



Summer 2009

The Board of Trustees of the 4th District IBEW Health Fund is pleased to bring you this issue of *the Wire*, your resource for benefit information and health care tips and tools. Please visit www.4thdistricthealthfund.com for more information about your Plan. In this issue of *the Wire*, you'll read about ways to stay healthy in these challenging times, and learn of federal financial assistance available for participants who lose their jobs and continue their coverage through COBRA. There's also information to help you make the most of your doctor visits, order your mail order prescription refills online, and more.

HEALTH CORNER

Food For Thought

These are tough economic times—and stressful ones, to say the least. But remember, your best coping mechanisms are your healthy mind and body. Continue to exercise and maintain healthy eating habits. Studies reveal that a well-balanced diet will energize you, keep you alert and focused, and help to keep your weight under control. While a poor diet can leave you feeling unwell, and place you at risk for heart disease, high blood pressure, stroke, and other diseases.

If you are overeating due to stress or depression, speak with your doctor. If you want to learn more about dietary recommendations, consult The United States Department of Agriculture's (USDA) Food Guide Pyramid at www.mypyramid.gov.

So what does the body need?

According to MedLine Plus, which compiles and reports information from the National Institutes of Health (NIH) and other government agencies and health-related organizations, our bodies need a healthy serving of the following six essential nutrients: carbohydrates, protein, fat, vitamins, minerals, and water. Here are some facts:

Carbs—Carbs produce the energy our bodies need to support muscle tissue, brain function and more. Carbs can be classified as either simple or complex. Simple carbs are the ones to stay away from, like candy, soda, cookies, etc. Complex carbs, which include vegetables, and whole grain breads and pasta, provide the body with nutrients, fiber, and vitamins.

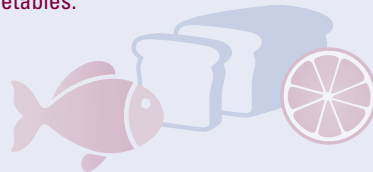
Protein—Our bodies need protein to build and maintain bones, muscles and skin, and to help boost our energy levels. Protein can be classified as either complete or incomplete. Complete proteins come from animal and soy products. Incomplete proteins come from seeds, nuts, and green vegetables. The average person needs 50 to 60 grams of protein each day, which is the amount in four ounces of meat and a cup of cottage cheese.

Fat—Fat is an essential nutrient. Remember to consume the "heart healthy fats" like nuts, avocados, olive oil, and fish oil. Limit saturated fat and trans fats as much as possible. When you eat meat and/or dairy, choose options that are low fat, fat free, and or lean.

Vitamins—Vitamins enhance and maintain our vision, DNA formation, and red blood cell formation. They also metabolize carbs, fats, and proteins. Although vitamins do not contain calories or produce energy, they do regulate the processes by which energy is derived.

Minerals—Minerals are essential to the body. Minerals present in the body include calcium, phosphorous, magnesium, sodium, potassium, and chloride. Many of the foods we eat are vitamin and mineral fortified.

Water—Water aids in controlling our body temperature and is a major component of plasma. Every person should consume at least eight 8-ounce servings of water everyday. Individuals who exercise a lot may need more to stay hydrated. The requirement can be met by consuming water, tea, fruits, and vegetables.

Recipe:
Crunchy Trail Mix

In our last issue of *the Wire*, we asked that you share your healthy recipes with us. Here's one from Annie Rhoden that's easy to prepare and gives you something to munch on while you're enjoying the great outdoors. Bon Appétit!

Crunchy Trail Mix**Preparation time:** 10 minutes**Cook time:** 20-30 minutes**Number of Servings:** 8**Serving Size:** 1/2 cup

Ingredients	Measure
Corn Squares Cereal	1 1/2 cups
Rice Squares Cereal	1 1/2 cups
Fat Free Pretzel Sticks	1 cup
Sliced Almonds	1/4 cup
Raisins	1/4 cup
Ground Cinnamon	3/4 tsp
Sugar Free Syrup	1/4 cup
Vegetable Oil	1 Tbsp
Vanilla Extract	1/2 tsp

Preparation Instructions

1. Preheat oven to 325 degrees Fahrenheit.
2. In large bowl, combine cereal, pretzels, almonds, raisins, and cinnamon. Mix well.
3. In small bowl, combine syrup, oil, and vanilla. Slowly pour over cereal mixture. Stir well to coat evenly.
4. Spread on 15 x 10-inch baking pan coated with vegetable cooking spray.
5. Bake 25 to 30 minutes or until golden brown, stirring frequently. Cool. Store in airtight container.

Nutrition Information

Amount per serving

Calories 110, **Calories From Fat** 31, **Total Fat** 3g, **Saturated Fat** 0g, **Cholesterol** 0mg, **Sodium** 170 mg, **Total Carbohydrate** 17g, **Dietary Fiber** 2g, **Sugars** 0g, **Protein** 2g

Keep Sharing Your
Healthy Recipes With Us

We're hungry for good food that's good for us. If you have healthy recipes that you're willing to share, submit them to us via our Web site. Go to www.4thdistricthealthfund.com and click the "Healthy Recipe Submission" link on the right of the screen where you'll be able to send your healthy recipe to us via email. We'll continue to publish recipes in future issues of *the Wire*.

Making the Most of Doctor Office Visits

Don't be surprised if your primary care doctor begins to spend more time with you than usual. The American Medical Association (AMA) is planning to contact its member physicians and encourage them to play a more active role in changing their patients' behaviors in order to improve their health and longevity. The AMA is suggesting that doctors take the time during office visits to:

- Briefly screen patients for key health behaviors;
- Remind patients of the important issues surrounding such behaviors;
- Encourage patients to make lifestyle changes, while building their confidence to do so; and
- Ask helpful questions about how their patients are doing so they can learn more about them.

So when you go to see your doctor, don't be alarmed by the extra-added attention. **If your doctor does not raise the subject, you should.** Generally, expenses for such screenings and assessments will be covered under the 4th District IBEW Health Plan. Don't hesitate to work with your doctor to improve your health and increase your chances of long life.

BENEFIT UPDATE

Rx Update

“Michelle’s Law”—Keeping Coverage for Dependent Students on Medical Leave

Effective January 1, 2009, the Fund provides extended benefit coverage for up to one year for any of your dependent children who take a medical leave of absence from a post-secondary educational institution—if

- ✓ The leave results from a serious illness or injury and is medically necessary, as certified in writing by the physician treating the child;
- ✓ On the day before the medical leave of absence begins, the child is entitled to coverage under the provisions of the Plan; and
- ✓ The leave otherwise would result in the child’s loss of student status for Plan coverage purposes.

Note that coverage will not extend beyond the date your dependent child reaches the age of 25. In addition, if your child does lose eligibility, coverage can be continued by electing COBRA Continuation Coverage and making the necessary self-payments to the Fund. Contact the Fund Office at 1-304-525-0331 or at 1-888-466-9094 for more information.

Your COBRA Continuation Coverage May Be Subsidized

Because of the large number of unemployed Americans who are having difficulty paying for COBRA, the Federal government recently passed the American Recovery and Reinvestment Act of 2009 (ARRA), which allows certain qualified individuals to receive COBRA Continuation Coverage and pay only 35% of the required premium for up to nine months. The Plan will receive a subsidy for the remainder (65%) of the premium amount. Generally, in order for a participant to qualify, you must meet all three of the following conditions:

- 1 You must be involuntarily terminated from employment during the period of September 1, 2008 through December 31, 2009.
- 2 You and/or your dependents must lose Plan coverage and become eligible for COBRA Continuation Coverage during the period of September 1, 2008 through December 31, 2009.
- 3 You and/or your dependents must elect COBRA Continuation Coverage within the timeline and guidelines established.

If you have any questions about whether you qualify for the COBRA subsidy, please contact the Fund Office at 1-304-525-0331 or at 1-888-466-9094.

Order Your Mail Order Refills Online Without Fear

Now, Sav-Rx’s Web site has a secure email function, which allows you to safely provide your personal information when purchasing your medications through the mail order program. To refill a prescription, log on to Sav-Rx at www.savrx.com, click on the “Rx Refill” button on the right side of the screen and enter your information through the secure server. A standard email, without protected health information, will be returned to you to confirm your order.



Bravo! Fund Members Have Increased Their Use of Generic Medications

That’s great. Using generics instead of brand name medications is a cost savings approach that makes sense. Generics are as safe and effective as brand name medications and they have the same active ingredients. The major differences between generics and brands are their names, shape and size, and what they cost. During the 12-month period ended March 31, 2009, the average cost for a brand name medication purchased at a Sav-Rx retail pharmacy was \$122.07, compared to \$21.40 for a generic. Lower cost generics mean savings for you since you pay a lower coinsurance when you purchase a generic at the pharmacy (you pay 10% of the cost, or a minimum of \$10 and a maximum of \$100). So, if you’re taking a brand name medication, ask your doctor if a generic alternative is available.