



DID YOU KNOW...

That your mood plays a key role in your ability to remember?

INSIDE THIS ISSUE:

Open Enrollment 2016	1
A New Benefit for 2016	2
Improving Your Memory	2
Last Chance for Drawing	3
Here's What's Cooking	3
Automatic Default Plan	4

LIVE WELL

Better Health, Greater Opportunity

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

OPEN ENROLLMENT 2016

- Your 2016 Open Enrollment packet will be mailed at the end of October.
- Open Enrollment runs from **November 1, 2015 through November 30, 2015.** There are no exceptions.
- Community Blue will be the only plan offered for 2016.
- You will need to decide which tier, **high, mid or low** and who you will be covering, **yourself only, yourself and your spouse, yourself and your children or yourself and your family.**
- If you choose not to make an election, **YOU WILL AUTOMATICALLY DEFAULT.** *(See chart on back cover).*
- Dental and Vision coverage are completely voluntary. Just because you were enrolled in 2015 does not mean that you will be automatically covered in 2016. You must elect coverage and pay for it.
- If you have a Value Bank with a balance of more than 3 months of premium banked, you may use your Value Bank to pay for your dental and/or vision coverage.
- If your Value Bank has a balance which is under the minimum threshold, and you would like to purchase dental and/or vision, you must send a check with your election form.



Be sure to review the packet carefully, and make the best decision for you and your family.

Do Not Delay!

*During
Open
Enrollment,
visit our
website to
enroll in
your health
coverage and
to purchase
dental
and/or
vision
insurance!*

A New Benefit for 2016

Telemedicine will be an added benefit for 2016! Instead of physically going to your doctor's office, you can use on-line video and/or your telephone 24 hours/day, 7 days/week to contact U.S. board-certified, state-licensed doctors who can diagnose, recommend treatment and prescribe medication, when appropriate, for minor medical issues. More information will be coming in your mail soon.

Improving Your Memory: An Overview

So many ways to forget! You forget names and faces; appointments and anniversaries; where you left the car keys; what you read; what you said; what you were doing before you were interrupted, and not to mention all the numbers you have to memorize nowadays: telephone and cell numbers, new area codes, PINs, passwords and user IDs, Social Security Numbers, which five of those 500 cable channels you actually use. How does your memory handle it all? And how can you get it to be more reliable? Your memory is like a computer. Material has to be inputted properly, saved in storage, and retrieved efficiently. How effectively your brain performs each of these steps depends on three things:

- How recently the remembered event took place
- How vivid, spectacular, or striking an impression it made
- How frequently the event recurs

In addition to these factors, attention, concentration, imagery, organization and mood all play key roles in what could be called the chain of memory: Need or interest motivates the brain to remember; motivation generates attention; attention demands concentration; concentration permits organization; and organization allows for the efficient processing of information.

There are ways you can strengthen the process. One is ***rote memorization***, which involves going over a list of items over and over again until you can remember the whole thing. Another, more efficient way, is to use ***mnemonic devices***. These techniques strengthen the connections between various pieces of information by using the most under-exercised portion of the brain—the imagination. Using a mnemonic device is as simple as exaggerating the features of what you want to remember until it's as silly as a cartoon. The ridiculous image you construct, and your participation in its creation, combine to make mnemonics surprisingly effective.

Key Tip 1

Mnemonic devices are systems that use images and associations to aid your memory. Your mind grasps the new image and association easily, and then remembers the information that it represents. You probably learned a few mnemonic devices in grade school—the rhyme of I before E except after C.

Key Tip 2

The key to every mnemonic system is *association*. You create an image that connects you to the information you want to remember.

The more vivid, involved and outlandish the image, the better. If you wanted to remember to pay your credit card bill first thing tomorrow morning, you might imagine yourself opening your eyes at dawn to find a duck-billed workman standing in the middle of your bedroom, cutting up your credit cards. The patch on his work suit would read "Bill" (of course).

Key Tip 3

The essential first step in improving your memory is analyzing how you learn. There are three types of learners: **Visual learners** do best by mentally picturing what they want to remember. A visual learner would picture Bill, the duck-billed workman in specific detail, down to the buttons on his clothes.

Auditory learners are most comfortable hearing information. They might imagine the sound of scissors slicing through credit cards while Bill sings a song about paying bills.

Kinesthetic learners remember by doing. The kinesthetic learner might imagine himself or herself getting out of bed in the morning and following Bill as he dances him or her over to his or her checkbook.

Key Tip 4

When you forget, it's usually not your brain's fault. It is more likely due to outside factors that prevent you from recalling the information as quickly or with as much detail as you'd like. These distractions usually come from three sources: -Your environment (distractions or being rushed) -Your body (fatigue or anxiety) -Medications or other conditions that interfere with your normal functions.

This overview can be found at www.lytleap.com, Schinhofen, L., Trier, N., & Searleman, A. (Reviewed 2015). *Improving your memory: An overview*. Raleigh, NC: Workplace Options.

Last chance for drawing!

This is it! Your last chance to win \$7,500 is approaching! All Incentive Request forms must be received at the Plan Office by December 1st. If you or your eligible spouse have completed one of the Wellness Incentives in the past 3 months, you could be the lucky winner! The drawing will be

held at the Union Meeting on December 15, 2015. You do not have to be present to win.

If you qualify for an incentive after December 1st, and submit the proper paperwork, you will be entered in the 2016 drawing.

Here's What's Cooking...

Homemade applesauce is a quick healthy snack or dessert for adults and kids!

What you will need:

- 4 McIntosh apples, peeled and chopped

- 1 tablespoon of brown sugar, or more to taste
- A pinch of cinnamon

Place apple pieces in a medium microwavable bowl. Cover and microwave until softened, (about 4 minutes).

Transfer to a food processor and add the brown sugar and cinnamon. Puree until desired consistency.

This is a recipe that you can make ahead of time. You can cover and refrigerate for up to 5 days!



This recipe can be found at www.eatingwell.com. Search Quick Applesauce.



Iron Workers of Western Pennsylvania Benefit Plans

2201 Liberty Avenue
Room 203
Pittsburgh, Pennsylvania 15222

Phone: 412-227-6740
Toll Free: 1-800-927-3199
Fax: 412-261-3816
E-mail: ironben@ironben.com
Website: www.ironben.com



LIVE WELL

Better Health, Greater Opportunity

October 2015

AUTOMATIC DEFAULT PLAN

If you do not make an election by the end of the Open Enrollment period, you will be automatically defaulted into the Community Blue plan and coverage category, as shown below:

Situation	Automatic Default Plan
Member with health coverage in 2015	Community Blue Plan with prior coverage level and tier
Newly Eligible Member (who does not have beneficiary/dependent information on file at the Plan Office)	<ul style="list-style-type: none">• High Plan Community Blue• Family Coverage
Newly Eligible Member (who does have beneficiary/dependent information on file at the Plan Office)	<ul style="list-style-type: none">• High Plan Community Blue• Status as indicated for beneficiary/dependent information on file at the Plan Office