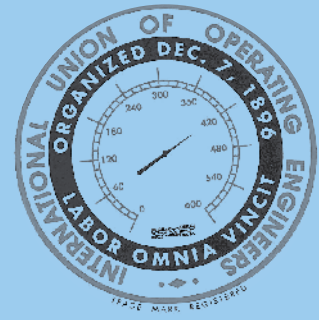


DECEMBER 2006

HealthLine

INTERNATIONAL UNION OF OPERATING ENGINEERS LOCAL 4
HEALTH & WELFARE PLAN



Dear Health & Welfare Participant:

LIFE IS SHORT, AND SO IS THE TIME EACH DAY to devote to physical activity or other healthful lifestyle choices. But as many as one-third of all deaths in the United States are linked to these three lifestyle behaviors: tobacco use, lack of physical activity and poor eating habits. You cannot afford *not* to devote some time to more healthful choices. This edition of *HealthLine* features articles on **Smoking Cessation** and **How to Stick With Your Fitness Goals**.

Additionally, there is an important article about **Medical Tests You Shouldn't Do Without**. Your Health & Welfare Plan covers you for both an annual physical and most of these important tests after only a \$10 or \$25 copay. A sigmoidoscopy or colonoscopy is covered after the calendar-year deductible of \$400 is met, and then paid at 85 percent.

If it has been a while since your last physical or screenings, be sure to take advantage of these important health benefits.

Also, see the articles on page 8 about the **COB Savings Bank**, which you may be eligible for if your spouse has other insurance coverage, and the **Eligibility Rules for an Ex-Spouse**.

Sincerely,
Your Board of Trustees

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HARVARD HEALTH TIP

By adding muscle, you can actually burn several hundred extra calories a day. That's what makes strength training an important part of any weight-control plan. And moving toward a healthy weight — or maintaining one — is one of the best things you can do for your heart.

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



OPTIONS IN Nicotine Therapy

ABOUT TWO-THIRDS OF SMOKERS WHO TRY TO QUIT ON THEIR OWN aren't successful, and withdrawal symptoms typically cause relapses. By using nicotine replacement therapy (NRT) to reduce these symptoms, smokers who try to quit have a better chance of succeeding.

Because NRT deals with only the physical aspects of addiction, it's not intended to be used alone. Studies have shown pairing NRT with counseling to help change behavior can double your chance of quitting.

TYPES OF NRT

- **Nicotine patches** provide a measured dose of nicotine through the skin and can be purchased without a prescription. As the nicotine doses are lowered over a course of several weeks, the smoker is weaned off nicotine. Most smokers start by using a full-strength patch (15 to 22 mg. of nicotine) daily for four weeks, then using a weaker patch (5 to 14 mg.) for another four. The Food and Drug Administration recommends using the patch for no longer than three to five months.
- **Nicotine gum** is a fast-acting form of replacement in which nicotine is absorbed through the mouth. You can buy the gum without a prescription, in either 2 or 4 mg. strengths.
- **Nicotine nasal spray** delivers nicotine quickly to the bloodstream as it's absorbed through the nose. It's available

by prescription only. Nasal spray gives immediate relief of withdrawal symptoms and a sense of control over cravings.

- **Nicotine inhalers** are plastic tubes with nicotine cartridges inside. When you puff on one, its cartridge provides a nicotine vapor. Unlike other inhalers, which deliver medication to the lungs, nicotine inhalers deliver most of their nicotine vapor to the mouth. They're available only by prescription.

CHOOSING A METHOD

When choosing which type of NRT to try, think about which method best fits your lifestyle and smoking pattern.

Nicotine patches are convenient and have to be applied only once a day. With nicotine gum, an oral substitute, you can control your dosage. Nicotine nasal sprays work very quickly when you need them. With nicotine inhalers, you can mimic the use of cigarettes by puffing and holding the inhaler.

NRT shouldn't be used if you continue to smoke or chew tobacco. Smokers who are pregnant or have heart disease should consult their doctors before using any NRT.

Don't give up. You'll be glad you persevered, and your loved ones will thank you.

To learn more: Tobacco Information and Prevention Source, www.cdc.gov/tobacco/how2quit.htm

TRIED-AND-TRUE QUIT-SMOKING TIPS

Quitting smoking is one of the most difficult things you'll ever do. But it's one of the most important steps you can take to improve your health and longevity.

The following suggestions can help you quit smoking for good.

- **Set a quit date**, and if you don't succeed at first, just keep trying. The only way you can lose is by *not trying* to kick the habit.
- **In advance, plan your activities for the first few days after you quit.** This way, you won't have to make too many decisions during your withdrawal period.
- **Have something handy to put in your mouth**, such as hard candies, beef jerky or carrot sticks.
- **Drink lots of liquids to help flush out your system.**
- **Quit smoking one day at a time.** This is easier than trying to quit forever.
- **Have a follow-up program.** Don't assume you've kicked the habit for good because you make it through a few weeks.

TIME TO QUIT

More than four in five smokers say they want to quit. **And each year about 1.3 million smokers do quit.** With good smoking-cessation programs, 20 to 40 percent of participants are able to quit smoking and stay off cigarettes for at least one year.

Medical Tests You Shouldn't Do Without

TO STAY HEALTHY FOR THE LONG HAUL, it's important to undergo certain medical screening tests regularly.

Because screening tests check for health problems before they cause symptoms, they can help detect a potentially serious medical condition in its earliest, most treatable stages and increase the chance for survival.

Your doctor may recommend more frequent screenings, depending on your personal and family medical history and your physical health.

LIPOPROTEIN PROFILE

This blood test is done after a nine- to 12-hour fast to measure your blood fat, including your total blood cholesterol, LDL (bad) cholesterol, HDL (good) cholesterol and triglycerides. It helps your doctor assess your risk for heart disease.

Everyone age 20 and over should have a cholesterol test at least once every five years, according to the National Heart, Lung, and Blood Institute.

FASTING BLOOD GLUCOSE TEST

This blood test is used to diagnose type 2 diabetes. The American Diabetes Association suggests overweight individuals younger than 45 and all adults starting at age 45 have this test every three years.

COLORECTAL CANCER TESTS

If you're 50 or older, ask your doctor which of these tests you should have:

- Fecal occult blood test, which detects hidden blood in the stool, annually
- Flexible sigmoidoscopy, an exam of the rectum and lower colon using a flexible, lighted instrument, every five years

- Double-contrast barium enema, X-rays of the colon and rectum taken after an enema with a barium solution, every five years
- Colonoscopy, an exam of the rectum and entire colon, every 10 years.

THE PAP TEST

Women who are, or have been, sexually active or who have reached age 18 get a Pap test and pelvic exam annually.

After three or more consecutive annual exams with normal findings, the Pap test may be performed less frequently as long as you're in a monogamous relationship.

CLINICAL BREAST EXAM

Beginning at age 20, women should get a breast exam yearly. They also should do monthly breast self-exams at home.

MAMMOGRAM

A mammogram is a safe, low-dose breast X-ray. It is the most effective tool for detecting breast cancer early.

Beginning at age 40, most women should get a mammogram at least every two years and more frequently after 50.

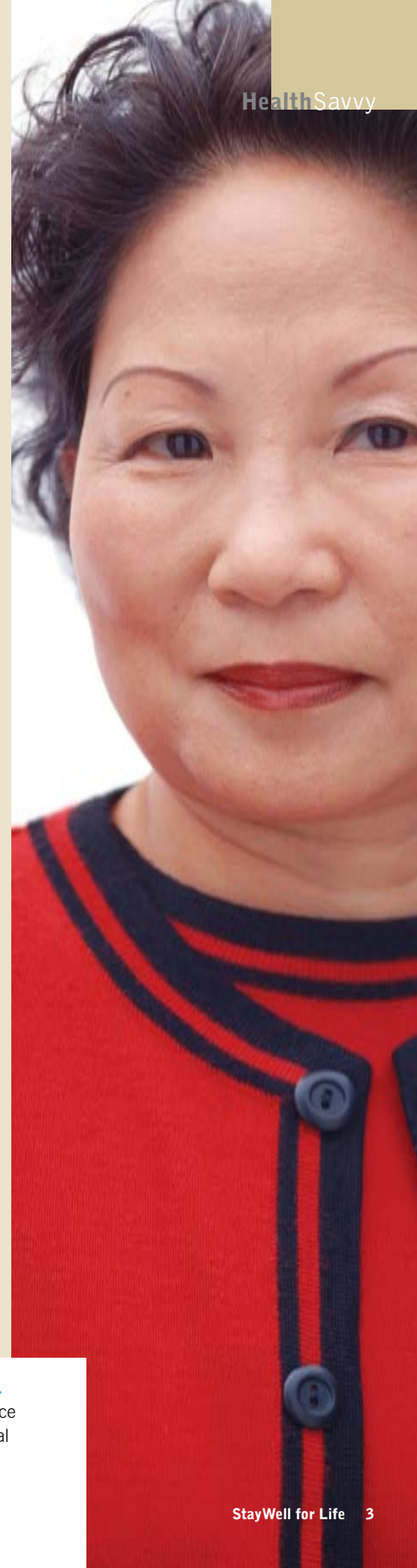
PROSTATE EXAMS

A digital rectal exam can detect prostate enlargement or prostate cancer. Most men should have it annually starting at age 50. The prostate specific antigen test screens for prostate cancer; ask your doctor when you should have it.

Screening tests are especially important as you get older because the risk for many illnesses and diseases increases with age.

COLORECTAL CANCER SCREENING SAVES LIVES

If all Americans were screened regularly, **it would save 25,000 lives each year.** When a fecal occult blood test comes back positive, there's an 89 percent chance the person has colorectal cancer. When diagnosed early, 90 percent of colorectal cancers are completely curable.



YOU CAN Conquer Allergies

FOR THE MILLIONS OF PEOPLE WHO SNEEZE, COUGH AND SNIFFLE for all or part of the year, allergies are more than a minor nuisance.

A recent survey by the American College of Allergy, Asthma and Immunology (ACAAI) reports that for the majority of people with allergies, the condition affects quality of life at work and at home. The fatigue and general malaise allergies can cause impair concentration, quality of sleep, work performance and productivity.

Nevertheless, most people do not seek medical treatment when their allergy symptoms flare up. Those who self-treat with over-the-counter medicines try an average of five products for relief and usually experience side effects.

However, ignoring allergy symptoms or treating them incorrectly may lead to complications, such as asthma, sleep problems or sinus, ear or eye infections.

PREVENTION IS VITAL

Avoiding the irritants that trigger allergy symptoms is the first step in controlling allergies. If pollen is the offender, be aware that it comes from many sources: trees, grasses, weeds and other plants.

Indoor pollutants, such as mold, cigarette smoke, dust, dust mites and animal dander, can trigger allergy symptoms year-round.

SEEK EXPERT HELP

Getting relief from allergies is easier with the help of an allergist or a physician,

who can help evaluate symptoms, identify triggers and develop a specific treatment plan. A physician may recommend allergy testing, especially if the allergen is not known, and a treatment plan that includes preventive measures and medication, and sometimes immunotherapy (allergy shots).

Most people with allergies who are treated by a doctor find relief from their symptoms. Studies show immunotherapy significantly reduces lost work and school days and helps prevent complications from allergies, such as asthma.

To learn more: American College of Allergy, Asthma and Immunology, www.acaai.org/public

THE SYMPTOMS OF AIRBORNE ALLERGIES

- Sneezing often accompanied by a runny or clogged nose
- Coughing and postnasal drip
- Itching eyes, nose and throat
- Dark circles under the eyes
- Watering eyes
- Conjunctivitis (an inflammation of the membranes that line the eyelids, causing red-rimmed, swollen eyes and crusting of the eyelids)
- Pressure in the nose and cheeks
- Ear fullness and popping

ALLERGIES ARE US

Allergies are the sixth-leading cause of chronic disease in the United States, **costing the health care system \$18 billion annually**. Chronic sinusitis is the most commonly reported allergy-related chronic disease, affecting 16.3 percent of people, or nearly 32 million Americans.

How Much Do You Know About Protecting Your Family's Health?



GOOD HEALTH RARELY HAPPENS BY CHANCE. Everyone needs to maintain their health by making wise choices.

To assess how much you know about keeping your family healthy, decide if the following statements are true or false, then check your answers. Take steps to increase your knowledge as needed.

1. Being smoke-free is one of the most important things you can do for your children.
2. Only young children need immunizations.
3. Knowing about your family's medical history can help you prevent some conditions.
4. It's not necessary to track your family's mental health.
5. Making sure everyone in your family takes medications as directed could save their lives.
6. Wearing seat belts and making sure children are properly restrained in the right-size car seat saves lives and prevents injuries.
7. You don't need to tell your doctor about alternative remedies you or your children take.

SAFE AND SOUND

These steps can protect your family from injury.

- **Remove or neutralize hazards.** Keep household chemicals, medications and alcoholic beverages locked away if you have young children.
- **Install smoke detectors.** Be sure to check the batteries regularly. Have a fire-escape plan that includes an agreed-upon place to meet outside.
- **Keep a first aid kit and manual handy.** The kit should include bandages, antiseptic, pain relievers, diarrhea medicine and an antihistamine for itching and runny noses.
- **Store guns under lock and key.** Never keep a loaded gun in the house. Store guns and ammunition separately.
- **Make sure kids and adults wear helmets** on bikes and motorcycles, and helmets and protective pads while skateboarding or in-line skating.

ANSWERS

1. **True.** Children of parents who smoke are more susceptible to ear infections, asthma, heart disease and cancer.
2. **False.** Teens need a tetanus booster shot at age 16 and adults every 10 years. Older adults and those at risk for complications should be vaccinated against flu and pneumonia.
3. **True.** Learn about your family's medical history. Discuss your findings with your doctor if cancer, heart disease, diabetes or other conditions run in your family.
4. **False.** Mental health is as important as physical health. Excessive stress impairs your immune system and contributes to a variety of health problems, including heart disease. Seek professional help if any family member suffers from depression, persistent anxiety or substance abuse.
5. **True.** Medication errors can be dangerous, even fatal. Give your family doctor an inventory of all medications each family member takes, including over-the-counter drugs and vitamins.
6. **True.** Make sure everyone buckles up or is safely secured in a car seat.
7. **False.** Your doctor needs to know about every treatment.



TEAMING UP WITH Your Pharmacist

WHO SHOULD YOU TURN TO WITH QUESTIONS ABOUT YOUR MEDICINES?

The answer should be your pharmacist, but you may not know what your pharmacist can do for you.

The pharmacist is the only health care provider whose sole job is to focus on the medications you take and the effect they have. Pharmacists are highly trained medication experts – they do much more than count tablets and pour liquids.

TAKING CARE

For each prescription dispensed, your pharmacist must check to see that the information provided by the doctor is complete, that the new medication will not interact with other medications you take, that the medication and dosage are appropriate for your health condition and that you understand the proper way to store and take the medication.

Taking your medication properly is one of the best ways to decrease your health care costs. Thousands of people every year are hospitalized, don't get well and spend more money than they should because they didn't take their medications properly.

Ultimately, you're responsible for managing your health care, but your pharmacist can help if you keep him or her up-to-date about your health and the medications you take.

For this reason, it's important to use the same pharmacy for all your prescription services, especially if you see more than one physician. This ensures your pharmacist has access to your complete medication history when checking for problems or possible interactions.

You also should check with your pharmacist before taking any nonprescription medication or herbal remedy.

Even though they don't require a physician's prescription, over-the-counter medicines and some herbal supplements are powerful and can adversely interact with your prescription medications or seriously affect another health condition.

PHARMACIST 101

Pharmacists talk with people when they're healthy and when they're sick, when they're "just browsing" or when they're concerned with an emergency, when they have specific needs, and when they are seeking advice or information.

Pharmacists also are playing an increasing role in the "wellness" movement, especially through counseling about preventive medicine and by offering educational programs on how to improve nutrition, manage diabetes or quit smoking, for example.

A pharmacist also can discuss possible side effects; which foods, drinks and activities should be avoided while on a medication; what to do if you miss a dose; and a wide range of other helpful information.

The pharmacist is a key health care professional in helping you achieve the best results from your medications. Plus, you don't have to pay for or schedule an appointment to have your questions answered – you can call or visit your pharmacist any time you need information.

To learn more: American Pharmacists Association, www.pharmacyandyou.org

TOOLS FOR CHANGE

Deck the Holiday Stress

Your heart is racing, your head aches, your palms are sweating and you realize you're holding your breath.

There's nothing like the holidays to bring on stress. All that shopping and decorating and cooking and cleaning and ... well, you get the picture.

HOW STRESS HURTS YOU

Stress can have negative effects on your body and your health. It can affect your immune system, making many medical conditions worse.

HOW YOU CAN FIGHT IT

The good news is you can reduce your stress, protect your health and still enjoy the holidays. When you feel anxious, try some of these tips.

- **Delegate tasks.** Don't try to do everything yourself.
- **Practice saying no.** You simply cannot do it all.
- **Find time for yourself.** Read a book, listen to your favorite music or take a walk.
- **Share your feelings with a friend.** Talk about the stress you feel.
- **Laugh a little.** Laughter has the opposite effect of stress on your body. It can even boost your immune system.
- **Exercise regularly.** Try to work out at least three times a week.

Lastly, breathe deep and count your blessings.

HERE'S HOW TO STICK WITH Your Fitness Goals

'TIS THE SEASON TO MAKE NEW YEAR'S RESOLUTIONS,

and chances are, getting in shape is one of yours. More people join health clubs in January than at any other time of the year.

But many people don't stick with it. In fact, health club membership drops off sharply by March. The following recommendations can help increase your chance of sticking with your exercise goals.

KEEP ON KEEPIN' ON

- **Exercise outdoors.** In winter, try snowshoeing, cross-country skiing or ice-skating. In summer,

head for the beach, the volleyball court or do some laps in the pool.

- **Make a change.** Make your workout more interesting by changing the intensity (for example, walking faster) or the terrain. If you like to walk in your neighborhood, occasionally reverse your route or take to the trails at a local state park.
- **Cross-train.** Alternate different types of cardiovascular activities, such as playing tennis or biking one day and walking on a treadmill the next. Such cross-training can work your muscles in different ways or exercise

a separate set of muscles to strengthen opposing muscle groups.

Cross-training also can reduce your risk for joint and muscle injury from overuse, a major reason many people stop exercising.

- **Warm up before you work out.** It's another important way to reduce your risk for injury, which can bring your workout plans to a halt. Warm up the large muscle groups by walking briskly or jogging for five to 10 minutes. Stretch before and after your workout.
- **Don't be a workout warrior.** Don't push yourself to your limit every time you work out.
- **Wear proper footwear.** Wearing improper or worn-out shoes puts stress on your hips, knees, ankles and feet — the sites of 90 percent of all sports injuries.



And finally, to keep your motivation revved, give yourself credit for the exercise you do around your home. Shovel snow. Chop wood. Do some gardening. Mow your lawn. Take the stairs. Each of these is excellent physical activity. It's not going to get you in good enough shape to try out for the Olympics, but it can add up to enough exercise to optimize your health.

COB SAVINGS BANK

The Fund Office maintains a COB Savings Bank for every participant who is also covered under another health insurance plan (that is not an HMO plan). Each year, when the Fund Office processes these claims as secondary, you are credited with 25 percent of the savings the Fund realizes from having the other insurance carrier pay the claims first – up to a maximum of \$600 per family, per year.

Savings checks are generally processed each April for claims that have been paid between the previous April 1 and March 31. To ensure the appropriate COB credit, the provider of service must forward the Other Carrier Paid and Allowed Information with each claim filed to Blue Cross Blue Shield.

ELIGIBILITY RULES FOR AN EX-SPOUSE

If you divorce, your ex-spouse can continue coverage under the Plan in the following situations:

- You have family coverage on the date of divorce.
- The divorce decree stipulates that you must provide health insurance coverage.
- Neither you nor your former spouse remarries.
- You continue to remain eligible under this Plan.

It is your responsibility to notify the Plan to ensure COBRA rights. See page 10 of the Summary Plan Document for full details.

Questions about the COB Savings Bank or Eligibility Rules should be directed to the Fund Office.

QUESTIONS & Answers

WHAT SHOULD I DO IF I THINK SOMEONE MAY FAINT?

Indications that someone is about to faint include sudden paleness of the face; cold, clammy skin; dizziness; sudden, rapid or weak pulse; and blurred vision. If you notice someone with these symptoms, have the person sit down and bend his or her head to the knees.

Take these steps if someone faints.

- Lay the person down on the floor on his or her back.
- Loosen clothing to make sure the person is comfortable and able to breathe easily.
- Call 911 if the person remains unconscious for more than one minute or is groggy, disoriented or nauseated when consciousness is regained, or if fainting spells occur frequently.

I SUFFER FROM SEASONAL AFFECTIVE DISORDER (SAD) DURING THE WINTER. WHAT CAN I DO TO ALLEVIATE THE SYMPTOMS?

The following steps may help.

- Try to spend time outside each day.
- Get regular exercise – outdoors, if possible.
- Rearrange your furniture at home and your workspace on the job to take advantage of as much sunlight in winter as possible.
- Sit under a bright light for an hour or so each day.

If your symptoms significantly interfere with daily life, ask your doctor to refer you to a mental health professional trained to treat patients with SAD.



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