain, stiffness or weakness that interrupts your daily activities, get your doctor's OK before you start exercising.

### **WHY DO MY EYES BURN AND GET WATERY WHEN I WORK AT THE COMPUTER? I DON'T HAVE ALLERGIES.**

Although your eyes are watering, you may have dry eye, a condition that develops when your eyes don't produce enough good-quality tears. Staring at the computer may cause eye-strain or lead you to blink less often. This dries out and irritates the eyes, which may prompt tear glands to make a lot of poor-quality, watery tears, leading to more irritation. Other symptoms of dry eye include stinging, scratchiness and discomfort when wearing contact lenses. For relief, try nonprescription lubricating eyedrops before and during your time at the computer. If your symptoms persist, you should see your primary care doctor or an ophthalmologist for an eye exam.



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