



BlueCross BlueShield
of Illinois

Experience. Wellness. Everywhere.™

Labor CONNECTION



2009: A Time for Change and Tough Decisions

A Current Market Perspective by Dick Quigley

Are you ready
for change? Ask
that question

of a street panhandler and his open palm is a response with a completely different meaning than the changes we will be seeing in 2009. How do we keep up with all that is going on around us? Without looking, do you know the name of your banking institution?

The year 2009 will keep many of us very busy just keeping track of all the change that will be occurring here and around the world. We're being overwhelmed with the number of "important" stories that scroll along the bottom of every cable news program. I remember when news alerts were saved for a spectacular event that had occurred, not the approaching thunderstorm or a bleak financial forecast of a Fortune 100 company. Now, you can even sign up for Oprah alerts.

"You don't need to have a New Year's resolution to improve the quality of your life. Take the small steps toward improving your health. Any health professional worth his or her payment will tell you moderation is the key to every plan."

Who decides what is important enough to distract us from listening to the news story being read by the news caster? I want to be alerted when I need to take shelter from a tornado that's bearing down on my home, but I don't need to know when a half inch of rain is due to fall in San Diego.

An "Opportunity" for Change

The Obama administration is in an unenviable position with challenges on every front. We are not limited to worrying about our national economy, but the effects of the downturn on global economies. These days the term *bailout* has less to do with the act of parachuting from an airplane. Daniel Webster's next edition might define *bailout* as the federal government filling buckets with money and throwing it at a troubled industry.

The enormity of the issues is compounded by the liquidity of the answers. The proverbial low-hanging fruit has been picked to feed the hungry. A yeomen's job awaits: two wars, the economy, the loss of American jobs, health care, home foreclosures, shrinking pensions, the collapse of the banking industry and urgency to develop alternative fuels. Did I mention re-establishing diplomatic relationships, re-engineering the American workforce, combating hunger, disease and illiteracy, and preparing for the largest segment of our population reaching retirement age?

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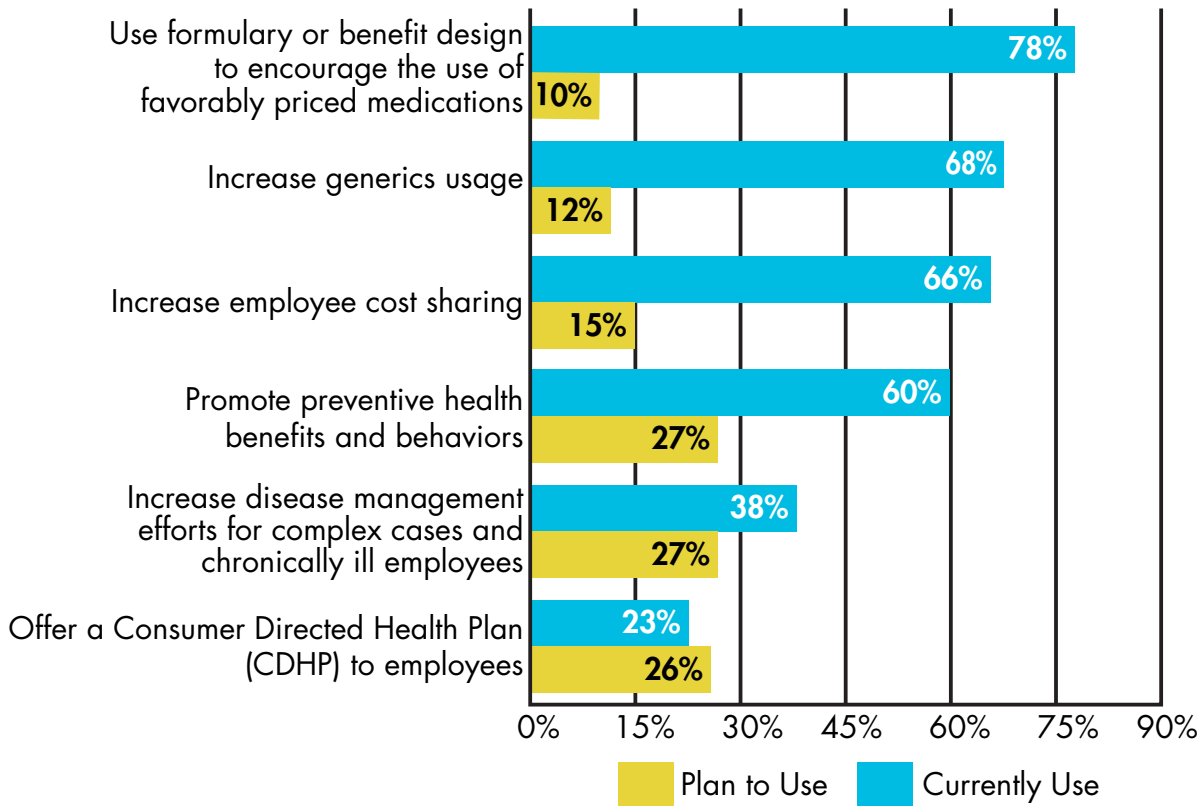
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**Inside!
WOW! WORKPLACE
WELLNESS RESOURCE**

Did You Know? WHAT ARE THE TOP STRATEGIES TO CONTROL HEALTH CARE COSTS?



The following chart shows what strategies 925 U.S. employers implemented or plan to implement in order to help control health care costs. For information on strategies to assist your Fund, contact your Labor Affairs Account Executive.



Source: 2008 Medical Cost Reference Guide, BlueCross BlueShield Association



Welcome NEW LABOR CLIENTS

Medical:

Louisiana Carpenters Regional Council

Baton Rouge, LA
Effective: Jan. 1, 2009

IBEW - NECA Southwestern

Health & Benefit Fund
Dallas, TX
Effective: Jan. 1, 2009

Sheet Metal Workers Local 263

Health & Welfare Fund
Oak Brook, IL
Effective: Jan. 1, 2009

Shreveport Electrical Health & Welfare Fund

Shreveport, LA
Effective: Jan. 1, 2009

2009: A Time for Change *(continued from cover)*



Even with his increased duties as U.S. president, Barack Obama is committed to making wellness and fitness part of his daily life.

The number and scope of each of these issues is overwhelming. We're already seeing the minds of the marketing gurus globally inserting *opportunity* where *challenge* was used. Tough decisions will become smart decisions. Doesn't every one want to think they made smart decisions to curtail frivolous personal spending? If we aren't directly involved with the solutions, we'll watch from the sidelines and debate at the office water

cooler. We hope that those we have elected to represent us are of sound mind and body to make the smart decisions that will affect our lives.

Your Opportunities for Smart Decisions

So what can Fund Managers and their members do in the midst of change and information overload? Our part is to personally seize the "opportunities" and make

smart decisions to ensure we maintain our sound minds and our healthy bodies. As suggested by the chart on Page 2, 60 percent of employers who provide health insurance promoted preventive health benefits and behaviors as a way to help control health care costs.

You don't need to have a New Year's resolution to improve the quality of your life. Take the small steps toward improving your health. Any health professional worth his or her copayment will tell you moderation is the key to every plan.

Taking the path of wellness is *not* a tough decision to make. Blue Cross and Blue Shield is your ally in health care. Fund Managers can find the support they need to make positive changes in their members' lives by logging on to WOW! Wellness in our Workplace Web site at wellness.illinoisshrm.org (see article on Page 6 for more information).

You don't need a fancy club membership to improve your health and well being. Eat smaller portions. Take a walk. Make and keep your appointments with your doctor and dentist. Reduce your stress. Spend time with family and friends. Accentuate the positive and don't dwell on the negative things in life. These are all *smart* decisions.

Meet Our New Labor Account Executive ANDY SEYMOUR



Labor Connection is pleased to welcome **Andy Seymour** as the newest member of our Account Executive staff.

Andy has been with Blue Cross Blue Shield of Illinois since 1992. Prior to joining the Labor Division, Andy held positions as a Principal Account Executive in the National Division, Senior Account Executive in Metro Major Brokerage Sales and as a Senior Underwriter in Major/National Accounts.

With more than 17 years of experience in the insurance industry, Andy is sure to be a valuable resource to labor accounts through his seasoned communication, problem-solving and decision-making skills.

Andy has earned a Bachelor of Science degree in Marketing from the State University of New York at Plattsburgh. He currently resides in Sugar Grove with his wife and two stepsons.

Someone YOU SHOULD KNOW



Kevin Chesniak Senior Manager

**Labor Affairs
Accounts
BCBSIL**

Labor Connection is pleased to report that long-time Labor Account Executive, **Kevin Chesniak**, recently has been promoted to the position of Senior Manager in Labor Accounts at Blue Cross and Blue Shield of Illinois (BCBSIL). Kevin is a graduate of the University of Illinois with a Bachelor's Degree in Community Health and has been employed at Health Care Service Corporation (HCSC) since 1996 – initially as a Business Analyst in National Accounts. For the past seven years, he has worked as a Principal Account Executive in the Labor Affairs area.

First-Hand Knowledge of Labor Community

Kevin brings a keen knowledge of the labor community to his new position having grown up in a labor-oriented household on the south side of Chicago. His affinity for working with the labor community stems from the sense of caring that he saw unions provide for their members at an early age, as well as seeing both parents hold memberships in labor unions.

“When the opportunity came along at Blue Cross to apply for a position in the Labor area, it seemed like a natural fit,” Kevin stated during a recent interview. “There’s more than just a status quo relationship between us and our customers. We understand each other’s point of view, and it’s not just about the ‘bottom line.’ We treat our customers well and that’s what attracted me toward working in this area.”

We want to make it easier for our customers to work with us from an administrative standpoint, while at the same time, find new ways for them to obtain care through an expanded, yet cost-efficient network of providers.

Future Plans for Unions

Kevin recognizes that despite recent economic downturns, some of our Labor clients have been able to maintain a relatively constant membership level. “Our unions are doing everything that they can to keep their members working and ensuring that their benefits stay in force,” he stated. “There has been a tremendous amount of new construction in the Chicago area in the past few years, as well as a great deal of grass roots organizing by the Service Industry unions. Hopefully we can weather this storm while waiting for new opportunities to arise, such as perhaps gaining the Olympics for the city or through initiatives to rebuild our infrastructure until the economy improves.”

“For our part, we’ve also been able to reach out to other areas of the country through our national program and we’ve seen some of our clients remain busy as they become involved with energy expansion projects and natural disaster relief through repair and replacement of basic services, such as electricity and pipelines.”

“There is a great deal of potential for the Labor industry in the years to come.” Kevin added.

Obviously there will be a change in the political scene both on a national and local level. With those changes comes an opportunity for organized Labor to gain strength as new jobs are created on the foundation of a new, stronger economy.”

New Role and New Plans

Kevin expressed some specific goals that he would like to attain as a manager in the Labor area, including: a renewed emphasis on service, as well as becoming more efficient in our day-to-day operations.

“I definitely want to continue and improve upon the outstanding service we already offer our funds,” he stated. “We want to make it easier for our customers to work with us from an administrative standpoint, while at the same time, find new ways for them to obtain care through an expanded, yet cost-efficient network of providers.”

continued on next page...

Someone YOU SHOULD KNOW *(continued)*



Kevin with his daughter Abby at a March of Dimes WalkAmerica event.

In addition, I've heard more and more of our Taft-Hartley funds talking about wellness so there are many opportunities for us to partner with our funds to show them what we are doing as a corporation in regard to wellness initiatives."

"Service is getting the job done for our customers. It's answering the telephone after hours or visiting a union meeting. It's working with retirees or supporting our union customers at a charity event. Service is daily interaction and partnering with our friends in the Labor community."

Kevin expressed that one of his biggest challenges has always been to find the right balance between job and family. "It's important to devote enough time to each," he stated. "We are definitely being pulled in more directions as we branch out nationally and assume the demands of more travel to different parts of the country, but at the same time, we have to step back and realize that family does come first, and we have to strive to maintain that strong balance between family and work."

In addition to the many demands which his new position entails, Kevin continues to remain active in volunteer work and charity events. He recently served as a guest speaker through the **University of Illinois Alumni Speaker**

Series and the College of Applied Health Sciences, a program that helps students successfully achieve their career goals by listening to alumni address business-related topics. He also is involved on an annual basis with **March of Dimes' "March for Babies"** event, as well as the **Department of Children and Family Services (DCFS) Holiday Gift Drive** for underprivileged children in Chicago.

Kevin looks forward to meeting the many challenges of his new position and anticipates being able to work with our Taft-Hartley funds from an even more unique perspective. His experience along with his commitment to our Labor customers will foster an even closer relationship between HCSC and the Labor community. He would like to continue to develop and strengthen an already strong bond between Blue Cross Blue Shield of Illinois, the Labor community in Chicago area, the state of Illinois and beyond.

Save THE DATE

BCBSIL's Labor and Municipal Affairs will be rolling out the green carpet at the annual St. Patrick's Day Party

Friday, March 13, 2009
12 p.m.

Plumber's Hall
1340 W. Washington Street
Chicago, IL

WE HOPE TO SEE YOU THERE
DONNING YOUR GREEN.

WOW! A NEW WORKPLACE WELLNESS RESOURCE DEBUTS

Illinois State Council of the Society for Human Resource Management

WOW! wellness in our workplace

HOME WHY WELLNESS? WELLNESS TOOLS RESOURCES NEWS FORUMS ABOUT WOW! CONTACT

Welcome to WOW!

Wellness can mean different things to different people. For some, it's quitting smoking. For others, it means reducing stress or engaging in physical activity. Nonetheless, the importance of wellness is ever increasing, particularly in the workplace.

WOW!, wellness in our workplace, is a resource designed to help with the development and implementation of wellness programs in your workplace.

Workplace wellness programs hold promise for both employers and employees through reduced absenteeism, improved productivity and the potential to control increasing health care costs.

Here At WOW! you will find:

- Overviews on wellness programming and benefits
- Resources for implementing wellness programming
- Overviews of nationally recognized wellness initiatives
- The latest wellness news and information
- Links to other valuable resources
- A community for HR professionals and experts to share their experiences with wellness programming

Brought to you by

ILLINOIS STATE COUNCIL OF THE SOCIETY FOR HUMAN RESOURCE MANAGEMENT

Supported by an Unrestricted Grant from

BlueCross BlueShield of Illinois
Experience. Wellness. Everywhere.™

To get started, take our Wellness View frequently asked questions If you'd like to suggest additional

With the amount of time spent at work in today's society and the rising costs of health care, wellness in the workplace becomes an increasingly important aspect of work life. That's why we're excited to announce WOW!, wellness in our workplace, a new online resource designed to assist human resource professionals and fund managers in the development and implementation of wellness programs in the workplace – wellness.illinoisshrm.org.

Developed by the Illinois State Council of the Society for Human Resource Management with the support of an unrestricted educational grant from Blue Cross and Blue Shield of Illinois (BCBSIL), WOW! serves as a one-stop resource for worksite wellness and chapter programs. BCBSIL is committed to supporting efforts like WOW!, which promote health and wellness in the community and encourage people to adopt healthy habits. WOW! provides:

- An introduction to workplace wellness along with the potential benefits for employees and employers

- Tools to help with the development and implementation of workplace wellness programs
- A collection of the best online resources available for workplace wellness needs and information
- The latest health and wellness news
- An online message board to share information and practices related to workplace wellness

Workplace wellness programs are designed to assist people in adopting positive behaviors with a hope of improving the productivity of the workplace and morale of the workforce. Why not start your 2009 workplace wellness program by checking out this new, informative site?

BCBSIL is committed to supporting efforts like WOW!, which promote health and wellness in the community and encourage people to adopt healthy habits.

This AND THAT



Pat Flynn and his wife Kathy accepting the 2008 Rerum Novarum Award from Francis Cardinal George, O.M.I. and Rev. James Presta.



Dennis Gannon, President of the Chicago Federation of Labor, and Pat Hemingway Hall, HCSC President and CEO at the Rerum Novarum Award Ceremony.

Congratulations to **Patrick W. Flynn, I.B.T. Central Region Vice President and Secretary-Treasurer of Teamsters Local 710**, for receiving the 2008 Rerum Novarum award for Labor.

Welcome to **Tamara Bivins**, the new Administrator at the **Wabash Memorial Hospital Association**.

Congratulations to **James M. Sweeney, President/Business Manager of the International Union of Operating Engineers Local 150** for receiving the 2008 Italian-American Labor Council "Man of the Year" award.

Our condolences go out to the family, friends and members of **I.U.O.E. Local 627** on the loss of **Gerald B. Ellis, General Vice President of the International Union of Operating Engineers** and a lifelong member of I.U.O.E. Local 627 in Tulsa, OK.

The entire Labor Team wishes to say "thank you" for including us in the many holiday celebrations held in December. We're afraid to report the volume of meatballs, pieces of cheese and other delicious hors d'oeuvres we consumed. The wellness theme in this edition of *Labor Connection* seems appropriate.

If you have an item of interest that can be shared in our quarterly newsletter for the "This and That" column, please send it to Doug Barnum at barnumd@bcbsil.com.

Jennie Tatooles HELPS HOSPITALIZED CHILDREN



Labor Accounts' Jennie Tatooles volunteering at Children's Memorial Hospital.

Kudos to **Jennie Tatooles, BCBSIL Principal Account Executive**, for volunteering her time as an Infant Care Child Life Specialist at Children's Memorial Hospital in Chicago for the past six months. Jennie spends one evening per week working with infants and toddlers up to the age of three years as part of the Child Life Team. This group is dedicated to supporting the growth and developmental needs of these children, as well as enhancing the coping skills of their families during the hospitalization.

Jennie's work is at the bedside and includes assistance with feeding, changing and motor skill development. In addition, she assists families with orientation to the various care units of the hospital. She uses toys as activities to promote development and allows children to act out their fears and anxieties. She is one of the 1,200 special people who donate their time as a volunteer at Children's Memorial each year.

Quick Tips FOR A HEALTHIER YOU

10 Ways to Reduce Your Allergy Symptoms

Believe it or not, spring will soon be here – the birds will be singing and the flowers will be blooming. But, for those with pollen allergies, spring is not always a welcome change.



The following are 10 things you can do to avoid pollen exposure and reduce your spring hay fever symptoms:

- 1) Stay indoors in the morning when outdoor pollen counts are highest.
- 2) If you have to go outside, wear a face mask designed to filter out pollen.
- 3) Keep your home's windows closed and drive your car with the windows up.
- 4) Use air conditioning to dry the air at home and in your car.
- 5) Don't dry your clothes outside. They'll collect pollen.
- 6) Avoid other irritants, such as insect sprays, tobacco smoke, air pollution and fresh tar or paint.
- 7) If possible, don't mow the grass or do other yard work.
- 8) Hope for rain; it washes the pollen out of the air and may help stop some plants from producing pollen
- 9) Head to a relatively pollen-free area during a vacation, such as the beach
- 10) Take medications as recommended by your allergist

Sources: National Institute of Allergy and Infectious Diseases and the American Academy of Allergy, Asthma and Immunology.

Labor CONTACTS

Al Nolan

Divisional Vice President,
Government and
Labor Accounts
(312) 653-5817
nolana2@bcbsil.com

Richard Quigley

Director
Government and
Labor Division
(312) 653-8436
quigleyr@bcbsil.com

Kevin Chesniak

Senior Manager
(312) 653-3425
chesniakk@bcbsil.com

Pam Bland

Principal Account Executive
(312) 653-5750
blandp@bcbsil.com

Dave Gieselman

Principal Account Executive
(312) 653-7299
gieselmand@bcbsil.com

Daniel MacKenzie

Principal Account Executive
(312) 653-7517
mackenzie@bcbsil.com

Angela McMillin

Principal Account Executive
(312) 653-7157
angela_mcmillin@bcbsil.com

Derek Serbe

Principal Account Executive
(312) 653-2212
serbed@bcbsil.com

Andy Seymour

Principal Account Executive
(312) 653-7199
seymoura@bcbsil.com

Jennie Tatooles

Principal Account Executive
(312) 653-2780
tatoolesj@bcbsil.com

Matt Gibson

Principal Account Executive
(312) 653-2210
gibsonm@bcbsil.com

Callie Andrews

Account Specialist
(312) 653-7346
andrewsc@bcbsil.com

Doug Barnum

Account Specialist
(312) 653-6801
barnumd@bcbsil.com

Kim Dulany

Administrative Assistant
(312) 653-7158
Kim_Dulany@bcbsil.com

Labor Connection is a publication for those who work in and with organized labor.

To receive this newsletter or to inform us of address changes, new union officers and other updates, please email kimberly_dulany@bcbsil.com. *Labor Connection* is issued from Blue Cross and Blue Shield of Illinois, 300 E. Randolph Street, Chicago, IL 60601. Views expressed by our writers are their own and do not necessarily reflect views of Labor Connection or the Health Care Service Corporation.

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