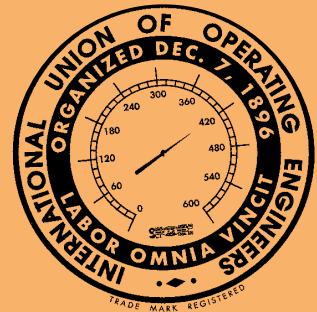


AUGUST 2008

HealthLine

INTERNATIONAL UNION OF OPERATING ENGINEERS LOCAL 4
HEALTH & WELFARE PLAN



Dear Health & Welfare Participant,

THIS EDITION OF *HEALTHLINE* reports on the following program additions for IUOE Local 4 Health & Welfare participants:

- The availability of a 20 percent discount with the new CVS ExtraCare Health Card
- The availability of services to help you quit smoking
- The recent issue of new ID cards from Caremark

CVS EXTRACARE HEALTH CARD

As part of your benefit plan, IUOE Local 4 Health & Welfare Fund is pleased to offer the CVS Caremark ExtraCare Health Card, a valuable new benefit that will help you save money on the health-related items you use most. You should already have received in the mail three portable ExtraCare Health key tags that can be used at any CVS store by you, your spouse, and your dependents. Present the key tag at the CVS/pharmacy register and automatically **receive 20 percent off your eligible items.***

Use your ExtraCare Health Card to get savings on the CVS/pharmacy health-related items you and your family use most, from cough and cold remedies to pain and allergy relief. CVS/pharmacy brands are of the same high quality as national brands but cost much less. And you'll save 40 percent just by using your card.**

The ExtraCare Health Card also entitles you to all of the benefits of the ExtraCare Rewards Program. In addition to your 20 percent discount, you will earn 2 percent in Extra Bucks rewards on nonprescription purchases and one Extra Buck for every two prescriptions purchased. If you already have an ExtraCare Health Card, simply call the toll-free number on the back of your card to transfer your reward balance to the ExtraCare Health Card.

* Discounts are limited to FSA-eligible items as defined by the federal government.

** Source: CVS Caremark data. 2008; savings dependent on frequency of card use.

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HARVARD HEALTH TIP

Gradually increasing lactose intake can reduce symptoms in some people with lactose intolerance. Doing so can change both the amount and types of bacteria in the large intestine so it becomes better suited to processing the undigested lactose coming from the small intestine.

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

DO YOU KNOW ENOUGH ABOUT HEALTHY FOOD SUBSTITUTIONS?

1. An important key to a healthy diet is to prepare foods with healthy ingredients.
 True False
2. Substituting low- or nonfat dairy foods for regular brands can cut significant amounts of fat. True False
3. Canned vegetables provide better nutrition than fresh vegetables.
 True False
4. To make baked goods more nutritious, replace white flour with whole-wheat flour.
 True False
5. Because all fats contain the same amount of calories per tablespoon, there's nothing to be gained by using olive oil instead of shortening or lard.
 True False

ANSWERS

1. True. 2. True—as much as 8 gm of fat for each cup of milk. 3. False—fresh is better. 4. True—whole wheat has more fiber and B vitamins. 5. False—lard and shortening contain trans fats, which can increase the risk for heart disease.

FAT FACTS

The prevalence of **overweight and obesity among American adults has steadily increased over the years** among both genders, all ages, all racial and ethnic groups, and all educational levels. From 1960 to 2004, the prevalence of overweight increased from 44.8 to 66 percent in U.S. adults ages 20 to 74. The prevalence of obesity during this same time period more than doubled among adults ages 20 to 74 from 13.3 to 32.1 percent.



THE POWER OF A Food Diary

YOU CAN LOSE WEIGHT WITHOUT A FOOD DIARY, but according to many dietitians, you're more likely to be successful if you keep one that tracks what, why, when, and where you eat.

Keeping a food diary is critical for weight-loss success because it helps you understand and face up to your eating habits.

For instance, many people eat unconsciously—while watching TV or stressing at their desks—so keeping a record of what they eat is essential to determining where they're getting the extra calories that contribute to their weight gain.

DIARY DETAILS

The easiest way to keep a food diary is to use a small notebook.

Your diary should include:

- **Time**—the time of day
- **Place**—be specific: If eating at home, record where you are—dining room, couch in front of the TV, etc. If not at home, note if you were in a restaurant, a car, etc.
- **Food or beverage item**—include how it was prepared, primary ingredients, and any condiments
For example: lasagna with ground beef, topped with Parmesan cheese
- **Amount**—in tablespoons, slices, cups, or other common measurements
- **Mood**—did you feel bored, stressed, or neutral?
- **Hunger rating**—note if you were hungry or not

DIARY DO'S

- **Include everything**—snacks, finger foods, candy, and all beverages
- **Tell it like it is.** If you underestimate portion sizes, you won't learn the lessons an accurate diary provides.

CHECK IT OUT

After keeping the diary for a week or so, take a look at your record with an eye toward identifying patterns.

For example, are you snacking late at night or eating huge portions?

You can do this by yourself, or have a dietitian review your diary. He or she can spot your pitfalls and suggest positive solutions.

To learn more: American Dietetic Association, www.eatright.org



Life After a Stroke

EVERY YEAR, APPROXIMATELY 750,000 AMERICANS HAVE A STROKE that affects their mental, physical, and psychological functioning.

About 80 percent of people who have a stroke—a blood clot that blocks an artery or a blood vessel to the brain—can benefit from some form of rehabilitation.

Participating in stroke rehabilitation can help people regain as much independence as possible and achieve the best quality of life.

The goal of rehab is to help a person relearn skills lost when a stroke damages part of the brain. It can include physical and occupational therapy and exercises to help the person control movements and relearn how to walk, eat, and speak. Rehab can take place at an inpatient or outpatient unit, a nursing facility, or at home.

THERAPEUTIC GOALS

Stroke rehab may include some or all of the following:

- **Therapy for communication disorders.** After a stroke, many people have problems speaking, listening, writing, or comprehending speech.
- **Strengthening motor skills.** Muscle weakness after a stroke is common. Therapists can help improve strength and function.
- **Mobility training.** More than half of stroke survivors have difficulty walking. Therapy often includes using braces, walkers, or canes.
- **Range-of-motion therapy.** Some people have cramped or contracted

muscles after a stroke. Physical and occupational therapy can help a person regain range of motion.

- **Electrical stimulation.** Electricity to stimulate weakened muscles can help with muscle reeducation.
- **Psychological therapy.** Depression is common after a stroke. Antidepressant medications, counseling, and participation in support groups can help.

KEYS TO RECOVERY

The degree of recovery varies widely from person to person, depending on the amount of damage the stroke caused and to which part of the brain.

Caregivers can best help stroke patients by meeting them halfway—allowing them to do as much as they can on their own before stepping in to complete tasks for them.

It's imperative for a person to work toward independence, and the only way to relearn the tasks of daily living is to try to do them.

Getting your life back after a stroke can be hard work and a slow process. However, daily practice, a positive attitude, and strong motivation are half the battle and are the keys to recovery.

To learn more: National Stroke Association, www.stroke.org

STROKE STORY

Stroke is the third leading cause of death in the U.S., behind heart disease and all forms of cancer. **Stroke is a leading cause of serious, long-term disability.** However, about 5.8 million stroke survivors are alive today.



HELP FOR **Headaches**

ALMOST EVERYONE GETS A TENSION HEADACHE from time to time. These headaches aren't caused by underlying disease and are so common they are considered to be "normal" headaches.

The main symptom of a tension headache is a sense of tightness around the head. Neck and shoulder muscles are often tense and sore to the touch as well. The headache may last only a few hours or linger for a day or more.

Learning how to prevent and self-treat tension headaches can help you relieve the pain and get on with your life.

SENSIBLE SELF-CARE

A long, hot shower or bath is all some people need to relieve a headache. Here are some other remedies:

- **Take an over-the-counter (OTC) pain reliever.** For tension headaches that occur less than three times a week, OTC pain relievers such as aspirin, Tylenol, or Advil are usually effective.
Combination products that combine pain medication with caffeine may help some people, but they can be habit-forming. Don't use any OTC pain reliever more than three days a week, or rebound headaches may occur on the days medications aren't taken.
- **Try relaxation techniques, such as deep breathing, yoga, or meditation.**

Many people find progressive muscle relaxation—tensing one muscle at a time and then completely releasing the tension until every muscle in the body is relaxed—to be effective.

- **Lead a healthier lifestyle.** Behaviors that promote general good health also may help prevent headaches. These measures include following regular eating and sleeping schedules and staying physically active.

Regular aerobic exercise, such as walking, swimming, or biking, can help reduce the frequency of tension headaches. If you already have a headache, exercise may help relieve the pain.

- **Give yourself a massage.** Gently massage the muscles of your head, neck, and shoulders with your fingertips.
- **Apply heat or ice to sore neck and shoulder muscles.** Use a heating pad set on low, a hot-water bottle, a warm compress, or a hot towel. If you use ice, wrap it in cloth to protect your skin.

If you often have tension headaches, see your doctor. You may benefit from taking a preventive medication.

To learn more: National Headache Foundation, www.headaches.org

PEOPLE WITH HEADACHE PAIN

There are more than 45 million headache sufferers in the U.S. **Chronic headache sufferers use 2.5 times the number of prescriptions as non-chronic headache sufferers.** Two-thirds of headache sufferers remain undiagnosed, and most headache sufferers experience two or more concurrent headache types.

You Say Tomato ...

EVERY TOMATO LOVER LOOKS FORWARD TO SUMMER, when rosy, vine-ripened beauties abound at farmers' markets and in backyard gardens.

The following tomato recipes from *The Garden-Fresh Vegetable Cookbook* by Andrea Chesman are easy to make and serve. Use the ripest tomatoes and limes available for the Fresh Tomato Salsa. You'll savor new, intense flavors when you try the Broiled Tomatoes.



FRESH TOMATO SALSA

2 c. seeded, finely chopped tomatoes
¼ c. finely chopped scallions, white and green parts
¼ c. finely chopped fresh chili, such as jalapeño
¼ c. finely chopped green or red bell pepper
2 T. finely chopped cilantro
1 to 2 T. fresh lime juice
Salt, freshly ground pepper, and sugar to taste

Mix together the tomatoes, scallions, chili, bell pepper, cilantro, 1 tablespoon lime juice, and salt and pepper.

Let sit for 15 to 30 minutes. Taste and adjust seasonings, adding sugar to taste, more lime juice, and salt and pepper, if desired. Makes 2 cups. Serves eight.

Per Serving Calories—14, Fat—.02 gm, Calories from fat—1%, Cholesterol—0 mg, Sodium—3.1 mg, Carbohydrates—5.6 gm

For more recipes, see *The Garden-Fresh Vegetable Cookbook* by Andrea Chesman, Storey Publishing, 2005, \$24.95.

BROILED TOMATOES

4 medium-large ripe but firm tomatoes, cut in half horizontally
Salt and freshly ground pepper to taste
½ c. dried bread crumbs
¼ c. finely chopped fresh parsley or basil
2 finely chopped garlic cloves
1 T. extra-virgin olive oil

Preheat the broiler. Arrange the tomatoes cut side up on a baking sheet. Sprinkle with salt and pepper. Drizzle with oil.

Broil for five to eight minutes or until the tomatoes are very hot and the surfaces look a little shriveled.

Combine the bread crumbs, parsley or basil, and garlic in a small bowl. Sprinkle the mixture over the broiled tomatoes. Drizzle with a little more olive oil.

Return to the broiler and broil for two or three minutes longer, until the crumbs are golden. Serve hot. Serves four.

Per Serving Calories—92, Fat—3 gm, Calories from fat—29%, Cholesterol—0 mg, Sodium—60 mg, Carbohydrates—11 gm





YOU CAN REDUCE YOUR Health Care Costs

PHYSICAL PAIN IS ONE THING; FINANCIAL PAIN IS ANOTHER. Learning to manage both is important. These suggestions can help.

COST CUTTERS

- **Ask for a break.** About two-thirds of adults who negotiated for lower prices with a hospital or dentist succeeded, according to a 2005 Harris Interactive poll. If you're paying out-of-pocket or face a high deductible, ask if your doctor will accept a lower amount.
- **Do what you're told.** About half of all Americans don't follow instructions when taking medicine, resulting in 10 percent of annual hospital visits.
- **Stay in network.** Choosing doctors, hospitals, and other providers that participate in your insurance company's network can cut your costs by hundreds or thousands of dollars.
- **Check out walk-in clinics.** Such clinics, found at retail pharmacies, charge about

\$25 to \$100 for treating minor ailments, such as earaches or stomach upsets, which is about 25 percent less than the cost of a doctor visit.

- **Take advantage of any wellness benefits your company offers.** Many large companies offer smoking-cessation classes, discounts on gym memberships, and health risk assessments.
- **Check your alternative and preventive care coverage.** If you've been paying for acupuncture or chiropractic care, assuming your insurance won't cover it, check again—87 percent of insurance companies cover some alternative remedies.
- **Pay when the medical service is provided.** Most doctors lose thousands each year on unpaid bills and spend thousands on credit card processing fees. Paying in cash or check when the service is received can often get you a 10 percent discount.
- **Don't be a pushover.** If your insurer refuses a claim, don't give up without

a fight. Begin by calling customer service, then write an appeal letter. Document everything, including when calls were made and to whom you spoke.

- **Review your bills.** As many as 80 percent of hospital bills contain errors. To catch the mistakes, keep a log of every test and medication you get, and check it against your medical bill. Bring overbilling errors to the attention of the hospital and your insurer. If you pay the standard 20 percent of a hospital bill, catching mistakes can add up to big money back in your pocket.
- **Make a call, not an appointment.** Many doctors or nurses will answer care questions on the phone, saving you the cost and time of an office visit.

Finally, take care of yourself. Many illnesses can be cared for at home. If you use common sense, many symptoms and minor illnesses can be treated without seeing a doctor.

TOOLS FOR CHANGE

Make a Phone Call a Day

Someone needs to hear from you today.

It could be an old friend, a neighbor who moved away, a cousin from out of state, or a former coworker. There are people who would love to chat with you.

Even if you live alone, you can nurture relationships and interact with others just by placing a phone call or two and engaging in lively conversation.

If you are having problems with mobility or getting out of the house, it's easy to feel isolated. So taking the time to call at least one person a day is a great way to provide social contact.

Staying in touch via phone doesn't just benefit *your* overall sense of well-being—it also may provide a bright spot in someone else's day.

Feeling cut off from the world may lead you to feel depressed, so in a sense, making an effort to call others on a regular basis is a prevention against depression for you, as well as an intervention for someone else who may need to hear a friendly voice.

It's easy to forget about the little things you need to do to stay socially energized. Something as simple as making regular phone calls could make a huge difference in your life.

BE YOUR OWN Fitness Coach

A PERSONAL TRAINER CAN HELP YOU BOOST YOUR EXERCISE MOTIVATION, stick to a regular fitness routine, and push yourself past a plateau.

However, if you don't have the time or money to meet with a trainer, just hire yourself to get the job done. The key is to follow the principles a professional personal trainer would hopefully instill in you.

But what does it really take to create your own program and inspire yourself to keep at it? Here are some secrets for success.

PERSONALIZE YOUR GOALS

If you hired a trainer, one of

the first questions you'd be asked is, "What's your goal?" So do the same for yourself by formulating a goal that's specific, realistic, and personal—such as trying to do a little more exercise each week.

Meanwhile, find something that motivates you to reach your daily goals—listening to music when you exercise, taking an exercise class, or teaming up with an exercise buddy, for example. Or if you don't like the idea of formal exercise, try a sport or activity you enjoy, such as swimming or cycling.

PUSH, BUT NOT TOO HARD

To help you avoid injury, a personal trainer would advise you to use good form and not

push yourself too hard. To do the same for yourself, learn basic fitness do's and don'ts by watching a DVD, taking a class, or meeting with a personal trainer once or twice to get some pointers.

Use the talk test for cardiovascular exercise, such as when using the treadmill, walking, or jogging: If you can effortlessly carry on a conversation, it's too easy. If you can speak only one-word answers, it's too hard. But if you can speak in short sentences, you're in the right place.

Or use the rate-of-perceived-exertion test. On a scale of 0 to 10, with 0 being equivalent to the exertion you'd feel if you were standing still and 10 the equivalent to running uphill, rate your perceived exertion. The recommended rate of perceived exertion is between 3 and 5, which is like walking at a moderate pace. If you're in great shape, you should be exercising between 6 and 8.

You'll feel the results of your efforts before you see them. However, feeling them keeps you motivated to stick with it until you actually see results.

To learn more: American Council on Exercise, www.acefitness.org



IUOE Local 4 Health & Welfare Plan
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NEW CAREMARK ID CARDS

By this time you should have received your new Caremark ID cards. You will note that the Health & Welfare Fund no longer uses your Social Security number as identification. Your pharmacy can still process your prescription claims with information they have on file, or you can provide them with your new identification number.

As a reminder: Although we have a secure Web site, we encourage you not to include Social Security information on e-mail messages to the Fund Office.

Sincerely,

Your Board of Trustees
Louis G. Rasetta, Chairman
Rodney Gillespie
William McLaughlin
John J. Shaughnessy Jr.
William Spielvogel
Peter White

IUOE Local 4
Louis G. Rasetta, Business Manager

ADMINISTRATOR
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LIVING HEALTHY (AND WEALTHY) Smoke Free

DID YOU KNOW YOU COULD SAVE A HALF MILLION DOLLARS IF YOU QUIT SMOKING? At \$5 per pack, you may be burning up \$1,916 annually (based on a pack-a-day habit). This could represent extra money in your 401(k) savings plan. If invested at 25 years old at an 8 percent annual return, by age 65 you might have an additional \$563,087 for your retirement. This is in addition to all the health benefits of not smoking!

Are you thinking about quitting smoking? Getting ready to quit? Have already quit and are trying to stay that way? No matter where you are on the way to becoming smoke-free, **800-TRY-TO-STOP (800-879-8678)** or **www.trytostop.org** can help. And it's all free.

The toll-free line is a telephone counseling service for smokers and those who've recently quit and could use some help in remaining permanently smoke-free. The service allows you to speak to a trained quit expert who will talk with you about your smoking and provide counseling by telephone at times you choose, provide free

information sent by mail, provide a free Quit Tips line to call 24 hours a day, and refer you to stop-smoking programs in your community.

The Web site provides:

- Inspiring success stories from former smokers
- A Quit Wizard so you can create your own action plan
- Access to weekly e-mail messages to help you stay on track
- Personal answers to e-mail questions you may ask

Additionally, the next time you see your doctor, ask about new stop-smoking medicines to help you quit. The IUOE Local 4 Health & Welfare Fund prescription benefits through Caremark will provide up to three months of these smoking-cessation medications, subject to your RX benefits or copayments.

There are many reasons to make your next smoke your last smoke. Now there are some resources available to make this happen.

August is Children's Eye Health and Safety Month, sponsored by

Prevent Blindness America. For more information on recognizing and seeking treatment for vision problems in children, go to

www.preventblindness.org
and click on "Your Child's Sight."

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