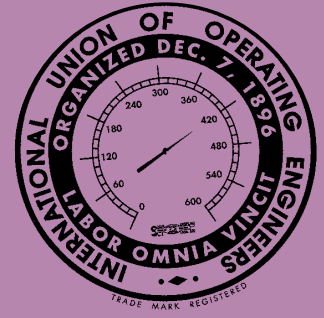


JUNE 2008

# HealthLine

INTERNATIONAL UNION OF OPERATING ENGINEERS LOCAL 4  
HEALTH & WELFARE PLAN



## Dear Health & Welfare Participant:

THE TRUSTEES ARE PLEASED TO ANNOUNCE TWO NEW PROGRAMS available to all participants: RxSavingsPlus<sup>SM</sup>, a prescription drug discount card program for prescriptions not covered under your Health & Welfare Plan, and the availability of Blue Care Line, a 24-hour Nurse Answer Line.

### RXSAVINGSPLUS<sup>SM</sup>

The enclosed RxSavingsPlus prescription drug discount card\* is available from CVS Caremark, your prescription benefit provider. This discount card program does not replace your existing prescription benefit card, but it provides you and your family with a valuable resource that can be used when you purchase a prescription not covered by insurance. You may also be able to obtain discounts on medication for your pet. If your pet has been prescribed a medication also used to treat a human condition, you may receive a discount on the medication by taking the prescription to any of the participating retail pharmacies.

The RxSavingsPlus program includes 99 percent of all commonly prescribed brand-name and generic medications

and is accepted at more than 59,000 participating retail pharmacies nationwide.

Save an average of 20 percent off the regular retail price and up to 50 percent on select medications when you order through the Caremark Mail Service Pharmacy. Call **877-673-3688** toll-free or visit **www.RxSavingsPlus.com** to locate a participating retail pharmacy or obtain a price estimate for your prescription. There is no waiting period to participate—you can use the enclosed card and start saving today!

*\*This is not insurance. Discounts are available only at participating pharmacies.*

### BLUE CARE LINE

The enclosed magnet is a reminder for you regarding the Blue Cross Blue Shield Blue Care Line. This free service puts you in touch with specially trained registered nurses who can answer your health questions 24 hours a day, seven days a week. It is a quick way to find out if you need to see a doctor, visit an emergency room, or perhaps administer home treatment. Whether you speak to a nurse or opt

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## HARVARD HEALTH TIP

Deep vein thrombosis (DVT) occurs when a blood clot forms in a deep-lying vein, usually in the pelvis or leg. **DVT is very much a women's health concern.** It's a possible side effect of various medications, including birth control pills, and women are at particular risk during pregnancy and for several months following childbirth.

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

# COPING SKILLS for Anxiety

YOU MAY SUFFER FROM GENERALIZED ANXIETY DISORDER (GAD) if you're often anxious about your family, health, or work, even when there are no signs of trouble.

A person with GAD may have a good job, a happy marriage, and well-adjusted kids, for example, but worry constantly that it's all going to fall apart.

Constant worrying may interfere with a GAD sufferer's day-to-day functioning and be accompanied by chronic physical symptoms, such as aches and pains, irritability, and fatigue.

GAD may be diagnosed when exaggerated worrying lasts more than six months.

To help you or someone you love cope with this debilitating disorder, try these treatments.

## CHALLENGE NEGATIVE THOUGHTS

One major approach to treating GAD is cognitive behavioral therapy. With this treatment, a therapist helps you identify and challenge the thoughts and behaviors that cause you concern.

Say, for example, you're doing well at your job but constantly worry you'll be fired. Using cognitive behavior therapy, a therapist may reality-test your catastrophic thinking by analyzing the facts, such as if you've gotten a good review lately or if others in your company are being laid off.

Cognitive behavioral therapy gets people to understand how they're scaring themselves or feeding their own negative thoughts. Once you learn that, you are taught how to change your reactions to problems.

As part of cognitive behavioral therapy, you'll also learn basic stress-management techniques, such as deep, slow breathing from the diaphragm, yoga, progressive muscle relaxation, or meditation.

## CONSIDER MEDICATION

If cognitive behavioral coping skills don't control your condition—perhaps you're still losing sleep or feeling anxious—you may need medication.

A combination of cognitive behavioral therapy and medication works best for most people. GAD is a treatable disorder, so don't suffer needlessly; call your doctor for help.

**To learn more:** Anxiety Disorders Association of America, [www.adaa.org](http://www.adaa.org)

## AN ANXIOUS AGE

**Anxiety disorders are the most common mental illnesses in the U.S.:** affecting 18 percent of American adults, and women are twice as likely to be affected as men. People with an anxiety disorder are three to five times more likely to go to the doctor and six times more likely to be hospitalized for psychiatric disorders than those who do not suffer from anxiety disorders.

## DO YOU KNOW ENOUGH ABOUT MENTAL HEALTH MEDICATIONS?

Decide if these statements are true or false. Then check your answers.

1. Medications for mental health have side effects that may affect your physical, mental, and emotional functioning.  
 True  False
2. It's OK to stop taking mental health medications without checking with your doctor.  
 True  False

3. Drugs for depression and other mental health conditions provide immediate relief.  
 True  False
4. It's safe to drink alcohol when taking medications for mental health conditions.  
 True  False
5. Many people with depression, anxiety, and other mental disorders find significant relief from medications.  
 True  False

### ANSWERS

1. True—some side effects may be short-lived. Be sure to tell your doctor about any that are bothersome—a switch in medications may be required.
2. False—doing so can be dangerous.
3. False—it often takes several weeks or more before symptoms are alleviated.
4. False—doing so can cause dangerous interactions.
5. True—the best results come from a combination of talk therapy and medication.



## Healthy Online Recipes

WHETHER YOU'RE TRYING TO EAT MORE FRUITS AND VEGETABLES, lose weight, or reduce your sodium intake, searching for recipes online can make achieving your goal a reality—with just the click of a mouse.

Most of the following sites can be searched by main ingredient, such as peaches or tomatoes; nutrition goal, such as low-sodium or heart-healthy; or meal category, such as entrée or side dish. Nutrition facts and figures make it easy to count calories or fat grams.

### APPLES FOR HEALTH

[www.applesforhealth.com/recipes1.html](http://www.applesforhealth.com/recipes1.html)

Dozens of healthy recipes are available at this site. They're categorized as family favorites, low-calorie, low-fat, low-cholesterol, low-sodium, low-sugar or sugar-free, and vegetarian.

### COOKING LIGHT MAGAZINE

[www.cookinglight.com/cooking](http://www.cookinglight.com/cooking)

The recipes on this site are low in fat, cholesterol, and sodium. Visitors can

search by ingredient, course, occasion, ethnic origin, convenience, and preparation method. Tutorials on how to sauté, marinate, stirfry, and more are included.

### DELICIOUS DECISIONS

[www.deliciousdecisions.org](http://www.deliciousdecisions.org)

Visit this site for heart-healthy recipes compiled by the American Heart Association. Visitors can search for recipes by meal category, main ingredient, ethnicity, or sodium content.

### FRUITS & VEGGIES MATTER

[www.fruitsandveggiesmatter.gov](http://www.fruitsandveggiesmatter.gov)

These recipes include at least one serving of a fruit or vegetable per portion. They all get less than 30 percent of calories from fat, have no more than 10 percent of calories from saturated fat, no more than 100 mg of cholesterol, and no more than 600 mg of sodium per serving.

### FOOD FIT.COM

[www.foodfit.com](http://www.foodfit.com)

This site offers a wealth of recipes divided into categories, such as nutrition considerations (low in fat, sodium, or sugar or rich in dairy, grains, vegetables, or protein), main ingredient, kid-friendly, quick and easy, or vegetarian.

### KID'S HEALTH RECIPES

[www.kidshealth.org/kid/recipes](http://www.kidshealth.org/kid/recipes)

This site offers healthy, low-fat recipes kids can make by themselves or with a parent's help. Besides general and vegetarian recipes, the site provides ones for children with diabetes, lactose intolerance, and celiac disease.

### LOW-FAT RECIPES

[www.low-fat-recipes.com](http://www.low-fat-recipes.com)

This site offers dozens of low-fat gourmet recipes. Visitors can search by ingredient, course, category, holiday, or season.

## FAT FACTS

Over the years the prevalence of overweight and obese Americans has risen steadily among both genders, all ages, all racial and ethnic groups, and all educational levels. **From 1960 to 2004, the prevalence of overweight increased from 45 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 to 32 percent, with most of this rise occurring since 1980.

# CHANGE YOUR LIFE, Reduce Your Stress

STRESS AS WE KNOW IT IS PART OF LIFE. From being late to work to falling behind on monthly bills, the stresses we are subject to are so prevalent, we begin to see them as normal.

However, too much stress, especially the kind experienced daily, overloads our capacity to recover and can lead to short- and long-term illnesses, such as high blood pressure, and an increased risk for heart attack.

The fight-or-flight stress response is a primitive hormonal reaction initiated by any threat to our physical safety. But in today's world, this reaction occurs in response to perceived threats, such as work deadlines or traffic jams, even though they aren't physically harmful. As a result, the body becomes overloaded with repeated doses of cortisol and adrenaline.

In an ideal environment, once a threat or stressor is gone, our physical responses are designed to return to normal.

However, when we experience chronic stress—the type triggered by a bad marriage or an extremely taxing job, for example—the lack of recovery and ongoing low-level secretion of cortisol can cause damage to the body.

Fortunately, there are proactive steps you can take to prevent the toll stress takes on your life.

## LIFESTYLE CHANGES

Solutions for chronic stress are varied, with approaches being more or less helpful depending on your preferences.

Try these strategies:

- **Learn to say no.** People often have a problem saying no to others for fear of hurting or upsetting them. But learning where your boundaries are and how much you can reasonably handle are crucial to putting a stop to endless responsibilities and chronic stress.
- **Avoid known stressors.** If there are parts of your day you know increase your stress, try to alter your routine to avoid or reduce their impact.
- **Get physical.** Regular exercise helps protect the cardiovascular and immune systems from the consequences of stressful events. Whether it's swimming, walking, or whatever, find time to be physically active on a regular basis.
- **Learn and practice relaxation techniques.** These techniques—such as deep breathing, meditation, and yoga—can be employed when you're under acute stress, helping you feel better relatively quickly.
- **Seek help.** If you experience chronic stress, talk with your doctor or a health care professional.

Whatever your situation, stress need not damage your health and well-being. Relief is within reach and worth working toward.

## STRESS FACTORS

Forty-three percent of adults suffer adverse health effects from stress. Two-thirds of all office visits to family physicians are due to stress-related symptoms. **Sixty-four percent of Americans say they are taking steps to reduce stress in their lives.**

# HEAT AND Your Health

DEHYDRATION AND HEAT EXHAUSTION are forms of hyperthermia, a range of heat-related illnesses that can become life-threatening if left untreated.

Learn to recognize their symptoms and know the actions to take if someone has these conditions.

## DEHYDRATION

When a person is overexposed to the sun and high temperatures, dehydration can occur. This is caused when the body loses water content and essential body salts. Children and people over age 60 are particularly vulnerable to dehydration.

The most common symptoms include:

- Thirst
- Less-frequent urination
- Dry skin
- Fatigue
- Lightheadedness
- Dizziness
- Confusion
- Dry mouth and mucous membranes
- Increased heart rate and breathing

In cases of mild dehydration, simply rehydrate by drinking fluids such as water and sports drinks that don't contain caffeine or other energy boosters.

For moderate or severe dehydration, intravenous fluids may be required. Medical care should be sought for anything other than very mild dehydration that doesn't respond to self-care.

To prevent dehydration, drink plenty of fluids and take a break every hour or so when working or being active in the heat or sun.

## HEAT EXHAUSTION

Heat exhaustion can begin suddenly, sometimes after exercise, heavy perspiration, and inadequate water intake.

Symptoms resemble those of shock. If heat exhaustion is untreated, it may progress to heat stroke.

Signs and symptoms may include:

- Feeling faint
- Nausea
- Heavy sweating
- Ashen appearance
- Rapid, weak heartbeat
- Low blood pressure
- Cool, moist skin
- Low-grade fever

If someone has these symptoms:

- Get the person out of the sun and into a shady or air-conditioned location.
- Lay the person down and elevate the legs and feet slightly.
- Loosen or remove the person's extra clothing.
- Have the person drink cool water or a sports drink containing electrolytes. Avoid colas, caffeine, or alcohol.
- Cool the person by spraying or sponging him or her with cool water and fanning.
- Watch the person carefully for recovery.
- Call **911** if symptoms persist or worsen.

## PREVENTION

These self-care steps can help prevent heat-related illnesses:

- Drink plenty of liquids, such as water, replenishing sports drinks, and fruit juices. Avoid caffeine and alcohol, since you'll lose much of the fluid they offer.
- Don't exercise outside when it's hot and humid.

**To learn more:** Mayo Clinic at [www.mayoclinic.com](http://www.mayoclinic.com), enter "heatstroke" in the search function.





## PLAN AHEAD FOR **Health Care Costs**

PEOPLE PLAN THEIR VACATIONS, their doctor visits, even when they are going to work out.

But when it comes to planning ahead for future health costs, many Americans don't look beyond tomorrow.

However, the body is not made to last forever. As you get older, it's likely your health problems and medical costs will increase.

### **PLANNING FOR THE FUTURE**

Americans need to sock away savings for the inevitable health needs of aging, but also for immediate medical expenses. Many health plans are requiring people to pay more out of pocket, and in many cases, a simple broken bone or bout of low back pain can lead to thousands of dollars in unexpected health care bills.

So that a broken arm doesn't break the bank:

- **Take a look at your health benefits booklet.** If you or a family member ends up in the hospital or needs countless follow-up doctor visits, what is

the maximum you'd have to pay in one year? If a baby is on the way, you'll need prenatal care and well-baby visits. If a child needs his tonsils removed, plan for surgery and follow-up care.

- **Plan ahead.** If you put one-twelfth of the most you could owe into your savings each month, within a year you'll have a cushion of protection. If you put less in, it will take longer. When budgeting, take into account any:
  - » **Copayments**—usually a fixed amount you must pay for each purchase of prescription medications or for each office visit (for example, \$20 a visit).
  - » **Coinsurance**—the portion you must pay for most covered expenses. For example, you may have to pay 20 percent while the plan covers 80 percent.
  - » **Deductibles**—the initial portion of covered expenses you're responsible for in a given year. For example, with a \$1,500 deductible, you must pay the first \$1,500 of covered health

costs before your insurance will pay anything.

- » **Out-of-pocket maximum**—the most you'll be required to pay in a calendar year for covered medical and surgical expenses.
- **Fund a health savings account.** If you or your spouse is enrolled in an eligible high-deductible health plan—one in which out-of-pocket expenses can run several thousand dollars a year—be sure to take advantage of your ability to open an accompanying health savings account, which lets you set aside funds toward paying off that high deductible. As long as those funds go toward eligible health expenses, they won't be taxed. The account becomes a retirement account at age 65.

One of the major reasons people should put money aside for retirement is because health care costs continue to rise faster than the rate of overall inflation.

## TOOLS FOR CHANGE

### Don't Let Slipups Get You Down

Making lifestyle changes takes diligence, and everyone slips up once in a while. Here are some tips for getting back on track fast.

**Rebound right away.** Don't let a moment of weakness turn into a week of overeating or an excuse to finish that pack of cigarettes. Most smokers slip three to five times before quitting for good. The key to long-term success is pinpointing your setback triggers and trying again with renewed resolve.

**Find inspiration.** It's easy to forget the benefits of staying on your diet when a doughnut beckons, or of heading out for a walk when it's raining. Make your refrigerator door inspiration central. Post an ongoing list of why it's worth the effort to make healthy lifestyle changes. Include photos of your children, that island in Greece you want to visit when you're healthier—whatever works to keep you on the wagon.

**Figure out how to do better next time.** There are lots of little tricks to keep you motivated next time you're tempted. Find an exercise buddy, make a pact to buy that sweater you love after you lose another 2 pounds, or keep a no-smoking jar to save the money you would have spent on cigarettes for a night on the town.

# STAY IN PLAY: HOW TO AVOID Sports Injuries

**SPORTS INJURIES HAPPEN WHEN YOU EXERCISE OR PLAY SPORTS.** While not every sports injury can be prevented, studies have found injury rates could be reduced by 25 percent if all athletes—professionals and amateurs—followed essential safety, conditioning, and preventive strategies.

Research also indicates the two most common factors that lead to these injuries are:

- 1. Having a history of injury.** Previous injuries often develop into chronic problems if they're not properly and thoroughly rehabilitated.
- 2. Playing hard or training every day.** Rest days reduce injury rates because they give muscles and

connective tissues time to repair themselves between training sessions.

The following strategies can help reduce your injury risk.

- **Get in shape before playing a sport—**don't expect the sport to get you in shape. Instead, follow a regular conditioning program.
- **Don't play or exercise when you're in pain.** Pay attention to your body and don't push yourself unnecessarily.
- **Always warm up before you play or exercise.** To do so, take a light jog for five to 10 minutes, then do some of the movements you'll do when playing. Stretch specific muscles

that tend to be tight and that you'll use in the activity. A proper warm-up can help prevent injury and improve your level of play.

- **Don't do too much too soon.** Gradually increase the level and amount of time you exercise.
- **Learn proper form.** Doing so can reduce your risk for overuse injuries in sports such as tennis and golf.
- **Always use proper safety gear,** such as helmets, goggles, and mouth guards.

## WHEN TO SEEK HELP

Never try to “work through” the pain of a sports injury. Stop playing or exercising when you feel pain. A doctor should see some injuries right away. Others you can treat yourself.

See a doctor when:

- The injury causes severe pain, swelling, or numbness.
- You can't put weight on the area.
- An old injury hurts or aches.
- An old injury swells.
- The joint doesn't feel normal or feels unstable.

If you don't have any of these signs, it may be safe to treat the injury at home with RICE (Rest, Ice, Compression, and Elevation) for at least 48 hours.



## IN THE KNOW

### Migraine: The Power Is in Prevention

Millions of people who get migraines don't use preventive treatment that could decrease the number and length of headaches. The largest ever study of headache sufferers found that about 12 million Americans could get relief with daily preventive therapies, but only 20 percent are using them.

People may benefit from preventive drugs if their migraines:

- Greatly affect their daily activities
- Are not relieved by acute migraine drugs
- Occur more than two or three times a month

Nondrug therapies to prevent migraines should be tried first. These include exercise, relaxation techniques, and maintaining a regular sleep schedule. Acupuncture also may help. If these do not provide enough relief, numerous medications can help prevent migraines.

Often, people are not using preventive drugs because their doctors never mention them as an option. Some people do not take preventive medicine because of the cost or side effects, such as fatigue or weight gain.

Typically, a person tries one preventive drug at a time at the lowest dose, though a combination of drugs may be necessary. Talk with your doctor about preventive medication.

**June 1–7 is National Headache Awareness Week**, sponsored by the National Headache Foundation (NHF). For more information about migraine prevention, visit the NHF at [www.headaches.org](http://www.headaches.org) and enter "migraine" in the search function.

*Continued from page 1*

to hear prerecorded health tips, you're getting the best advice possible in complete confidentiality—especially if you need help at 4 a.m.! Call **888-247-BLUE (2583)**.

Sincerely,  
**Your Board of Trustees**

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## Women's Health & Cancer Rights Act

The Health & Welfare Plan provides benefits for mastectomy-related services. If you elect breast reconstruction in connection with your mastectomy, the Plan provides the following benefits in a manner to be determined in consultation with the attending physician and patient.

- 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
- Prosthesis and treatment of physical complications at all stages of the mastectomy, including lymphedemas

Coverage may be subject to deductibles and coinsurance consistent with those for other medical benefits under the Plan. For more information, contact the Fund office at **888-486-3524**.