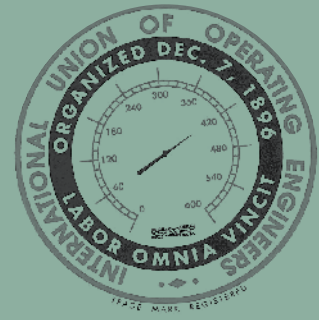


APRIL 2007

HealthLine

INTERNATIONAL UNION OF OPERATING ENGINEERS LOCAL 4
HEALTH & WELFARE PLAN



Dear Health & Welfare Participant:

The Fund Office recently sent you a **Coordination of Benefits Questionnaire** in order to update Plan records. Your timely response to this questionnaire will help to ensure the Plan does not assume liabilities that may be the responsibility of another health plan and help the Fund Office avoid the cost of a follow-up mailing. If you have other insurance, you may be eligible for reimbursement of a portion of the dollars you saved the Health & Welfare Plan through the Coordination of Benefits Savings Bank.

There has been much in the news concerning the **Massachusetts Health Care Reform Act of 2006**. While many of the regulations concerning uninsured workers are still being studied, one issue concerning **eligibility of dependent children** can be communicated at this time. You may have read that dependents in *insured* plans can be covered under the parents' plan until age 26. Please note, however, that this regulation does not pertain to *self-insured* plans like the IUOE Local 4 Health & Welfare Plan. As a self-insured plan, the eligibility rules for this Plan remain those documented in the Summary Plan Document and

available online at www.local4funds.org. Dependents are covered to age 19 unless they are full-time students, who may then be covered to age 23.

In our **PPO network** relationship with BlueCross BlueShield, we have learned that not every physician who practices at a group practice affiliated with the BlueCross BlueShield PPO network is, in fact, a PPO physician. To ensure the in-network level of benefits, you should confirm the network status of any physician you are seeing in the office setting with that group practice.

Finally, **see page 8** concerning the availability of a new **scholarship** for nursing students beginning with the Fall 2007 semester.

Sincerely,
Your Board of Trustees

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

IUOE LOCAL 4
Louis G. Rasetta,
Business Manager

ADMINISTRATOR
Gina M. Alongi



HARVARD HEALTH TIP

A German study reported a **childhood full of outdoor activities was associated with lower rates of melanoma later in life**, and suggested that the protection might come from sun exposure (but not sunburn), which increases the skin's ability to fend off the harmful effects of ultraviolet light.

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

HOW MUCH DO YOU KNOW ABOUT SLEEPING PILLS?

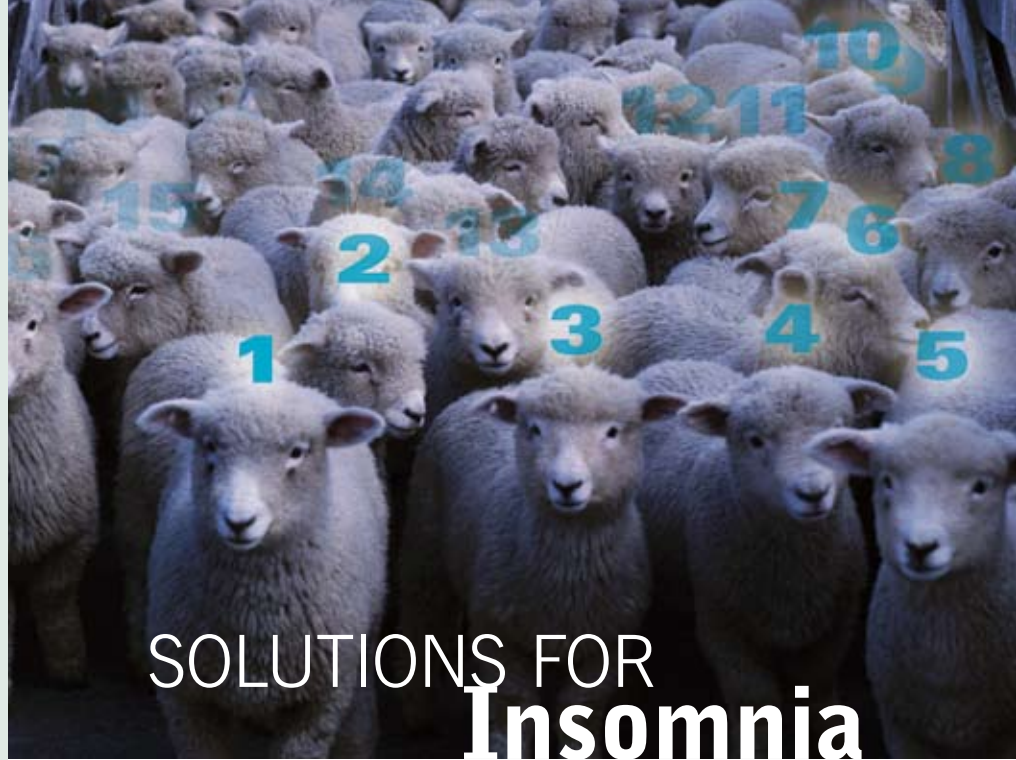
To be safe and effective, sleeping pills must be taken with care. Assessing how much you know about sleeping pills can help you use them safely.

Answer the following statements true or false, check your answers, then take steps to improve your knowledge, as needed.

1. For occasional sleepless nights, sleeping pills may be helpful. True False
2. Sleeping pills do not have serious side effects. True False
3. Everyone can take sleeping pills. True False
4. It's OK to take sleeping pills after you've had a beer. True False
5. You should not stop taking sleeping pills suddenly. True False

ANSWERS

1. **True** – they can help when stress, travel or other disruptions keep you from falling asleep. If you have chronic insomnia, though, a better approach is to make lifestyle changes that promote better sleep.
2. **False** – depending on what is taken, they include lightheadedness, abdominal pain, dizziness, headache or prolonged drowsiness.
3. **False** – they are generally not recommended for pregnant or breast-feeding women and anyone with glaucoma, heart problems, asthma, bronchitis, enlarged prostate or depression.
4. **False** – never mix alcohol and sleeping pills. Alcohol increases their sedative effects, and the combination can cause dizziness and confusion.
5. **True** – if you've been taking sleeping pills regularly, follow your doctor's instructions or the directions on the label. In most cases, use should be tapered off gradually.



SOLUTIONS FOR Insomnia

DID YOU HAVE A GOOD NIGHT'S SLEEP LAST NIGHT? If not, you're among the 60 percent of American adults who report difficulty sleeping at least a few nights a week, according to the National Sleep Foundation in Washington, D.C.

Too little sleep can make you stressed, angry and tired. In fact, your emotional and physical health depends on your getting between seven and nine uninterrupted hours of sleep every night.

Lack of sleep makes it harder for you to learn, remember, concentrate and make good decisions. It also reduces your productivity and ability to cope with stress.

Not getting enough sleep also can be a safety issue. More than 100,000 auto crashes in the United States each year may be linked to tired drivers, resulting in about 1,500 deaths.

SLEEP SAVERS

These suggestions can help you sleep.

- **Develop a routine.** Get up at the same time each day, even on weekends.
- **Make the transition to sleep** easier by doing the same things just before you go to bed. Do some easy stretches, read a book, take a warm bath or listen to relaxing music.
- **Find ways to manage your stress,** anxiety and depression. Meditation, deep-relaxation exercises or professional help may offer relief.
- **Limit your use of alcohol,** caffeine and tobacco before bedtime. Consuming these products four to six hours before bedtime can inhibit sleep.

Finally, don't take sleeping pills without checking with your doctor. These medications can be addictive and can cause further sleep problems. If your sleep problems are chronic, see your physician.

To learn more: The National Sleep Foundation, www.sleepfoundation.org

SLEEPLESS IN AMERICA

Twenty-six percent of women report trouble sleeping at least once a week, compared with only 16 percent of men. Almost 20 percent of individuals ages 45 to 64 admit to losing sleep a few nights a week due to stress.

Be a Proactive Health Care Consumer

WHETHER YOU NEED A PAIN RELIEVER, a Pap test or an appendectomy, getting the right health care at a good price can take some doing these days.

It's your body and your health, so instead of taking the passive approach:

- **Get an attitude — a proactive attitude.** If you're handed a prescription, ask what it's for, how and why you should take it, how much it will cost and if there's a less expensive alternative. If your doctor advises you to "pay attention to your bowel habits," find out what that means: What should you be looking for? What actions might you need to take? Anytime you don't understand an answer, ask again.
- **Become an expert on your own health.** Knowledge is necessary for keeping a proactive mindset. Visit Web sites hosted by the government, a university or another reputable organization. Find a book about your condition at a bookstore or library. The better informed you are, the better your questions will be and the more detailed answers you'll get.
- **Keep records of your health care.** It goes two ways — you need to stay informed, and you need to inform your doctor so he or she can make the right decisions about your care. In a notebook, keep track of your health care procedures, blood pressure readings, other screening results, immunizations, any medications you are taking, your family health history and so on. Take it with you to doctor visits.
- **Trust the expert.** Once you've done your research, asked questions and gained confidence in the answers, trust your doctor's skill and expertise. But if you're facing a risky or major procedure or continue to have doubts about the diagnosis or recommended treatment, get a second opinion from another physician.
- **Follow instructions.** Anytime you're given a prescription for medication or other self-care, make sure you understand what you're supposed to do. Following your doctor's instructions will help you heal properly, avoid complications and stay as healthy as possible. If you are uncomfortable following instructions or don't know how, call your doctor's office for advice.
- **Know your health plan.** To avoid unnecessary out-of-pocket costs, review your copayments, deductibles and coverage levels for specific health care services.

What's the best step you can take as a proactive health care consumer? Avoid illness and injury in the first place. To save money and stay out of the hospital, get the recommended health screenings, engage in regular physical activity, eat healthful foods, don't smoke and drink alcohol only in moderation.

To learn more: Agency for Healthcare Research and Quality, www.ahrq.gov

PROACTIVE BENEFITS

When consumers assume more responsibility for their health care expenses, total health spending is reduced.





COLDS AND Complications

COLDS ARE COMMON ILLNESSES, and a visit to the doctor isn't usually necessary because they're caused by viruses that prescription medication can't cure.

If you catch a cold, time is the only cure. But you can feel better while you wait out the virus. These tips can help relieve your symptoms.

- **Take an over-the-counter medicine** that treats only the symptoms you have, so you don't overmedicate. Your pharmacist can help you choose. Adults can take aspirin, acetaminophen or ibuprofen to relieve aches and pains. Children (under age 19) should be given only acetaminophen (to prevent the risk for Reye's syndrome).
- **Drink hot liquids**, such as chicken soup or tea, to relieve congestion.
- **Breathe humid air** from a hot shower, vaporizer or humidifier.
- **Get bed rest** only if you feel tired.

COMPLICATIONS

Most colds last seven to 14 days. Colds rarely have complications that require a doctor's care.

However, you should call a doctor if:

- **Ear discomfort becomes severe.** Typical signs and symptoms include earaches and, in some cases, a green or yellow discharge from the nose or the return of a fever following a cold.
- **You cough up** thick rusty or green mucus.
- **Sinus pain develops.** In adults or children, a common cold that doesn't resolve may lead to sinusitis – inflammation and infection of the sinuses.
- **A child develops** rapid or difficult breathing, starts wheezing or acts irritable or lethargic.
- **A child with asthma** begins to wheeze.

- **The person has a fever** of 102 degrees or higher accompanied by achiness and fatigue or a fever accompanied by sweating, chills and a cough with colored phlegm

A severe cough with a high fever could be a sign of pneumonia. See your doctor right away if you have any of these symptoms or if symptoms get worse instead of better after 10 days.

To learn more: National Institute of Allergy and Infectious Diseases, www.niaid.nih.gov, enter "common cold" in the search function.

COLD, HARD FACTS

Colds are a leading cause of doctor visits and missed days from school and work. According to the Centers for Disease Control and Prevention, 22 million school days are missed annually in the United States due to the common cold. Children have about six to 10 colds a year. Adults average about two to four colds a year.

How to Stop Weight Rebound



IT'S NOT EASY, BUT MANY PEOPLE DO LOSE WEIGHT. The problem is, after about six months the weight starts coming back.

Even in medically supervised programs, nearly two-thirds of participants are back where they started within three years.

Most people who regain weight can blame it on three factors:

- **Metabolism.** When you cut calories, your body's metabolism slows down to conserve energy. After that, it burns fewer calories doing the same activities, meaning you have to cut calories even more to maintain your weight.
- **A fat-friendly world.** It's tough to stay on a diet when food is available everywhere – in vending machines, gas stations, even the subway. Plus, many Americans spend much of the day sitting – in front of a computer, driving a car and watching TV.
- **Stress.** Maintaining a healthful diet and exercising, the keys to weight loss, can be derailed during times of stress if you look to food for comfort or you have less time to exercise because you're solving life's problems.

HOW TO SUCCEED

To keep weight off, follow these strategies

- **Make exercise a part of your life.** One study of 3,000 people who lost an average of 60 pounds and kept it off for five years or more showed they burned about 2,700 calories a week in physical activity. To accomplish this, they exercised for about an hour every day at moderate intensity.

- **Monitor your weight.** After losing weight, many people return to the way they used to eat, thinking their job is done. This results in weight rebound.

To counteract this trend, it's important to weigh yourself at least once a week and take action by eating right and exercising more if you start to regain lost pounds.

- **Change the way you eat.** Going on a diet implies there will come a day when you'll go off the diet. When that day comes, you're bound to regain weight.

The best way to keep weight from returning is to change the way you eat to a health-sustaining, low-fat diet served in reasonable portions.

- **Eat breakfast.** By doing so you spread your calories throughout the day and are less likely to eat too much at lunch or dinner.
- **Get support.** Whether you exercise with a friend or have weekly check-ins with a dietitian or personal trainer, being accountable to someone else can help you maintain your weight.

The bottom line is, it's tough to keep lost weight from creeping back, but following proven strategies can help you succeed.

To learn more: American Heart Association Delicious Decisions, www.deliciousdecisions.org.

HEALTH LITERACY: Understand Your Treatment Plan

FOR OPTIMUM HEALTH, YOU NEED TO UNDERSTAND YOUR HEALTH PROBLEM and your treatment plan, including how to take prescription medications.

However, modern medical information is complex, and doctors, pharmacists and other health care professionals don't always explain information in a way that most people can understand.

In fact, if you often find your doctor's explanations or instructions confusing, you're not alone. A recent RoperASW survey found:

- One-third of patients and two-thirds of physicians say they know people who have had health problems because they didn't understand how to take a prescription medication.
- Nine out of 10 physicians and pharmacists say most patients have had an experience in which they thought they understood instructions regarding prescription medication but later had trouble remembering or knowing what they should do.

ASK QUESTIONS

Making sure you understand your diagnosis and treatment increases the chance your health will improve and reduces your risk for medical errors.

Asking your doctor these questions during office visits can help.

- **What's the name of my condition** – and what does it mean?
- **What treatment do you recommend?** What are the pros, cons and costs of this treatment option?
- **Will I need any additional tests** and, if so, what kind and when?
- **Are there any lifestyle changes** I need to make?

- **What resources** (organizations, Web sites, books, etc.) do you recommend for further information?
- **What are the most important things** I can do to manage my condition?

Take notes about what the doctor tells you, and ask questions if you don't understand a term, the reason for the doctor's recommendations or any instructions.

DO YOUR HOMEWORK

When you get home, review your notes and instructions. If you don't understand something, call the office and ask to speak with a nurse or your doctor for clarification.

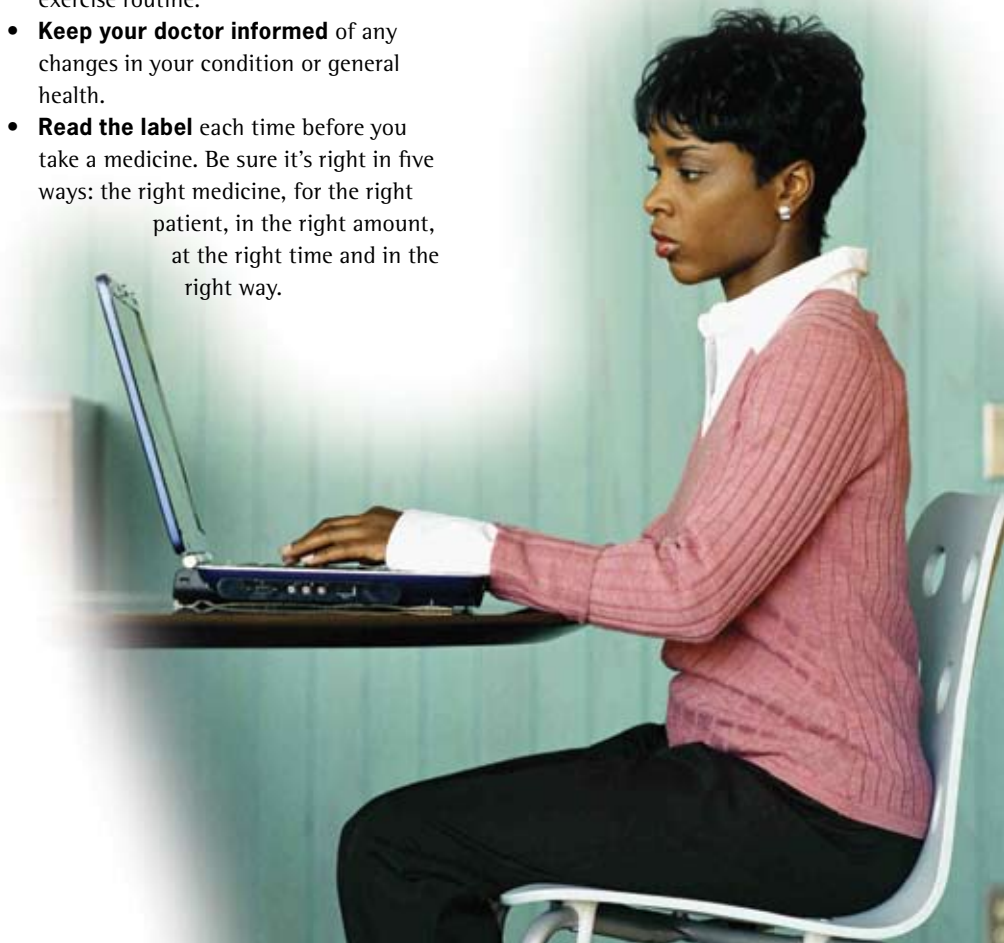
You also should:

- **Follow the doctor's instructions.** Take the full course of medication, and make sure you follow the prescribed diet or exercise routine.
- **Keep your doctor informed** of any changes in your condition or general health.
- **Read the label** each time before you take a medicine. Be sure it's right in five ways: the right medicine, for the right patient, in the right amount, at the right time and in the right way.

- **Don't stop taking a medication.** If you have an unwanted effect from a medication, call your doctor.
- **Call your doctor** if you're having trouble sticking with your treatment plan. Ask for strategies to help you get on track.

Remember, you're an important part of your health care team. Making sure you understand and stick with your treatment plan helps you get high-quality, lifesaving care.

To learn more: Agency for Healthcare Research and Quality, www.ahrq.gov/consumer/diaginfo.htm.



TOOLS FOR CHANGE

When Johnny Comes Marching Home

As the conflict in Iraq continues, some veterans will come home with more than sunburn and war stories. Men and women in the armed forces may face post-traumatic stress disorder (PTSD) and a host of other problems.

People with PTSD often relive painful episodes through nightmares and flashbacks.

The risk for long-term problems can be limited with counseling and, if needed, anti-depression and anti-anxiety drugs.

A whole range of people can help. The list runs from clergy and support groups for ex-GIs to psychologists and psychiatrists. You also can find help through the military or the Department of Veterans Affairs.

Those who have been through war can find peace.

SIGNS OF PTSD

- Flashbacks
- Nightmares
- Emotional numbing
- Avoiding emotional stimuli (such as smells, noises, sounds, TV shows or movies) that remind them of what they went through
- Emotional withdrawal
- Heightened sense of danger
- Telling the same stories over and over
- Intrusive thoughts
- Sleep disorders
- Depression
- Substance abuse
- Spouse or partner abuse, separation and divorce

Seek help if you or a loved one has several of these symptoms.



YOUR PERSONAL Rx FOR Exercise Success

LIKE YOUR SIGNATURE, THE EXERCISE ROUTINE YOU PREFER IS PERSONAL. If you're outgoing, for example, working out in a group situation could be what keeps you coming back for more. A more reserved person, however, might do better exercising solo.

Fine-tuning your workout based on your personal tendencies can help you adhere to a program, and consistency is the foundation for getting and staying fit.

By personalizing your plan and embracing your natural "exercise type," you'll maximize your chance for fitness success. But to add balance, you'll also want to include activities in the mix that go against your default preferences.

Here are four exercise plans targeted to different personalities.

THE INTROVERTED EXERCISER

The introverted exerciser's MO is privacy. You like exercising by yourself and using fitness time to collect your thoughts. Activities you may gravitate to include walking by yourself or using your gym's weight machines. While such self-reliance provides a safe haven, there's a potential downside.

If you exercise only on your own, you can find yourself exercising inconsistently because you're not accountable to anyone but yourself.

Success Rx: To help you stay on track, don't go it totally alone. This can mean enlisting the help of a personal trainer or a friend.

THE SPIRITUALLY INCLINED

If you feel a reverent connection to the universe, you may gravitate toward meditative activities, such as yoga and tai chi.

Success Rx: Try to balance your fitness routine with components that may be missing, such as aerobic exercise or strength training.

THE EXTROVERTED EXERCISER

The extrovert gets exercise motivation from others. You need the support and camaraderie of other exercisers, and being accountable to them helps you meet your goals.

But there's a catch: You may need some occasional downtime, and exercising by yourself is a healthful way to get it.

Success Rx: Enlist others' support by, for example, building your routine around classes at a gym or creating a walking group in your neighborhood. But, also dig deep for your own motivation by asking yourself questions, such as: What am I getting out of exercising daily? Why is it important to me?

THE EVENT-ORIENTED EXERCISER

You get motivated to exercise when you've got a big event on the horizon. Weddings and reunions, for example, get you going. Unfortunately, once the event has passed, your motivation may vanish.

Success Rx: Since goals are the foundation of your motivation, never be without one.

Taking some time to determine your exercise personality can help you reach and maintain fitness throughout your life — and love doing it.

NURSING SCHOLARSHIP AVAILABLE

The Massachusetts Coalition of Taft-Hartley Trust Funds has announced the establishment of the Colleen Sullivan Memorial Nursing Vocation Scholarship in honor of a friend and colleague, Colleen Sullivan. Her experience as a registered nurse gave her the foundation to provide assistance to many of the Taft-Hartley Trust Funds and their participants in a dedicated and selfless manner.

The creation of the \$1,000 scholarship is a symbol of the sincere appreciation we have for the wisdom, counsel and charity she provided to many of the funds and members.

A copy of the application form can be found on the Fund's Web site at www.local4funds.org, or you can call the Fund Office if you do not have Internet access.

The scholarship is open to any member, child, grandchild or spouse of a local union member or employee of its affiliated Taft-Hartley Trust Fund whose local union and its affiliated Taft-Hartley Trust Funds are dues-paying members of the Massachusetts Coalition of Taft-Hartley Trust Funds and who is enrolled in or accepted as a student by an accredited nursing program.



QUESTIONS & Answers

WHEN IS IT APPROPRIATE TO GO TO AN EMERGENCY ROOM?

Certain situations are clearly medical emergencies. If you or a loved one has any of the following symptoms, seek emergency attention:

- Trouble breathing or shortness of breath
- Pain or pressure in the chest or upper abdominal area
- Fainting
- Sudden or severe pain
- Coughing or vomiting blood
- Sudden dizziness, weakness or vision changes
- Severe or persistent vomiting or diarrhea
- Change in mental status, such as unusual behavior, confusion or difficulty waking up
- Bleeding that won't stop after several minutes of direct pressure on the wound
- Suicidal or homicidal feelings

I OFTEN SUFFER BACK PAIN. WHAT COULD BE CAUSING IT?

Most of us can find at least one part of our lifestyle that puts us at risk for back pain. A "yes" answer to any of the following questions may be the reason for your back pain.

- Are you overweight?
- Are you inactive?
- Do you have poor posture?
- Do you often wear shoes that are higher than 1 inch at the heel?
- Do you have an old or worn mattress and pillow?
- Do you have a job that requires heavy lifting and forceful movements?
- Does your job require hours of sitting or standing?

If you have any of these risk factors, take steps to make the needed changes in your lifestyle. And if your pain persists, see your doctor.



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