



DID YOU KNOW...

- THAT PLAN OFFICE REPRESENTATIVES WILL BE AVAILABLE UNION MEETING NIGHTS FOR THE REMAINDER OF THE YEAR? STOP BY, COMPLETE A SURVEY AND RECEIVE A \$25 INCENTIVE IN YOUR VALUE BANK!

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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.

I'll Quit When I'm Ready!

If you are a smoker, you probably get annoyed with non smokers constantly hounding you to quit. You may find yourself wanting to yell back, "I'll quit when I'm ready!"

Although the nonsmoker thinks that they are helping you, they are most likely pushing you to light up another.

If you are thinking about quitting, but have not made the decision to actually do it, **Clear the AirSM** may be the program

for you. It is the step you take **before** deciding to quit. It empowers you to identify your reasons for quitting and gives you the tools you need to quit for good. For a **Clear the AirSM** class near you, call **1-800-879-2217**.

Clear the AirSM is part of our Wellness Incentive Program. You can earn **\$50** in your Value Bank by simply completing this 2 hour class. Upon completion, have your instructor sign the

Instructor Sign Off Sheet, and send it to the Plan Office, along with the Value Bank Incentive Request Form. Both Forms can be found on our website, www.ironben.com under the "What's New" tab.

When you decide the time has come to take the necessary steps to quit, keep in mind help is out there. You do not have to go at it alone.

Tobacco

Cessation Program Options

Guided Self-Help

Smokeless[®] is a self administered tobacco cessation program that helps people quit at their own pace. Users have unlimited toll-free access to a qualified tobacco cessation counselor.

Call 1-800-345-2476.

Telephonic Smokeless[®]

is a one year telephone based program that includes five scheduled outbound calls by your own professional tobacco cessation specialist. You have unlimited inbound calls to address additional concerns and receive support. **Call 1-800-345-2476.**

HealthMedia[®] Breathe[™]

is a personalized online smoking cessation program you can participate in on your own time, at your own pace. Participants receive a customized action plan and 3 follow-up newsletters to help remain strong. Log on to www.highmarkbcbs.com and click on "Improve Your Health" to sign up.

Remember...

When submitting requests for Value Bank Reimbursements and Value Bank Incentives, please submit all pages of the Explanation of Benefits.

You only have a few months left to receive credit for 2010 Wellness Incentives.

Open Enrollment for 2011 is November 1-30th!

This year you can enroll online!

What can I be reimbursed for out of my Value Bank in 2011?

In addition to what you can currently be reimbursed for, you will also have the ability to be reimbursed for dental treatment and artificial teeth, eye exams, eye glasses and contact lenses, eye surgery, hearing aids, insurance premiums for dental and vision care and stop smoking programs. **PLEASE NOTE**, the incurred date for these new eligible reimbursements must be after January 1, 2011. Proper supporting documentation will also be required.

Are there other changes regarding Value Bank Reimbursement?

Yes. Beginning January 1, 2011, you must have a minimum of 3 months of premium banked at the coverage level and tier in which you are enrolled to be eligible for reimbursement.

What proper supporting documentation is required?

For **deductibles, co-insurance and medical co-pays**, submit your Explanation of Benefits from Highmark (all pages required).

For **prescription drug co-pays**, submit an itemized receipt showing the patient's name, drug name, date and amount. Cash register receipts are not acceptable. (Tip: you can go to your pharmacy for a printout of your prescription history.)

For **dental treatment, artificial teeth, eye exams, eyeglasses, contact lenses, eye surgery, hearing aids, dental and vision insurance premiums** and for **stop smoking programs**, submit an itemized statement showing the patient name, date of service (must be on or after January 1, 2011), detail of service, charge, and provider name and address.

You must complete a Value Bank Reimbursement Request with each request.

Will there be any changes to the Wellness Incentives in 2011?

All the incentives will stay the same with the exception of the HealthMedia® Succeed™ Questionnaire, which will no longer be offered as an incentive. In addition, we will be offering **Life Line Screening**. Screenings valued at \$170 that are at **NO COST TO YOU!** Look for more information to be mailed to you regarding Life Line Screening.

How do I obtain the necessary request forms?

It's simple. You can print the Value Bank Reimbursement Request Form and the Value Bank Incentive Request Form from our website. Go to **www.ironben.com** and click on the **"What's New"** tab. If you do not have access to a computer, you can call the Plan Office and request forms to be mailed to you.

Life Line Screening

A new benefit for you!



Life Line Screening is the nation's leading provider of preventive health screenings. Beginning January 1, 2011, eligible participants and their eligible spouses will have the benefit of being screened at no charge!

This is a value of \$170! The screening package includes Risk Assessment, Lipid Glucose, BP, BMI, Waist Circumference, Carotid Artery Ultrasound,

Abdominal Aortic Aneurysm Ultrasound, Peripheral Arterial Disease (PAD) Ultrasound, Osteoporosis Screening and Atrial Fibrillation.

Life Line Screening is a community-based health screening company, which means you have the comfort of being screened in your local area!

Look for more information to be mailed to you!



2011 Vision Plan

The Plan Office is happy to announce that beginning January 1, 2011, you will be offered a voluntary vision plan! The vision plan is through VSP® Vision Care.

VSP is dedicated to offering affordable, high-quality eye care plans that promote visual wellness. They are the nations largest provider of eye care coverage.

You will receive personalized care with their private practice doctors, who take the time to get to know you and your eyes.

Your WellVision Exam is more than just a quick eye check. It focuses on your eyes and overall

wellness. The doctors are looking for more than just vision problems. They can detect signs of serious health conditions like glaucoma, diabetic eye disease, high blood pressure and high cholesterol! I bet you didn't know your eye doctor could tell you so much about your overall health, did you?

Eligible participants will have the option to have the premium taken directly out of their Value Bank.

Look for more information during this year's Open Enrollment which is November 1 - 30, 2010.

Here's What's Cooking...

Fall is here, and what is better on a crisp fall day than a bowl of hot chili?

Healthy Turkey Chili

What you will need:

- 3 lbs ground turkey, browned and drained
- 2, 15 1/2 oz cans red kidney beans, drained
- 1, 28 oz can chopped tomatoes

- 2 large sweet onions, chopped
- 1 green and 1 red bell pepper, chopped
- 3 garlic cloves, minced
- 3 tbsp chili powder
- 2 tbsp sugar
- 1 tbsp crushed red pepper flakes
- 3 tbsp red wine vinegar
- 1 tsp ground cumin

Brown the turkey in a large pot, and drain any liquids. Then add the rest of the ingredients and mix until everything is equally distributed. Cover and cook on medium to high heat until onions and peppers are soft, stirring often. Sprinkle shredded cheese and sour cream on top.

Serve and enjoy!



This recipe can be found at www.food.com



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7 Eating Habits of Healthy Smiles

1. Limit snacking between meals. *When the sugars in foods mix with certain bacteria in the mouth, acid is created. Eating throughout the day constantly exposes your teeth to these acids.*

2. Drink a soft drink in one sitting-don't sip it. *Sipping allows the sugars and acids in soft drinks to continually coat your teeth and wear away enamel. Drink soft drinks with a straw and be sure to rinse your mouth with water.*

3. Don't chew ice. *Chewing ice can cause fracture lines, cracks and chips which can*

lead to further damage.

4. Stay away from sticky foods. *Sticky foods are hard to remove and can loosen dental work.*

5. If you must eat them, eat sugary treats with a meal. *Extra saliva is produced when eating a meal. This saliva helps break down the harmful acids that attack tooth enamel.*

6. Munch on aged cheese. *The calcium in cheeses like aged cheddar, parmesan and Swiss may help protect tooth enamel from decay and also increases saliva.*

7. Drink water throughout the day.



Water helps rinse the mouth and is a more healthy alternative to sugary juices, soft drinks and other beverages. Not only does water help your oral health, but your overall health as well!

Look for information to be mailed to you regarding enrolling in our voluntary dental program through United Concordia.