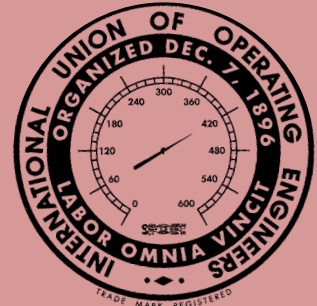


FEBRUARY 2009

HealthLine

INTERNATIONAL UNION OF OPERATING ENGINEERS LOCAL 4
HEALTH & WELFARE PLAN



Dear Health & Welfare Participant,

THE TRUSTEES OF THE HEALTH & WELFARE PLAN are pleased to announce the following Plan benefit enhancements:

- Office Visit Copay reduction from \$25 to \$15 per visit
- Addition of an optional Bridge Plan to purchase additional coverage when enrolled under the Supplemental Rule
- Addition of a National Health & Welfare Reciprocity Agreement for participants with employment in multiple union jurisdictions

Office Visit Copayment: Your new Blue Cross Blue Shield ID card reflects the reduced office visit copay, which became effective January 1, 2009. Professional in-network PPO provider services received in an office visit setting are covered after payment of a \$15 office visit copay. Previously there was a \$25 copay. (The office copay for laboratory services in an office or free-standing facility remains at \$10 per visit.)

References to a \$25 copay on pages 26, 27, 31, 32, and 33 of the Summary Plan Document (SPD) are changed to reflect the \$15 copay. In-office PPO services billed for the following types of care are included under the \$15 office copay: professional care billed by a physician office, preventive care, routine child physical, physical

therapy (billed by office or rehab hospital), chiropractic care, alternative care, and mental health counseling.

Note that page 33 of the SPD is corrected to reflect that mental health counseling billed by the outpatient department of a facility is covered at 85 percent after the calendar year deductible. In-office services continue to be covered after the copay.

Bridge Plan: If you are insured under the Supplemental Rule, you receive a reduced level of benefits from those insured under the Basic Rule. Effective March 1, 2009, you can purchase optional additional coverage through the Bridge Plan when you are first eligible for benefits under the Supplemental Rule.

The Bridge Plan will add the following benefits to the medical plan for a family or individual premium of \$250 per month for coverage purchased between March 1, 2009 and February 28, 2010:

- Disability plan
- Dental plan
- Vision plan
- Hearing plan
- Prescription plan without a deductible and copays equal to Basic Plan
- Life insurance
- Accidental death and dismemberment

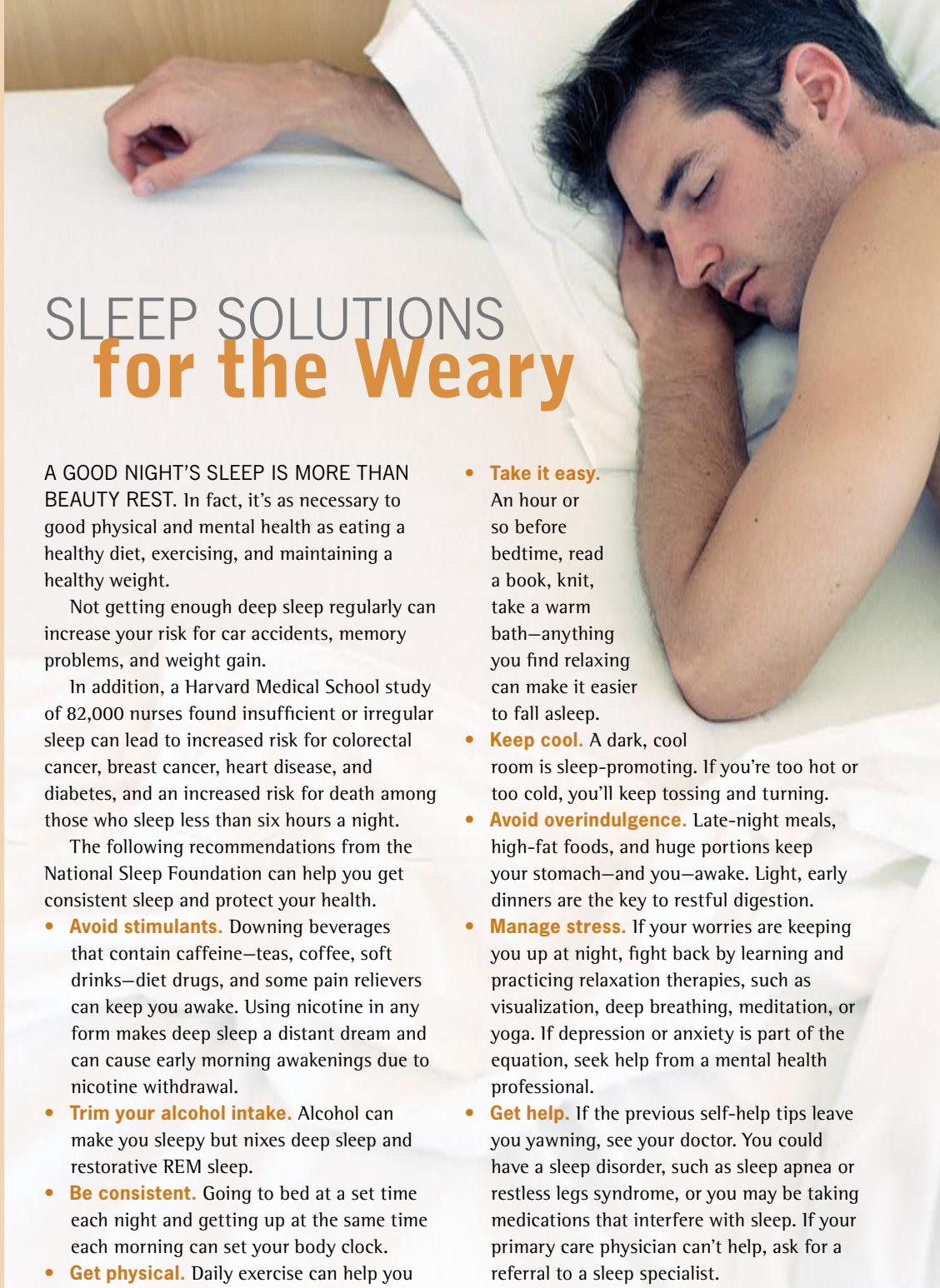
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HARVARD HEALTH TIP

Early data suggest that adding an MRI to a physical exam and mammography can increase the detection rate for women at high risk for breast cancer (such as those with breast cancer gene mutations) by 2 to 3 percent. MRI is not recommended for women at average risk.

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



SLEEP SOLUTIONS for the Weary

HOW MUCH DO YOU KNOW ABOUT SLEEPING PILLS?

1. Over-the-counter sleeping pills are safe for everyone to take.
 True False
2. It's OK to take a sleeping pill after having a beer or a glass of wine.
 True False
3. Some sleeping pills are designed to help people fall asleep; others are for people who have trouble staying asleep.
 True False
4. Some sleeping pills should not be taken for longer than two weeks.
 True False

ANSWERS

1. False—read and heed warnings on the label. **2. False**—doing so can increase sedation and cause other side effects. **3. True.** **4. True**—and you should quit gradually.

A GOOD NIGHT'S SLEEP IS MORE THAN BEAUTY REST. In fact, it's as necessary to good physical and mental health as eating a healthy diet, exercising, and maintaining a healthy weight.

Not getting enough deep sleep regularly can increase your risk for car accidents, memory problems, and weight gain.

In addition, a Harvard Medical School study of 82,000 nurses found insufficient or irregular sleep can lead to increased risk for colorectal cancer, breast cancer, heart disease, and diabetes, and an increased risk for death among those who sleep less than six hours a night.

The following recommendations from the National Sleep Foundation can help you get consistent sleep and protect your health.

- **Take it easy.** An hour or so before bedtime, read a book, knit, take a warm bath—anything you find relaxing can make it easier to fall asleep.
 - **Keep cool.** A dark, cool room is sleep-promoting. If you're too hot or too cold, you'll keep tossing and turning.
 - **Avoid overindulgence.** Late-night meals, high-fat foods, and huge portions keep your stomach—and you—awake. Light, early dinners are the key to restful digestion.
 - **Manage stress.** If your worries are keeping you up at night, fight back by learning and practicing relaxation therapies, such as visualization, deep breathing, meditation, or yoga. If depression or anxiety is part of the equation, seek help from a mental health professional.
 - **Get help.** If the previous self-help tips leave you yawning, see your doctor. You could have a sleep disorder, such as sleep apnea or restless legs syndrome, or you may be taking medications that interfere with sleep. If your primary care physician can't help, ask for a referral to a sleep specialist.
- To learn more,** visit the National Sleep Foundation at www.sleepfoundation.org.

TO SLEEP, PERCHANCE TO DREAM

According to the National Sleep Foundation, nearly seven in 10 Americans experience frequent sleep problems. About 40 million suffer from a chronic sleep disorders, and an additional 20 to 30 million are affected by intermittent sleep-related problems.

Opportunity Knocks: Turning Around Pre-Diseases

WHICH WOULD YOU PREFER—STAYING HEALTHY THROUGH DIET AND EXERCISE, or growing steadily sicker and weaker from a long-term illness?

If you're one of the millions of Americans with a "pre-disease," then the first choice may still be an option for you, and that's great news.

The trick is to know you're at risk. "Silent" chronic diseases, such as high blood pressure (hypertension), diabetes, and osteoporosis, rarely show any symptoms in their early stages. Only a health screening can sound the warning while you still have time to avoid the full-blown illness.

Knowing you have a pre-disease is almost like a free lunch. You've heard the warning, but there's a whole lot you can do to keep from getting sicker.

Here are a few things to know about the three most common pre-diseases.

PREDIABETES

You know you have it if: Blood sugar tests reveal higher-than-normal blood sugar levels, but not so high they can be classified as type 2 diabetes.

Why you should care: If you have pre-diabetes and don't take steps to manage it, you're likely to be diagnosed with type 2 diabetes in as few as 10 years.

To help prevent or control it:

- Maintain a healthy weight.
- Start managing your blood sugar levels through healthy eating, exercise, and weight control.

PREHYPERTENSION

You know you have it if: Several blood pressure checks over time consistently

show readings between 120/80 and 140/90. Normal blood pressure is considered to be below 120/80; high blood pressure starts at 140/90.

Why you should care: If you leave it untreated, it's likely to progress to high blood pressure. Even slightly elevated blood pressure has health risks, such as an increased risk for heart attack, stroke, and heart failure.

To help prevent or control it:

- Exercise regularly, maintain a healthy weight, and eat a healthy diet.
- Reduce your sodium intake.
- Limit your alcohol consumption.
- If you smoke, quit.

OSTEOPENIA

You know you have it if: A bone mineral density test reveals you have bone loss that puts you at increased risk of developing osteoporosis over time.

Why you should care: People who develop osteoporosis have an increased risk for bone fracture.

To help prevent or control it:

- Get plenty of weight-bearing exercise.
- Consume adequate calcium and vitamin D.
- If you smoke, quit. Tobacco use contributes to weak bones.
- Ask your doctor about medication options.

All these lifestyle changes not only help to prevent and control pre-diseases, they also help to ward off the associated chronic illnesses. In every case, the important first step is to have the recommended health screenings.



CHRONIC COSTS

Approximately one in three, or about 90 million Americans, have chronic illnesses. **About 69 percent of Americans die of the top five chronic diseases: heart disease, cancers, stroke, COPD, and diabetes.** In the U.S., 1,634,976 people die each year of chronic illnesses.



MANAGING ASTHMA Risk at Work

IF YOU HAVE CHRONIC ASTHMA, keeping it well managed at work can help you take charge of your health and responsibilities.

Occupational asthma is a condition that affects a small percentage of people in specific industries in which exposure to paint, fumes, particles, and other allergens occurs and can cause asthma.

However, people with asthma face risks to their health and careers while at work if the condition isn't controlled.

To safely and effectively keep your asthma under control:

- **Monitor your peak flow often.** Peak-flow readings can give you a heads-up regarding an impending asthma attack so you can respond.
Your asthma management plan should include specific instructions regarding peak-flow readings—how often you

should take them and the steps you should take if they're low.

- **Ask your doctor if you're taking the minimum amount of medication** needed to control your symptoms.
The more medication you take, the higher your risk for side effects, which can interfere with your ability to function at your highest level professionally.
- **Stick to your medication schedule.** The best way to do this is to make it a habit to take your medication. For example, every morning when you brush your teeth, take your asthma medication and test your lung function. By linking your asthma management to something you do every day, you're more likely to keep it controlled.
- **Know your triggers.** Common workplace triggers include dust, chemicals, fumes, perfumes, and smoke.

- **Be aware of the risks of travel.**

Changes in a plane's cabin pressure can trigger asthma, as can jet-fuel fumes found in planes and airports. If you're on the road, make sure your asthma is under control before you leave home, and keep it controlled while you travel.

In addition, keep your asthma medications, especially your rescue inhaler, in your carry-on bag, along with a letter from your doctor that states your need to carry them with you.

The better informed you are about your asthma triggers and management, the less asthma symptoms will interfere with your activities at work.

To learn more, visit the American Academy of Allergy, Asthma & Immunology at www.aaaai.org

ASTHMA ALERT

Close to 20 million Americans (including 6.2 million children under 18) currently have asthma. Of those, an average of 11 million people (4 million under 18) have an asthma attack and 4,261 people die of asthma every year. By 2020, asthma is expected to strike one in 14 Americans and one in five families.

EATING for Life

IF SOMEONE OFFERED TO SELL YOU SOMETHING THAT WOULD REDUCE YOUR RISK for cancer, diabetes, high blood pressure, stroke, and heart disease, you'd likely jump at the chance.

As it turns out, many such products are readily available at your local grocery store and farmers' market.

The trick is knowing which of the hundreds of foods to choose and how much of them to add to your plate.

These strategies can help you do so.

- **Plan ahead.** For starters, it's important to have a plan. Without one, you're eating on the fly and grabbing or ordering whatever comes to mind, so it's very difficult to make healthy choices.

This doesn't mean you have to map out every meal of the day beforehand, but it will help to prepare a healthy shopping list—and stick to it—before going grocery shopping, or preview a restaurant's menu online in advance so you can preselect the healthiest entrées.

- **Vary your food choices.** Doing so makes it more likely you'll get a wide range of essential nutrients. Eating the same foods every day supplies your body with a limited range of nutrients, vitamins, and minerals over and over again to the exclusion of others.
- **Go beyond red meat when choosing protein.** Research has shown people who eat the most red meat have an increased risk for cancer and heart disease because of the meat's high saturated-fat content.

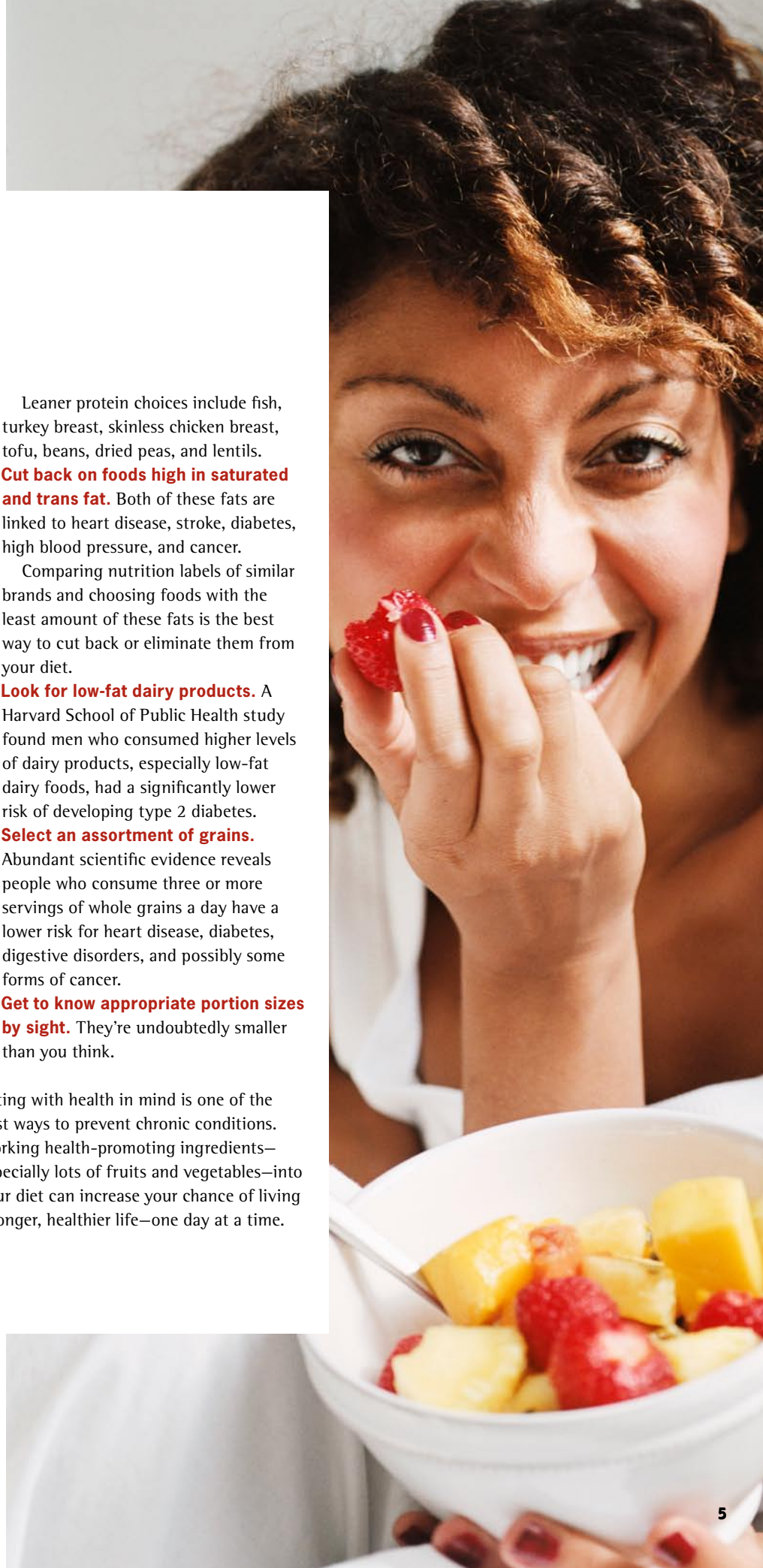
Leaner protein choices include fish, turkey breast, skinless chicken breast, tofu, beans, dried peas, and lentils.

- **Cut back on foods high in saturated and trans fat.** Both of these fats are linked to heart disease, stroke, diabetes, high blood pressure, and cancer.

Comparing nutrition labels of similar brands and choosing foods with the least amount of these fats is the best way to cut back or eliminate them from your diet.

- **Look for low-fat dairy products.** A Harvard School of Public Health study found men who consumed higher levels of dairy products, especially low-fat dairy foods, had a significantly lower risk of developing type 2 diabetes.
- **Select an assortment of grains.** Abundant scientific evidence reveals people who consume three or more servings of whole grains a day have a lower risk for heart disease, diabetes, digestive disorders, and possibly some forms of cancer.
- **Get to know appropriate portion sizes by sight.** They're undoubtedly smaller than you think.

Eating with health in mind is one of the best ways to prevent chronic conditions. Working health-promoting ingredients—especially lots of fruits and vegetables—into your diet can increase your chance of living a longer, healthier life—one day at a time.



MAKING SENSE OF Medical Studies

SAVVY HEALTH CARE CONSUMERS research their treatment options and medications online and via other reputable sources. Doing so increases their understanding and helps them make informed health care decisions.

That is, as long as they distinguish between studies and research that pertain to them, and that which is irrelevant.

Understanding how scientific research is conducted and the variables involved can give you a better idea of whether a particular study will provide reliable conclusions, and whether those conclusions relate to you and your condition.

For example, if you're an Hispanic man, you may as well ignore a study of Asian women.

The most pertinent studies are those conducted on people of the same sex and ethnic background, are roughly the same age, and have similar health habits as you. Every time a variable is introduced, you can expect different conclusions.

Here are additional considerations to keep in mind regarding medical studies.

STUDY GUIDE

Methods are very important—they're the key to determining if a study was conducted in a way that will provide scientifically accurate conclusions.

To determine if a study was properly designed, consider these questions:

- **Was it a randomized controlled trial?** *Randomized* means the participants were randomly assigned to receive the drug or treatment being studied. *Controlled* means there was a control or comparison group that didn't receive the treatment but often receive a placebo with no active ingredients.
- **Was the study double blind?** *Double blind* means neither the people in the study nor the researchers know which participants are receiving the treatment and which aren't.
- **How many participants did the study include?** A study of 10 people is unlikely

to yield enough data to draw helpful conclusions, while a study of 500 or more people is worth considering.

- **How long did the study last?** Studies spanning only several months, for example, may not be long enough to provide an accurate picture of the risks and benefits of a new medication.
- **Is the conclusion of "clinical" significance?** Just because something is statistically significant doesn't mean it's clinically significant.

For example, statistically, a drug may lower cholesterol by 40 points. However, if your cholesterol is 300, lowering it to 260 isn't enough to make a difference—you've got to get it below 200 to reduce your risk for heart disease.

Medical science and research are in constant motion, and conventional wisdom is often overturned by new studies. That's why you shouldn't change your medications or diet because of a study you've heard about without checking with your doctor.



TOOLS FOR CHANGE

Managing Stress in Tough Economic Times

Tumbling investments, sliding home prices, and widespread job concerns are enough to unsettle almost anyone. While you can't change the numbers on the Dow Jones, you can control your emotional responses.

These strategies can help keep stress in check.

- **Keep concerns in perspective.**

Don't fall into doom-and-gloom thinking. Replace overly pessimistic thoughts ("this is a disaster") with realistic ones ("this is an issue, so I'll need to tighten up my budget").

- **Record practical solutions.**

Write down the ways you will reduce expenses. Putting your plan on paper keeps you focused on specific changes, which helps reduce stress in the long run.

- **Take slow, deep breaths.**

Slowly breathe in through your nose for four counts. Then breathe out through your mouth for four counts. Repeat five to 10 times. This technique helps counter the fast, shallow breathing associated with stress.

- **Make time for the things you enjoy.**

Set aside at least 15 minutes for "playtime" every day. Listen to music, read a magazine, or call a friend to chat—whatever helps you unwind.

- **Walk it off.**

Regular physical activity—such as walking, cycling, dancing, or gardening—boosts your mood, reducing feelings of anxiety and depression.



MAXIMIZE YOUR Exercise Time

WHEN YOU'VE ONLY GOT A LIMITED AMOUNT OF TIME TO EXERCISE EACH DAY, you want to use your precious minutes wisely.

The American College of Sports Medicine recommends adults get at least 30 minutes of moderately intense exercise, such as brisk walking, each day. To lose weight or keep it off, you'll need to increase your daily exercise to 60 to 90 minutes. Don't have time to log in that much? Do what you can.

These suggestions can help you use your gym time efficiently.

LOSE THE MAGAZINE

Don't think you can read something and maintain a challenging pace while using a stationary bicycle, elliptical trainer, or treadmill.

It's too distracting, as is talking on a cell phone or using any hand-held electronic device, for that matter.

To keep yourself entertained and enthused, wear headphones and listen to some high-energy music while you work out. Music won't impede your progress. In fact, it's motivating and a good way to avoid chitchat. When you've got your headphones on at the gym, you can get in there, get the job done, and get out.

MOVE FROM SET TO SET

When using weight machines, go from one set to the next without resting. If you think

your muscles need a break, give them some downtime by alternating between upper- and lower-body exercises.

For example, go from a shoulder press to a squat, then to lat pull-downs followed by leg extensions, and so on, without stopping. Besides knocking off your strength-training program quickly, you'll also get a mild cardiovascular benefit.

Meanwhile, make sure the weight you're lifting is heavy enough to overload your muscles. You're on the right track if you do only eight to 12 reps and feel fatigued by the last rep.

DON'T DEPEND ON CARDIO ALONE

To get the most mileage out of your workout, be sure your fitness routine offers a mix of cardio and strength training. Strength training is vital because it builds muscle mass, which is metabolically active tissue that stokes metabolism.

For every pound of muscle you put on, you'll burn 30 to 50 additional calories at rest. That helps prevent any weight you lose from returning.

DON'T TRY TO SPOT REDUCE

To whittle your middle or any trouble spot you're concerned about, focus on general strength training and cardio exercises that work the large muscle groups: chest, back, shoulders, biceps and triceps, quads, hamstrings, and glutes.

IN THE KNOW

Love Your Heart

Starting this month, make an effort to treat your heart with extra care. Regular exercise and healthy changes to your diet will help you prevent heart disease.

Get your body moving. Regular exercise will help you maintain a healthy weight while improving your physical and cardiovascular fitness. Aim for at least 30 minutes of moderate physical activity on five or more days of the week. Walking, swimming, biking, and many other activities can provide long-term health benefits. If you're new to exercising, start slowly. If you can't carve out 30 minutes all at once, try three 10-minute sessions instead.

Choose nutrient-rich foods. Make meals with foods that are low in calories but full of vitamins, minerals, and fiber. Eat fruits and vegetables, unrefined whole-grain foods, fat-free or low-fat dairy products, and lean meats and poultry. Eat fish twice a week, especially oily fish such as salmon and trout (unless you are pregnant or nursing). Cut back on foods that are high in saturated fat, trans fat, cholesterol, and excess sodium and sugar.

February is American Heart Month sponsored by the American Heart Association (AHA). The AHA's Start! program (www.americanheart.org/start) has lots of ideas and resources you can use to improve your heart health. Get going with the free MyStart! online tool to track your physical activity and daily nutrition habits.

IUOE Local 4 Health & Welfare Plan
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Coverage will remain in force until the following February 28, as long as monthly premiums are paid.

National Health & Welfare Reciprocity Agreement: A new national reciprocity agreement has been signed by the Trustees. This agreement, which became effective January 1, 2009, helps members who, because of their employment status, may be divided among multiple employers in multiple union jurisdictions and consequently may not be eligible for Health & Welfare benefits.

This national reciprocity agreement calls for the Health & Welfare contributions to follow the member to the employee's local Health & Welfare Fund. To accomplish this, each local Health & Welfare Fund signatory to the national reciprocity agreement will transfer hours worked and the Health & Welfare contributions made on those hours back to the home local.

It is important to note that it is up to the individual traveling employee to initiate the

information transfer by completing a special form within six months following the date on which he or she commenced work in the area of another local union. This form can be downloaded from the Fund's Web site at www.local4funds.org, or by calling the Fund Office at **888-486-3524** for a paper copy.

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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