



### DID YOU KNOW...

- THE WELFARE PLAN IS OFFERING A NEW BENEFIT IN 2011? WE HAVE PARTNERED WITH LIFE LINE SCREENING TO BRING YOU AND YOUR ELIGIBLE SPOUSE THE OPPORTUNITY TO RECEIVE ULTRASOUND SCREENINGS THAT COULD SAVE YOUR LIFE! LOOK FOR YOUR CERTIFICATE TO BE MAILED TO YOU IN 2011!

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# LIVE WELL

Better Health, Greater Opportunity

A Newsletter dedicated to the Health and Wellness of the Iron Workers of Western Pennsylvania and their families.

## Osteoporosis

Osteoporosis is a serious disease that weakens the bones. As your bones weaken, your risk of unexpected and sudden fractures go up. Bone loss with osteoporosis does not happen overnight. It happens over many years. Although osteoporosis can happen in any of your bones, it is most common in the hip, wrist and in your spine. Stress from sitting, standing, even coughing or being hugged by a loved one can result in fractures and even immobility.

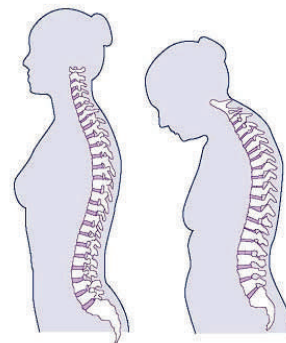
**Symptoms** of this disease are typically silent. The most noticeable symptom is loss of height. In most cases, you do not even know you have it until you break a bone.

This is not a disease to take lightly. The fractures can be extremely painful and can result in the loss of your independence.

**A bone healthy diet** includes leafy greens including kale, broccoli and collards, vegetables, fat free versions of milk and dairy products, canned fish with the bones like salmon and calcium fortified orange juice.

**Hemark's HOPE** program, (Osteoporosis Prevention and Education) can help you develop stronger bones for a lifetime. This is a lifestyle improvement program that focuses on making healthy choices to improve bone health and prevent or manage osteoporosis.

Osteoporosis in the vertebrae



Call and register for **HOPE** today at 1-800-879-2217. This class is part of our Wellness Program. Upon completion, submit the Value Bank Incentive Request form, along with the Instructor Sign Off sheet to the Plan Office to receive **\$50.00** in your Value Bank! For more information on Osteoporosis, go to [www.webmd.com](http://www.webmd.com)

## Preventing Bone Fractures

*If you have osteoporosis, it is important to protect yourself against accidental falls. Follow these tips to make your home safe.*

- ◆ Remove loose household items, keeping your home clutter free.
- ◆ Install proper lighting.
- ◆ Install grab bars on tub and shower walls and beside toilets.
- ◆ Apply treads to floors, and remove area rugs.

## Value Bank Reimbursement Reminders

Don't forget you have until December 31, 2010 to complete the HealthMedia Succeed Questionnaire and earn the \$50.00 incentive in your Value Bank.

Go to [www.highmarkbcbs.com](http://www.highmarkbcbs.com) and click on the "Members" tab. Then complete the login process. Under "Quick Resources" select "Wellness Profile" and begin.

If you do not have access to a computer, contact the Plan Office, and request a paper version.

After completion, you do not need to turn anything in to the Plan Office.

This incentive will not be offered in 2011. So, take advantage now!

**\*When submitting for reimbursement from your Value Bank for medical co-payments, deductibles and co-insurance, you must submit ALL PAGES of your Explanation of Benefits (EOB), and your EOB is the only acceptable supporting documentation.**

**\*Non covered charges from Highmark are not eligible for reimbursement.**

**\*For reimbursement for prescription drug co-payments, an itemized receipt showing the patient's name, drug name, date and amount is the only acceptable supporting documentation.**

**\*You have 24 months from the date of service to be reimbursed for claims incurred January 1, 2010 and later.**

**\*Beginning January 1, 2011, you can also be reimbursed for dental treatment, artificial teeth, eye exams, eye glasses, contact lenses, eye surgery, hearing aids, insurance premiums for dental and vision care and stop smoking programs.**

**\*An itemized receipt for the newly eligible reimbursements in 2011 showing the patient's name, date, amount, provider information and detail of service is required.**

**\*Also beginning January 1, 2011, to be reimbursed, you must have a minimum of 3 months of premium banked at the coverage level and tier in which you are enrolled.**

### \*\*\*TIPS\*\*\*

**\*If you have questions, call the Plan Office.**

**\*You can go to your pharmacy and ask for a printout of your prescription history.**

**\*If you misplaced your EOB, call Highmark's Customer Service number on the back of your card and request they send it to you. Claims Calculations are not acceptable.**

**\*You can also log on to [www.highmarkbcbs.com](http://www.highmarkbcbs.com). Under "Quick Resources" click "View Your Claims." Then enter the appropriate dates and under the "Documents" click "View EOB".**

## HOME REMEDIES

What is more annoying about gargling with warm salt water, but have you heard of gargling with raspberry tea? Pour 1 cup of boiling water over 2 teaspoons of dried leaves. Steep for 10 minutes, then strain. Allow to cool. If you also have a fever, the gargle can be used as a fever-reducing drink.

**GARGLE** - You may have already heard

### USE CITRUS

Mix 1 tbsp. of honey and 1 tbsp. of lemon or lime juice with warm water and sip away!

**STEAM IT OUT** - Build yourself a steam tent! This old fashioned remedy works by sitting with your face over a bowl of steaming water and your head covered with a towel to keep the steam in.



## A New Year, A New YOU!

Another year is almost gone. Looking back on 2010, can you honestly say you held true to your resolutions? With 2011 right around the corner, now is the time to start thinking about making it the healthiest you have been in years!

Because you are a Highmark member, you have access to over 35,000 practitioners and facilities offering discounts at up to 30% on products and services including:

**•Fitness Clubs•Nutritional Counseling• Spas•Yoga•Massage and Body Work•Health Magazines•Vitamins•Pilates•and many more!**

To find information on the discounts that are available to you, follow these steps:

- Log on to [www.highmarkbcbs.com](http://www.highmarkbcbs.com)
- Select the "Members" tab
- Enter your user name and password
- Select "Choose Providers" then "Member Discounts"
- At this point you have three options. If you are looking for gym membership discounts, click "Healthcare Resources" then "Complementary & Alternative Medicine"

*Log on today, and see all the discounts offered to you!*

*Have a Happy Holiday!*

**DO NOT DRINK AND DRIVE!**

*Take a cab and send the tab to MAP!*

*All you have to do is get a receipt from your cab driver and mail it to:*

**Lytle EAP Partners**

**200 Cedar Ridge Drive, Suite 208**

**Pittsburgh, PA 15205**

*Remember to include your name, address, phone number and that you are a member of the Iron Workers to ensure reimbursement.*

### Here's What's Cooking...

**Baked Fish  
with  
Spinach & Cream Dressing**

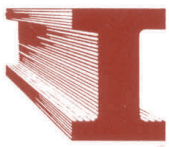
For this recipe, you can use any mild fish of your choice. Place the fish in a baking pan, squirt with a little lemon juice.

Sauté fresh spinach in butter and garlic, then place on top of the fish. To make the glaze, combine equal parts of mayonnaise, plain yogurt and cracked pepper. Pour the glaze over the fish and spinach and bake on **350°**

until the fish flakes to the touch.

Remember, if you have a recipe you would like to share, email it to [Jamey@ironben.com](mailto:Jamey@ironben.com) or mail it to the Plan Office.

*Thank you  
Mark Salicce  
for this recipe!*



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### IMPORTANT NUMBERS

Benefit Office.....	412-227-6740
Local #3.....	412-227-6767
Credit Union.....	412-471-1133
Apprentice Office.....	412-471-4535
MAP.....	1-888-877-8997
Highmark Customer Service.....	1-800-241-5704
Wells Fargo.....	1-800-377-9188
United Concordia Plus.....	1-866-357-3304
United Concordia Flex.....	1-800-332-0366
VSP.....	1-800-877-7195