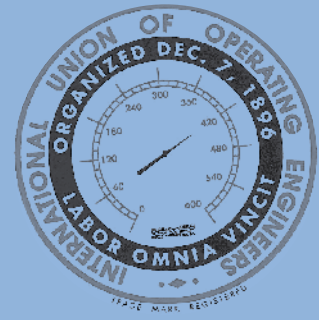


FEBRUARY 2007

HealthLine

INTERNATIONAL UNION OF OPERATING ENGINEERS LOCAL 4
HEALTH & WELFARE PLAN



Dear Health & Welfare Participant:

WHAT IF YOU COULD GET MORE FROM YOUR PRESCRIPTION HEALTH BENEFITS — AND PAY LESS? The Trustees of the Health & Welfare Fund are pleased to announce new pricing recently negotiated with Caremark, the Plan's prescription benefit management company. Although the Plan's co-pay structure has not changed, the new contract calls for steeper discounts on generic and brand-name drugs for both mail and retail purchases for Local 4 Health & Welfare participants. Generic drugs, however, will always save you the most, with discounts of 62 percent when you purchase through mail service. These improved discounts mean lower out-of-pocket costs to you when the cost of your prescription is less than the level of the co-pay.

Through the Plan's relationship with Caremark, you also have access to Caremark.com, a one-stop, online resource where you can explore additional ways to save on prescriptions.

At Caremark.com you have secure, online access to:

- Review your prescription history and status of current orders
- Check prescription cost before you order
- Look up detailed health and drug information, including

drug interactions among prescriptions, over-the-counter medications, foods and herbal supplements

- Use interactive tools to review your prescription choices, such as generic vs. brand-name prescriptions
- Order maintenance drug refills
- Lower your out-of-pocket costs by paying only two monthly co-pays for a 90-day supply
- Receive timely online refill reminders
- Ask a pharmacist questions about your prescriptions

If you have question about your prescription benefits, you can contact Caremark at 1-866 273-8408 or the Fund office staff at 1-888-486-3524.

See the articles on page 8 concerning the Women's Health and Cancer Rights Act and the Caremark Drug Discount Card for participants who are no longer insured.

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

Researchers from the National Cancer Institute and elsewhere have found that **women who eat the most fruits, vegetables, whole grains, low-fat dairy products, and lean meats have a 30 percent lower death rate** than those who eat the least.

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

HEART HEALTHY FISH on the Grill

IT'S GREAT WHEN SOMETHING THAT TASTES GREAT is also good for you. And so it goes with fish, a taste treat that yields bountiful benefits for your heart.

Salmon leads the pack with its high content of omega-3 fatty acids — fats that help prevent erratic heart rhythms and make blood less likely to clot (the cause of most heart attacks and strokes). Plus, researchers at the Harvard School of Public Health recently found eating 3 oz. of salmon a week could reduce the risk for death from heart disease by 36 percent.

Choose thick fish steaks for grilling, and place the fish on a fine mesh grill screen instead of a conventional grill rack to keep it from falling into the fire. Spray the grill screen generously with nonstick cooking spray. Grill uncovered, directly over medium-hot coals or a gas flame.



LEMON-GRILLED CHINOOK SALMON

- 1 lb. Chinook salmon fillets, cut in large pieces, with skin left on
- 1 t. lemon-pepper seasoning
- 1 t. vegetable-pepper seasoning
- 4 fresh lemon wedges

Preheat grill to 400°. Place the fillets on the grill screen, skin side down. Sprinkle on the seasonings. Turn the grill to medium low. Close the grill lid, and cook for 15 to 20 minutes without turning the fish over. Fish should be flaky tender. Serve with fresh lemon wedges. Serves four.

Per serving: Calories — 188; Fat — 3 gm; 23% calories from fat; Cholesterol — 66 mg; Sodium — 98 mg; Carbohydrate — 2 gm

FISH FACT

Men who eat fish five times a week or more have a **40 percent lower risk of developing colorectal cancer** compared to men who eat fish less than once a week, according to a study of 22,071 men in the Physicians' Health Study.



CITRUS GRILLED MAHIMAHU

- 1 c. orange juice
- 1 c. grapefruit juice
- ½ c. sherry (optional)
- 2 T. lemon juice
- 2 T. lime juice
- 1 t. thyme
- ¼ t. cayenne pepper
- ¼ t. salt
- 1-½ lbs. mahimahi steaks
- Paprika

In a shallow dish, combine all ingredients except fish and paprika. Add fish; cover and refrigerate for four hours, turning fish after two hours. Lightly oil grill screen. Remove fish from marinade. Grill five to seven minutes on each side, or until fish is just cooked. Sprinkle with paprika and serve. Serves six.

Per serving: Calories — 195; Fat — 1 gm; 5% calories from fat; Cholesterol — 85 mg; Sodium — 474 mg; Carbohydrate — 10 gm

Taking an Active Role in Your Medical Decisions

COULD YOU MAKE A MAJOR MEDICAL DECISION if your life depended on it?

Someday, your doctor may urge you to do just that.

In the old days, physicians might have just said, “Here, take this pill.” Now, they discuss treatment options with patients and help them weigh the pros and cons. Most doctors today recognize that patients bring valuable insight into the treatment process.

Studies show that people who are actively involved in their medical decisions are more likely to comply with treatments and make healthful lifestyle choices. They also recover from illnesses faster, have fewer complications and are more satisfied with their care.

Of course, doctors bring important elements to the decision-making process as well. The doctor’s job is to help you understand and evaluate options. A doctor is also in the best position to make a recommendation about which option is the most medically sound.

You don’t need a medical degree to make medical decisions, but you can develop skills that will help you identify your needs and communicate clearly with your doctor.

STEPS TO TAKE

The following strategies will help you play a constructive role in the decision-making process:

- **Understand your condition.** Your doctor should be your first resource for information about a disease and how it could affect you. Other valuable resources include health associations,

such as the American Diabetes Association or the American Cancer Society.

- **Don’t be shy about asking these questions:** What caused the condition? How can it be treated? What will happen if I don’t have treatment? When can I expect improvement? Will further tests and procedures be necessary? How can I prevent complications or recurrence of the condition? Is this an emergency? How will the treatment affect my general health and lifestyle? What is the recovery time?

If your doctor can’t give you answers, you may want to find someone who can, such as a specialist in your condition.

- **Weigh the risks and benefits.** Almost every treatment has some risks, but a doctor wouldn’t recommend it unless he or she also thought there was some benefit. Your doctor can tell you how effective each treatment is and discuss the likelihood of common side effects or complications.
- **Consider personal factors.** Before you decide on a treatment, it’s wise to consider your lifestyle, personality and support system.

Often, a very personal issue can make all the difference in the treatment option that’s right for you.

To learn more: Foundation for Informed Medical Decisions Making, www.fimdm.org

NOT IN THE KNOW

Less than **10 percent of medical decisions are made with the participation** of a fully informed patient, according to a study by the Agency for Healthcare Research and Quality.



HOW TO KEEP YOUR BACK Pain-Free

YOU'RE NOT ALONE IF YOU SUFFER FROM BACK PAIN. Eight of 10 Americans experience this problem at some time in their lives. The key to avoiding such pain is to prevent it.

The way you do normal, everyday activities could determine whether you aggravate your back or keep it pain-free.

BACK SMARTS

These suggestions will help you avoid back injuries:

- **Lifting.** Bend from the knees, not the waist, and use your legs, not your back, for support.
- **Standing.** Elevate one foot on a footstool or step, or shift your weight often. Women should avoid wearing high heels; instead, they should wear low-heeled shoes with good cushioning and arch support.
- **Sitting.** Sit with your back straight and keep your knees even with your hips. Don't slouch over your desk or lean your head forward. Slouching requires greater muscular effort and creates more tension in your back. Get up every hour or so and stretch.
- **Sleeping.** Sleep on a firm mattress that provides good support. Avoid sleeping on your stomach, which places your back in an unnatural posture.
- **Driving.** Move the car seat forward so that your knees and hips are at the same level and you don't have to stretch your legs to reach the pedals. Sit in an upright position; don't recline the back of your seat. On long drives, take frequent rest stops so you can get out and stretch.
- **Exercising.** Exercise is important to back health because it helps you lose and keep off weight, builds muscle tone and improves your circulation and mobility. Strong muscles, especially those in your back, thighs and abdomen, improve the weight-bearing capacity of your spine.

One final technique that may help reduce your risk of back pain is stress reduction. When your body is tense, your back is more easily injured. Try relaxation techniques, such as deep-breathing or visualization exercises.

To learn more: American Academy of Orthopaedic Surgeons, www.aaos.org



LIFTING NO-NO'S

Poor lifting technique often causes lower-back pain. Avoiding the following lifting no-no's can further protect you:

- Never bend at the waist with your legs straight.
- Don't twist to either side.
- Don't keep the object at arm's length; keep it close to you.
- Don't lift something that's clearly too heavy for you — wait for help.
- Don't lift heavy objects over your head. Use a step stool or have someone give you a hand.

IN PAIN

One in four U.S. adults say they suffered a daylong bout of pain in the past month, and one in 10 say the pain lasted a year or more, according to the government's annual report of Americans' health. **More than one-quarter of adults interviewed said they had experienced low back pain in the past three months.**

Smoking and Health



IF YOU'RE A SMOKER, you probably know cigarettes are bad for your health, but you may not know just how damaging your habit can be.

Here are some facts regarding smoking and health.

IT AFFECTS LONGEVITY

Research has shown smoking reduces life expectancy by seven or eight years. On average, each cigarette shortens a smoker's life by about 11 minutes.

The number of people younger than 70 who die of smoking-related diseases exceeds the total figure for deaths caused by breast cancer, AIDS, traffic accidents and drug addiction.

IT CAUSES SERIOUS DISEASES

- Ninety percent of lung cancer cases result from smoking. One in 10 moderate smokers and almost one in five heavy smokers (more than 15 cigarettes a day) will die of this cancer. Other types of cancer more common in smokers include cancer of the esophagus, bladder, kidneys, pancreas and cervix.

- Cardiovascular disease is the main cause of death due to smoking.
- Smoking is the most common cause of chronic obstructive pulmonary diseases, such as emphysema and chronic bronchitis.
- Smoking causes high blood pressure – a risk factor for heart attack and stroke.
- Smoking worsens asthma and counteracts asthma medication.
- Heavy smokers are twice as likely to suffer from macular degeneration, resulting in loss of eyesight.
- Smoking increases the risk for erectile dysfunction in men in their 30s and 40s by about 50 percent.
- Children who grow up in a home where one or both parents smoke have twice the risk of developing asthma and asthmatic bronchitis.

If you're a smoker, stopping smoking is the single most important step you can take to improve your health.

To learn more: American Cancer Society, www.cancer.org

HOW MUCH DO YOU KNOW ABOUT CHEWING TOBACCO?

To find out, decide if the following statements are true or false. Check your answers and increase your knowledge as needed.

1. Using smokeless tobacco is safer than smoking. True False
2. Chew tobacco is placed inside the mouth, which gives the user a continuous high from the nicotine. True False
3. Only adults chew tobacco. True False
4. Like cigarettes, chew tobacco affects the cardiovascular system and can cause heart disease, stroke, high blood pressure and cancer. True False
5. It's easy to quit chewing tobacco. True False

ANSWERS

1. **False** — a person who uses eight to 10 dips or chews a day receives the same amount of nicotine as a heavy smoker who smokes 30 to 40 cigarettes a day.
2. **True.**
3. **False** — of the 12 to 14 million American users, one-third are under age 21, and more than half of those developed the habit before they were 13.
4. **True.**
5. **False** — it's hard to quit any kind of tobacco use.

Taxing Questions: Can I Deduct My Medical Expenses?

IF YOU ITEMIZE YOUR DEDUCTIONS on Schedule A of Form 1040, you may be able to deduct expenses you paid that year for medical and dental care for yourself as well as your spouse and dependents.

WHAT CAN I DEDUCT?

A deduction is allowed for expenses paid for the diagnosis, treatment or prevention of a physical or mental illness. You can include only expenses you paid in that tax year, regardless of when the services were provided.

Some of the expenses you can deduct include:

- Prescription drugs and insulin
- Doctor, dentist, surgeon, psychiatrist and psychologist visits
- Medical supplies and equipment, such as oxygen and diagnostic devices
- Hospital, long-term care, nursing and lab services
- Acupuncture and chiropractor visits
- Treatment for alcohol or drugs
- Quit smoking programs and related prescription drugs
- Prescription eyeglasses or contact lenses, laser eye surgery, hearing aids, crutches and wheelchairs
- Transportation for medical care
- Insurance premiums that cover the expenses of medical care and long-term care services
- Ambulance service
- Special equipment installed in a home or home improvements if their main purpose is medical
- Dental treatment, including X-rays, fillings, false teeth, braces, extractions and dentures

- Lead-based paint removal from surfaces in your home
- Weight-loss programs to treat a physician-diagnosed disease

HOW MUCH CAN I DEDUCT?

You may deduct only the amount by which your total medical care expenses for the year exceed 7.5 percent of your adjusted gross income (AGI).

For example: Your AGI is \$40,000, 7.5 percent of which is \$3,000. You paid medical expenses of \$2,500. You can't deduct these expenses because they're not more than 7.5 percent of your AGI.

Contact the IRS or your tax adviser regarding the eligibility of specific deductions.

WHAT CAN'T I DEDUCT?

Some of the medical expenses you can't deduct include:

- Unnecessary cosmetic surgery, such as face-lifts, hair transplants, hair removal, teeth whitening and liposuction
- Your full reimbursement from your medical flexible spending account if you contribute to one
- Nutritional supplements, vitamins, herbal supplements, "natural medicines," etc. unless prescribed by a doctor

For more information, call the IRS at 800-829-1040, visit www.irs.gov and enter "medical deductions" in the search engine, or ask your tax adviser.



TOOLS FOR CHANGE

Muscle Up With Mind Games

Across the country, adults are doing exercises designed to firm up their mental muscles in the same way that push-ups or jumping jacks result in better physical shape.

What prompted this surge in cerebral calisthenics? It's the discovery that people's brains don't necessarily deteriorate with age, as scientists once believed. In fact, new research is showing the more mentally active people are, the better their brains seem to work.

In the new mental workouts, people may challenge themselves with brainteasers, board games or three-dimensional puzzles, such as estimating the number of jelly beans in a jar. Or they may do something familiar in a different way, like writing with the opposite hand. Or they may do something they've never done, such as listen to a new kind of music, learn a new language or take up a new hobby.

A GAME PLAN

- Take up chess, cribbage, backgammon or bridge.
- Enroll in a course in Greek, Chinese or Portuguese.
- Learn to play the piano, or write a short story.
- Sign up for ballroom dancing or tai chi.
- Study oil painting or metal sculpting.
- Volunteer to teach English to immigrants.
- Prepare a dish you've never eaten before.

AVOID THE TOP MISTAKES in the Gym

MAKING TIME TO EXERCISE IS THE FIRST STEP toward improving your health. But while nobody's perfect, learning how to avoid common workout mistakes is important. These mistakes can cause mild strains or significant injuries, but by improving your routine, you'll work out safer and have better results from your efforts.

Not progressing wisely — exercising too much, too hard or too often instead of gradually working out longer and harder — is a common mistake made by many fitness enthusiasts. But it's not the only one.

Here are suggestions for how to avoid other common mistakes made in the gym.

- **The all-or-nothing approach.** It's a mistake to skip your workout just because you don't have your

usual 45 minutes to an hour to exercise. The fact is any amount of exercise is better than nothing. Research shows even 10 minutes of brisk walking, for example, can provide important health benefits. So, even if you only have time to walk around the block, take the time to take an exercise break.

- **Unbalanced strength-training programs.** Most people tend to focus on certain muscles, such as the abdominals or biceps, because they have a greater impact on appearance or it's where they feel strongest. But to achieve a strong, balanced body, you have to train all the major muscle groups.
- **Bad form.** The surest way to get injured in a gym is to use bad form. For example,

allowing the knee to extend beyond the toes during a lunge or squat can put too much stress on the knee.

- **Lack of variety.** Too many people find a routine or physical activity they like and then never change. But not changing workouts can lead to boredom and plateaus or, worse, injury or burnout.

People who cross-train or have several workouts to choose from on a given day achieve more well-rounded levels of fitness with fewer injuries.

- **Improperly adjusted equipment.** Most exercise equipment is designed to accommodate a wide range of body types and sizes. But it's up to you to adjust each machine to your body's unique needs. Using improperly adjusted machines will lead to less-than-optimal results and increase your risk for injury.

Checking in every so often with a trainer can help you set attainable goals regarding weight loss or strength training that you can work toward and achieve safely.

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



WOMEN'S HEALTH AND CANCER RIGHTS NOTICE

Did you know that your Plan provides benefits for mastectomy-related services? It's required by the Women's Health and Cancer Rights Act of 1998. If you are covered for a mastectomy and elect breast reconstruction in connection with the mastectomy, then benefits are also provided for:

- All stages of reconstruction of the breast on which the mastectomy has been performed
- Surgery and reconstruction of the other breast to produce a symmetrical appearance
- Prostheses and treatment of physical complications at all stages of the mastectomy, including lymphedemas

Coverage will be provided as determined in consultation with you and your attending physician. The costs that you pay for these services are the same as those you pay for other services in the same category. If you need to know more, call the Fund office at 1-888-486-3524.

CAREMARK DRUG DISCOUNT CARD — RXSAVINGS PLUS

Each February 28, participants terminate from the Health & Welfare Plan because they do not have enough hours. Participants who are between eligibility periods or who do not purchase COBRA or another buy-in plan may find savings on prescription drug purchases through the Caremark Drug Discount Card for the *uninsured*. This program, RxSavings Plus, saves participants an average of 20 percent off the retail price of prescriptions. Enroll online at www.rxsavingsplus.com.

QUESTIONS & Answers



WHAT'S THE BEST WAY TO MONITOR MY WEIGHT?

Here are several easy steps you can take to help you keep track of your weight:

- Weigh yourself at the same time each morning after using the bathroom and before eating.
- Always use the same scale, and always wear the same amount of clothing.
- Write down your weight every day.
- If you gain 2 or more pounds, eat less and exercise more.
- If you gain 3 to 5 pounds in one week, call your doctor immediately.

WHAT'S THE DIFFERENCE BETWEEN THE DIFFERENT TYPES OF VISION-CARE DOCTORS?

- An ophthalmologist is a medical doctor for your eyes. This kind of doctor can treat eye diseases, prescribe medicine and perform surgery. He or she also can provide eye checkups for people with diabetes, glaucoma or cataracts.
- An optometrist is trained in eye health. He or she is a doctor of optometry who can tell if you need glasses or contacts and can prescribe them. He or she also can check your eyesight for glaucoma, cataracts and problems from diabetes.
- An optician helps you choose your glasses or contact lenses and makes sure they fit properly.



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