

on the

LEVEL

Fall 2008

Chicago Regional Council of Carpenters Welfare and Pension Funds

Your Administrator and Board of Trustees are pleased to present you with this Fall issue of on the LEVEL.



Service. Security. Stability.

Do You Need An MRI Or A Bone Scan?

Diagnostic Benefit Management (DBM) is the most recent addition to the list of benefit providers for the Chicago Regional Council of Carpenters Welfare Fund. If you have a medical condition that requires you to have a high-dollar diagnostic imaging test, such as an MRI, MRA, CT, Arthrogram, PET or Bone Scan, DBM is available to schedule your procedure at a location convenient for you. Representatives are able to answer any questions you may have about your upcoming procedure. And if you are eligible for benefits, procedures scheduled through DBM are covered by the Plan at 100%. This means no out-of-pocket costs for you and your family!

You or your physician can schedule a procedure by simply calling DBM at **1-800-331-5720** between the hours of 6 a.m. and 7 p.m. (CST). A live person will answer the telephone and translation services are available. You can also submit an exam

request form to DBM via their Web site, www.diatr.net.

Upon receiving your request, a DBM professional dedicated to the Fund will contact you to ask a few pre-screening questions and help you find a DBM facility in your area. DBM will also obtain a copy of the order/script from your physician's office, call to remind you of your appointment and provide you with directions if needed. A medical report will be forwarded to your treating physician — usually within less than 48 hours of your test.

DBM has over 300 locations to choose from in Illinois, Indiana, Iowa and Wisconsin, and over 3,900 facilities nationwide.

Be sure to keep your DBM benefit card handy. Feel free to call DBM with any questions at **1-800-331-5720** or the Fund Office at **312-787-9455/Option 3**.

Vitamins – A Healthy Idea

There are many good reasons to consider taking vitamin supplements, such as over-the-counter multivitamins. Vitamins provide essential nutrients that contribute to a healthy life. However, supplements are not a substitute for a healthy diet. Before taking a supplement, the publication *Dietary Guidelines*, published by the U.S. Department of Agriculture (USDA), recommends that we try to get the nutrients we need by eating the right foods. A sample healthy diet includes fruits, vegetables, whole grains, low-fat dairy, lean meats, poultry, fish, and is low in fats, cholesterol, salt and added sugars.

Of course, a doctor may recommend dietary supplements in situations such as pregnancy, illness, food allergies, or while

taking certain medications. To learn more about vitamins, speak directly with your doctor or visit the U.S. Food and Drug Administration's Web site, www.fda.gov/consumer. Under the "General Health Information" section, click on "Fortify Your Knowledge About Vitamins."

Your body uses vitamins for a variety of biological processes, including growth, digestion and nerve function.

There are 13 vitamins that the body absolutely needs: A, C, D, E, K, and the B vitamins (thiamine, riboflavin, niacin, pantothenic acid, biotin, B-6, B-12 and folate). Find a list of deficiency symptoms and primary functions of each essential vitamin at www.usda.gov.

Go to www.mypyramid.gov/guidelines to plan meals, track your diet and build steps to your health goals.

Achieve Increased Savings On Your Prescription Medications

You are probably aware that the Plan offers a comprehensive retail pharmacy services program through Medco Health Solutions (Medco). But did you know that Medco offers mail order pharmacy services, **Medco By Mail**, and an online resource tool, www.medco.com, that can save you additional time and money on your prescription medications?

Medco By Mail offers you savings and convenience

If you are taking any prescription medication(s) on a regular basis or medications to treat a chronic condition, such as arthritis, asthma, diabetes, high cholesterol, or hypertension, you can have your prescriptions filled up to three times at a retail pharmacy. Thereafter, you must have your prescriptions filled through **Medco By Mail** in order for your medication to be covered by the Plan. This offers you savings and convenience:

- **Savings:** You receive up to a 90-day supply dispensed at one time, but your copayment is the same as that for a 30-day supply or 100-unit dose of medication you purchase at the pharmacy. In other words, you get **three** times the supply for the same amount of money. And remember, if you're purchasing a generic medication, your copayment is \$0.00.
- **Convenience:** Your medications are shipped directly to your door. You'll receive your first shipment within 7 to 11 days from the date Medco receives your original prescription and completed order form through the mail. Thereafter, you'll receive your refills within 10 days or less. Simply call Medco toll-free at **1-800-939-2089** to request an order form and return envelope.

If you need your medication right away, ask your doctor to write two prescriptions, one for a 30-day supply and one for a 90-day supply plus refills for up to one year.

**Fill the 30-day prescription at a participating retail pharmacy in Medco's network and send the 90-day prescription to:
Medco Health Solutions of Netpark
PO Box 30493
Tampa, FL 33630-3493**

Medco's Web site, www.medco.com, provides easy access to cost-saving tips and valuable tools.

Once you register online at www.medco.com, you can connect to **My Rx Choices®** and get valuable information specific to managing your prescription medications:

- **Cost-Saving Tips:** Find out more about less-costly medications that may be available and appropriate for you.
- **Valuable Tools:** Learn how to refill and/or renew your prescriptions, order a temporary and/or replacement ID card should yours be lost or stolen, view your prescription history, review benefit highlights, locate a pharmacy and more.

Have your maintenance medications filled through **Medco By Mail**. Visit www.medco.com and register today.

Save \$\$\$ – Go Generic



Taking generic medications instead of brand-name medications is a cost savings approach that makes sense. According to the Food and Drug Administration (FDA), generic medications are as safe and effective as brand-name medications. Plus, you **save money** – there is no copayment when filling a prescription for a generic medication. That's right, you pay **nothing!**

According to the Centers for Medicare & Medicaid Services, generic medications typically cost 30% to 80% less than brand-name drugs.* When you purchase generic medications, you save.

To ease any concerns that you may have about generic medications, consider the following:

- Generic medications are regulated by the FDA, just as brand-name medications are; and
- Generic medications are required by law to have the same active ingredients and be available in the same prescription strengths and dosage forms (pill, liquid, or injection) as their brand-name counterparts.

If you are taking a brand-name medication, it likely has a generic equivalent. Please talk to your doctor about the benefits of switching to a generic alternative. Then find out how much you can save by visiting **My Rx Choices®** at www.medco.com/choices.

* U.S. Food and Drug Administration. Generic Initiative for Value and Efficiency (GIVE). www.fda.gov/oc/initiatives/advance/generics.html. Accessed July 22, 2008.

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Contacts

Health – Welfare Benefits: Phone: 312-787-9455/Option 3
Questions regarding Eligibility, Medical, Dental, Disability or Life Insurance, Claim Status, Claim Appeals, Dependent Coverage or Reporting a Change of Address
Fax: 312-951-1515

Pension Benefits: Phone: 312-787-9455/Option 4
Questions regarding Pension Credits, Applying for a Pension or Death Benefit and Annuity Withdrawals
Fax: 312-951-3986

Contributions & Collections: Phone: 312-787-9455/Option 5
Questions regarding Eligibility, Reporting or Discrepancy of Hours and Reciprocal Hours Transfer
Fax: 312-951-3212

Administration: Phone: 312-787-9455/Option 7
Fax: 312-951-2996