



## DID YOU KNOW...

• OPEN ENROLLMENT IS NOVEMBER 1ST THROUGH THE 30TH? YOU CAN ENROLL ONLINE BY FOLLOWING THE INSTRUCTIONS THAT WILL BE MAILED TO YOU IN THE OPEN ENROLLMENT PACKET.

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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.*

## DIZZINESS

**Dizziness** is one of the most common reasons for adults to visit their doctors. It is a term used to describe everything from feeling faint, lightheaded, weak or unsteady. Although dizziness can completely interrupt your day to day life and keep you from doing much of anything, it rarely signals a serious, life threatening condition. Dizziness can be described as any one of the following: **VERTIGO** - the false sense of motion or spinning, **LIGHTHEADEDNESS** - the feeling of near fainting (presyncope) and **LOSS OF BALANCE** - disequilibrium. Other sensations such as **floating, swimming or heavy headedness** can also describe dizziness. Underlying health conditions can cause any of these problems. Some of these conditions disrupt or confuse the signals your brain receives from one or more of your sensory systems.



## CAUSES

Change in position of your head, inflammation in the inner ear or build up of fluid in your inner ear can all be causes of vertigo. In rare cases, vertigo can be a symptom of a more serious problem such as stroke, brain hemorrhage or multiple sclerosis. Nausea, pale skin and clamminess can accompany the feeling of faintness. A drop in blood pressure or an inadequate output of blood from the heart are usually the cause of feeling faint without losing consciousness. The loss of balance is usually due to inner ear problems, medications, joint/muscle problems and neurological conditions. For more information, visit [www.mayoclinic.com](http://www.mayoclinic.com).

## WHEN TO SEE A DOCTOR

You should see your doctor if you experience any unexplained, recurrent or severe dizziness. Call 911, or go to the emergency room if you experience dizziness or vertigo along with any of the following:

- Significant head injury
- A fever higher than 101°F
- Blurred vision or speech impairment
- Chest pain or rapid or slow heart rate
- Loss of consciousness
- A new, different or severe headache
- A very stiff neck
- Sudden hearing loss
- Leg or arm weakness
- Falling or difficulty walking

*November  
17th is the  
Great  
American  
Smoke Out*



*It's time to put  
it out for good!  
Call  
1-800-879-2271  
today, and sign  
up for  
Clear the Air.  
After  
completion of  
the class, have  
the instructor  
sign the  
Instructor Sign  
Off Sheet, and  
send it to the  
Plan Office with  
the Value Bank  
Incentive  
Request Form  
to earn \$50  
in your  
Value Bank!*

## It's Black and White

**• TOBACCO IS RESPONSIBLE FOR ONE OF EVERY FIVE DEATHS IN THE UNITED STATES.**

**• OVER 8.5 MILLION AMERICANS SUFFER FROM CHRONIC ILLNESSES CAUSED BY SMOKING.**

**• THE AVERAGE NON SMOKER LIVES ABOUT 14 YEARS LONGER THAN THE AVERAGE SMOKER.**

**• IN ADDITION TO CHRONIC ILLNESSES, SMOKING CONTRIBUTES TO MANY OTHER HEALTH PROBLEMS FROM CATARACTS, SINUSITIS AND DENTAL DISORDERS TO AGING SKIN, HEARTBURN, DIABETES, OSTEOPOROSIS, BLADDER CANCER AND ERECTILE DYSFUNCTION.**

**• WITHIN DAYS OF QUITTING, YOUR BLOOD VESSELS WILL REGAIN MUCH OF THE NORMAL FUNCTION THAT WAS DAMAGED.**

**• QUITTING NOW CAN ADD YEARS TO YOUR LIFE.**

*Smoking cessation programs are eligible reimbursements from the Value Bank.*

## Quick Step to Lower Cholesterol

Doctors used to think that the key to lowering cholesterol was to cut back on eggs and other cholesterol rich foods. Now, it is clear that dietary cholesterol is not the main culprit. Recent data suggests that it is really saturated fat that causes the increases in cholesterol.

“The first thing you should do when trying to lower cholesterol is to take your

saturated fat intake down a few notches” says Elaine Magee, MPH, RD. “The second thing to do is to start eating more smart fats”, Magee says. She also recommends substituting canola oil or olive oil for vegetable oil, butter, stick margarine, lard or shortening while eating more fish and cutting back on meat.

*For more tips on lowering cholesterol, visit WebMD.*

## Value Bank Reimbursement Update

You can now submit the *Claim Details at a Glance* in place of the *Explanation of Benefits* as your supporting documentation for Value Bank Reimbursement Requests for medical co-payments, deductibles and co-insurance.

Log on to [www.highmarkbcbs.com](http://www.highmarkbcbs.com), and click on *Your Spending*. Choose *View Claims Details*, then click on the claim number in which you are seeking reimbursement. Print the *Claim Details at a Glance*.

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

Pumpkin season is finally here!



### PUMPKIN PUDDING

**What you will need:**

- 2 cups pumpkin puree
- 3/4 cup light brown sugar, packed
- 1 tsp cinnamon
- 1/2 tsp nutmeg
- 1/2 tsp ginger
- 1/2 tsp salt
- 3 eggs, lightly beaten
- 1 cup heavy cream
- 3/4 cup milk

Blend all ingredients and pour into a greased 1-1/2 qt. casserole dish.

Bake at 350° for 55-65 minutes or until a knife inserted near center comes out clean.



To find this and other great recipes, visit [nurturing-naturally.com](http://nurturing-naturally.com)



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# LIVE WELL

*Better Health, Greater Opportunity*

## Your 2012 Premium Rates are Going Down!

In an effort to continue to provide quality healthcare, while maintaining affordable rates, the Board of Trustees of the Iron Workers Welfare Plan of W. PA elected to request premium quotes from several different insurance carriers for the 2012 calendar year. As a result of their due diligence, you will continue to have access to the large PPO network administered by Highmark Blue Cross Blue Shield, and you will see a **decrease** in your charging rates effective 1-1-2012.

According to Highmark, you will continue to receive care (at the network level of benefits) from UPMC hospitals and physicians through June 30, 2013. UPMC Hamot, UPMC Mercy and Children's Hospital of Pittsburgh of UPMC each have their own contract period separate from this expiration.

The Trustees will continue to monitor the contract issues between Highmark and the UPMC Health System, and they will continue to act in the best interest of the participants of the Plan.

**Look for your new, *lower* rates in your Open Enrollment packet.**

**Be sure to enroll by November 30, 2011!**