

IBEW
Local Union
110



NECA
St. Paul, MN
Chapter

Saint Paul Electrical Workers

BENEFITS NEWS

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plugged *into*
wellness

for a
Healthier You

Plugged into Wellness offers Health Management services that can help you take control over ongoing health problems such as asthma, COPD, depression, diabetes, heart disease and heart failure. If you choose to join, the program will match you with your very own Health Coach. Your coach will be your personal guide to learn and do more about the health issues you face.

The program also offers Lifestyle Coaching services to help you address issues you may have with your body weight, eating and exercise habits, blood pressure and cholesterol levels, cigarette or tobacco use, and ability to manage stress. All of these are issues that can lead to more serious health problems or make the ones you have even worse.

To learn more about Plugged into Wellness, its services and how they work, please go to our website at www.pluggedintowellness.com.

Please take a moment to learn more about
Plugged into Wellness and call today at
1-866-724-5109 (TDD 1-800-730-6219)

NEW ADMINISTRATOR

On April 1, 2011 Don Callies Jr. officially retired as the Administrator for the St. Paul Electrical Industry Administrative Service Corporation. The Board of Trustees has appointed Ron Ethier as the new Administrator.

Suspension of Benefits Rule Changes for Pension

The Pension Plan Suspension of Benefits Rule has been amended. The rule states that a pensioner that has received at least six (6) monthly Pension Checks can work up to 479 hours without Pension benefits being suspended. This rule applied to retirees between 58 and 62 years of age. The Trustees have amended the rule to apply to retirees between 58 and 65 effective October 1, 2010. The Pensioner may only work 479 hours in a 12-month period starting when the Pensioner returns to work. The Pensioner may avoid suspension for an additional 479 hours of service, if the Pensioner does not work in Prohibited Employment for 9 months and receives pension checks during such 9-month period starting from the end of the first 479-hour period.

Healthy Habits to *Live By*

Because high blood pressure often has no warning signs, it is often called the “silent killer.” It affects many people, close to 65 million American adults, or 1 in 3 people. In addition, almost 28 percent of adults have pre-hypertension. If high blood pressure is not controlled, it can cause heart and kidney disease, as well as stroke and blindness. Now, for the good news – high blood pressure can be treated and controlled. Consider the following healthy habits to *live by*.

Know your numbers. Each time your heart beats, it pumps blood to the arteries. Blood pressure refers to the force of this blood as it pushes against the artery walls. It is measured in two numbers. The systolic number captures the pressure when the blood is being pumped. The diastolic number represents the pressure between beats, when the heart is at rest. You can gauge your blood pressure as follows:

- 120/80 or lower is normal blood pressure.
- 140/90 or higher is high blood pressure.
- Between 120 and 139 for the top number, or between 80 and 89 for the bottom number is pre-hypertension.

Have your blood pressure checked regularly. If you monitor your blood pressure at home, keep a written record of the readings to share with your doctor. The American Heart Association encourages people with high blood pressure or at risk for it to start taking their blood pressure at home on a regular basis. You will notice that your blood pressure changes by time of day and activity. Eventually, you will gain a sense for what your normal pressure is.

Don't weight – eat a healthy diet! The DASH (dietary approaches to stop hypertension) diet was created to help

lower blood pressure. It promotes a diet full of fresh fruits, vegetables, low-fat dairy, fish and poultry. It also encourages a reduction in salt intake. DASH dieters are also advised to limit saturated fat, cholesterol, sweets and total fat. You can get all the DASH details at www.nhlbi.nih.gov/health/public/heart/hbp/dash/. If you need to lose weight you can also ask your doctor to refer you to a dietician or weight loss program.

All things in moderation. If you drink, do so in moderation. It is advised that women have no more than one drink per day and men no more than two.

Shake a leg! Make physical activity part of your daily routine. Fit in at least 30 minutes of moderate intensity exercise. If you choose something that you like to do, you are more likely to stick with it. Get your partner or a friend to join you.

No butts about it! If you smoke, you need to quit ASAP. Support is available to help you quit successfully.

Just say ahhh. You need to reduce your stress level. There are many ways to do this. Try not to overbook yourself. Make time for activities that you enjoy. Consider doing yoga or tai chi or just take some nice deep breaths.

60 million Americans over the age of 55 face a 90 percent likelihood of developing high blood pressure in their lifetimes.

High blood pressure accounts for more doctor visits than any other condition.

◀ Putting a Halt to the Salt in Your Diet ▶

It is no secret that Americans eat too much salt. But how much is too much? According to the new *Dietary Guidelines for Americans* we should limit our salt intake to 2,300 milligrams (about a teaspoon) a day for most people and to less than 1,500 milligrams for people age 51 or older, all blacks, and people who have high blood pressure, diabetes or chronic kidney disease.

The reality is that most Americans are eating at least two times the recommended amount of salt. Clearly, we need to put a halt to the salt! Consider the following hints to help you get started.

- Read the labels. The amount of sodium and the percent daily value is clearly spelled out. One can of soup may contain up to 1,300 milligrams of sodium. Look for low/reduced sodium versions. Other “sodium offenders” include frozen dinners, pizza, salad dressings, lunch meats, instant and ready-to-eat cereals and potato chips and snacks.

- Stay away from sauces and mixes, such as flavored rice and pasta, which tend to have high salt content.
- Rinse some of the salt from canned foods such as tuna.
- Choose vegetables that are fresh, plain frozen or canned (with no salt added).
- Eliminate the salt shaker from your dinner table. Replace it with herbs, spices and seasonings such as Mrs. Dash. Consider using some of the following herbs and spices when you cook:
 - ▶ Basil for soups and salads, vegetables, fish and meats
 - ▶ Cinnamon for vegetables and breads
 - ▶ Chili powder for soups, salads, vegetables and fish
 - ▶ Dill weed for fish, soups, salads, and vegetables
 - ▶ Ginger for soups, vegetables and meat
 - ▶ Oregano for soups, vegetables and meat
 - ▶ Parsley for vegetables, fish and meats
 - ▶ Rosemary for vegetables, salads, fish and meats
 - ▶ Sage for vegetables, meats and chicken
 - ▶ Thyme for salads, vegetables, fish and chicken
 - ▶ Remember, variety is the spice of life!

2011

HOLIDAY OFFICE CLOSINGS

The office will be closed for the holidays on:

May 30 • July 4 • September 5

November 24-25 • December 23-26

PNBC CHRONIC SPINE PAIN PROGRAM

The Trustees continue to encourage members with chronic neck and back pain to contact physicians neck and back clinic (PNBC) for an evaluation. Patients meeting specific selection criteria who enroll in the program will receive 100% coverage of all charges plus 100% reimbursement of the cost of PNBC-approved maintenance equipment (“roman chair”) upon successful completion of the program.

- This Benefit is for active members with chronic neck and back pain.
- This is a 100% covered benefit with no out of pocket expense if you complete the program as directed by PNBC.
- Upon successful completion of the program you will also be eligible for a maintenance program at any PNBC location for 12 months following formal discharge of a covered person from the chronic spine program.

- Also treatment for covered person relapse or re-injury for 12 months following formal discharge.
- Contact PNBC for an evaluation to determine if you would be a candidate for treatment.

To get started in the PNBC Chronic Spine Pain Program simply contact PNBC at 612-664-9800, option 9, or toll free at 1-888-833-7622 to make an appointment. Identify yourself as a member of St. Paul Electrical Workers Health Plan and use our special group number for this program: **SPE 5924**. **DO NOT USE YOUR BCBS ID CARD FOR THE PNBC CHRONIC SPINE PAIN PROGRAM.**

Vision Benefits Change in 2010

The Trustees have elected to change the vision coverage provided under the Health Plan and are pleased to announce the addition of Vision Service Plan (VSP) effective January 1, 2010.

Beginning January 1, 2010, all vision coverage benefits MUST be processed by VSP, including all routine eye exams. VSP’s private-practice doctors take the time to get to know you and your eyes. VSP’s WellVision Exam® is more than just a quick eye check. It focuses on your eyes and overall wellness. VSP’s doctors look for more than just vision problems. They can detect signs of serious health conditions such as glaucoma, diabetes-related eye disease, high blood pressure, and high cholesterol. You’ll find a VSP doctor located near you at www.vsp.com/choice and most offer weekend and evening appointments.

Beginning with a generous \$150 allowance for discounted frames, your VSP vision benefit is made even richer with cost controls on the most popular lens options, including anti-reflective coatings, polycarbonate lenses, progressive lenses and photochromic tints (Transitions®). You’ll pay the same amount no matter which VSP doctor you choose. Here’s a sample of the VSP difference:

Services	Average Retail Cost (MN)	Current Exam + \$160 Allowance	New VSP Choice Plan
Exam	\$173.00	\$0.00	\$0.00
Ann Klein Frame (\$40 WFC)	\$169.00	\$169.00	\$0.00
Bifocal Lens	\$127.00	\$127.00	\$0.00
Anti-reflective Coating - Super HiVision	\$115.00	\$115.00	\$75.00
Progressive Lens - Varilux Physio	\$153.00	\$153.00	\$105.00
Allowance Applied	\$0.00	(\$160.00)	\$0.00
Total Out-of-Pocket Cost	\$737.00	\$404.00	\$180.00

Total Employee Assistance Management (TEAM)

TEAM has been selected as your employee assistance program and will help you with many areas including substance abuse, behavioral, personal and/or emotional concerns, family, parenting and/or eldercare concerns and financial legal and/or job related concerns. Call 651-642-0182, toll free 1-800-634-7710 or go online at www.team-mn.com to get more information or schedule an appointment. TEAM monitors and provides pre-authorization for impatient treatment of chemical dependency or behavioral health issues. The services are provided to you at no cost.

Prime Therapeutics Pharmacy Benefit Manager

The Trustees utilize Prime Therapeutics, Inc. (PTI) as the Plan’s Pharmacy Benefits Manager. PTI develops and administers the prescription drug formulary for participants in the Blue Cross Blue Shield program.

For more information on the Plan’s formulary and prescription drugs covered by the Plan go to www.myprime.com. Online enrollment is required to access detailed information about the Plan.

NURSE RESPONSE OFFERS MEDICAL ADVICE

The Trustees have added the Nurse Response Advice Line to assist you with questions or concerns on any health care topic including flu shots, sick children, wellness, etc. The Advice Line is available 24/7/365 by calling 1-866-724-5109. It is a free call, so use this program frequently as part of your benefit package.

◀ My Benefits Online ▶

A great benefit is right at your fingertips. "My Benefits Online" is now available for you to access personalized benefit information via a secure web portal at <https://mybenefits.ibew110.org>. My Benefits Online is a comprehensive secure benefits site that allows members to view their individual benefits information. The site will require you to sign up to get access via a personal user name and password. Signing up is fast and easy:

- Go to <https://mybenefits.ibew110.org> and click on the new account registration button in the bottom left of the screen.
- Fill in the requested information and click the request account button. After your information has been authenticated the system will create your account and take you the My Benefits home page.

THE WATER COOLER

A secure message board for MyBenefits members.

Easy access to discuss topics that concern you.

X Private and Secure

- Only IBEW MyBenefits members have access to read or post messages.

X Connections

- Share experiences with other members and develop new contacts.

X Insight

- Receive valuable feedback from others who may have direct experience with your topic.

X Continuous Updates

- There are no limits to the number of new Conversations or replies that may be posted.

Start a Conversation today!

To visit the Water Cooler, sign into MyBenefits and click the Water Cooler link on the left side of the page. Next, click on an existing Conversation to read the current messages for that Conversation and add your own message. You can also start a new Conversation by clicking on the Start A New Conversation button.

Signing up is fast and easy!

Not a member? Simply visit [MyBenefits.ibew110.org](https://mybenefits.ibew110.org) and click on the New Account Registration button on the bottom left corner of the screen.

Have a Happy Healthy Summer



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