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HBR Report

Season's Greetings



The Director and staff of the NALC Health Benefit Plan wish you and your families health, happiness and most of all peace during this holiday season and throughout the new year.

May your days be merry and bright!

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DIRECTOR'S REPORT



Thomas H. Young, Jr.
Director

Happy Holidays!

Always on the mind of HBRs at this time of the year is how did we do during Open Season?

Good question. (I'm curious too!)

Well, at press time, we had not yet had any reports from the Postal Service, so we have no idea about active letter carriers.

However, early returns from the Office of Personnel Management would indicate that the Plan will experience an increase in annuitants.

Should this trend hold when the final numbers are in, the Health Benefit Plan should experience an increase in prescription usage.

As such, I believe some emphasis on how the Plan's drug program operates ought to be part of any *HBR Report* or article. Emphasis should be made on the mail order segment with some education concerning the use of generics as a primary focus for understanding. Make sure your members know that their doctor may receive a call

from Caremark when a brand name drug is prescribed. Point out that no change can be, or will be, made by Caremark without the consent of the member's doctor.

Of interest to our new members should also be the ease of refill by telephone or computer. Of course, actually mailing a prescription to Caremark will work too.

In the January 2002 *Postal Record*, I have written about one drug company's effort to keep their profits at a very high level at the expense of the public. Of course, this is not a new story, but certainly a graphic one which speaks volumes about corporate greed and the extent to which the Congress will be put into play for the sake of a dollar (well, actually billions).

This is all being played out on a stage where so many of the players have professed a desire to find a way to make drugs more affordable, especially to those with no insurance coverage.

Bristol-Myers Squibb's (BMS) numbers tell a whole story by

themselves. However, the story has not yet ended and sure to be played out again.

- 1999-2000 BMS contributes \$2.3 million to federal campaigns and party committees (86% to Republicans)
- 2001 BMS contributes \$394,000 (78% to GOP)
- 2000 BMS employs 57 lobbyists and spends \$4.7 million to influence lawmakers and bureaucrats.
- 2001 first half of the year 58 lobbyists - \$2.5 million spent.

ENOUGH SAID!!!

Well, maybe one more little paragraph.

All those dollars spent by Bristol-Meyers Squibb should underscore the vital role played by COLCPE. Every dollar contributed is so important as the NALC puts forth the effort to support the needs of letter carriers and their families.

Do make that point every time you communicate with your members.

HEALTH IN THE NEWS

Food of the Month

Colds and cold weather make it a great time for Chicken Soup!!

Your mother was right. A hot bowl of chicken soup can relieve some symptoms of a cold and it can make you feel comforted and loved!

Doctors say that just leaning over a bowl of warm soup seems to help break up nasal congestion. There's a good reason for its effectiveness. Pulmonary specialists at the University of California at Los Angeles say that an amino acid in chicken called cysteine is similar to a drug called acetylcystein. Acetylcystein was originally derived from chicken feathers and chicken

skin and is prescribed for patients with respiratory conditions.

The therapeutic effect of chicken soup lasts about 30 minutes, so make a lot and sip it often.

Made the traditional way with carrots, celery, onions and spices, chicken soup is loaded with vitamin A, niacin and riboflavin, a big nutritional boost. But even chicken soup from a can is helpful.

Adding hot spices to chicken soup will boost its declogging power, say the doctors at



UCLA. They recommend adding a few hot peppers and a little ginger.

More bone-friendly foods identified:

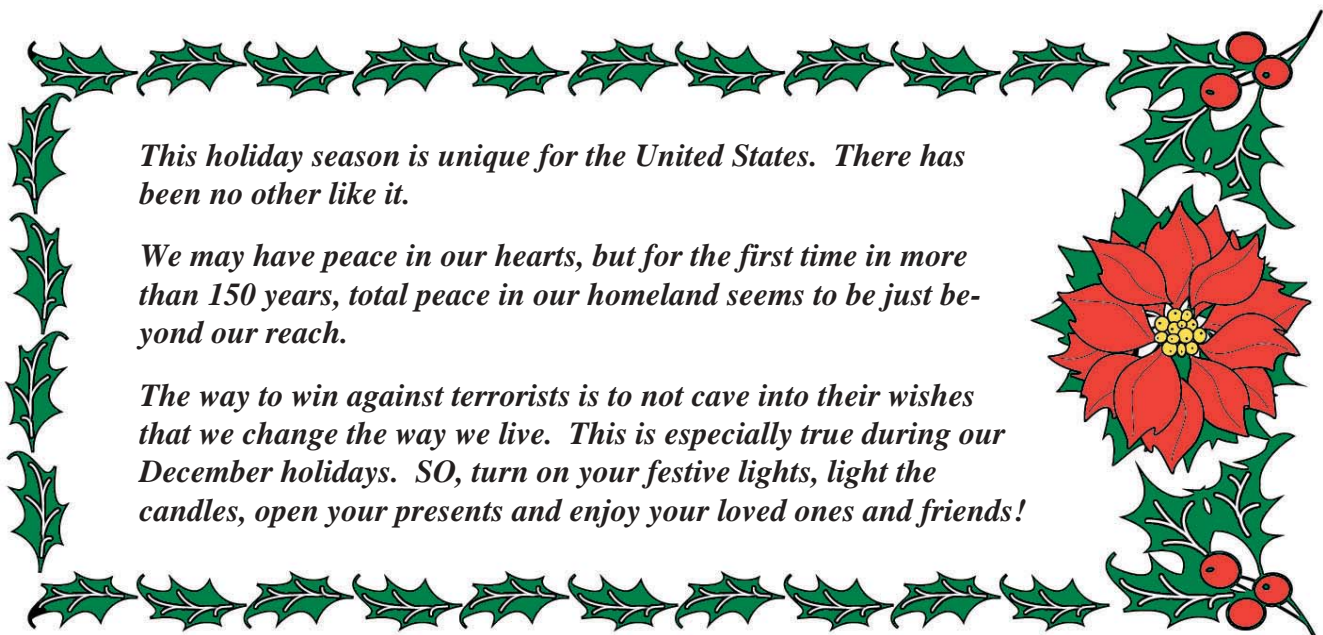
To keep bones strong you have to eat foods that supply calcium and the vitamin D your body needs to absorb it.

In addition to building bones, the body supplies calcium to

This holiday season is unique for the United States. There has been no other like it.

We may have peace in our hearts, but for the first time in more than 150 years, total peace in our homeland seems to be just beyond our reach.

The way to win against terrorists is to not cave into their wishes that we change the way we live. This is especially true during our December holidays. SO, turn on your festive lights, light the candles, open your presents and enjoy your loved ones and friends!



the muscles, heart and nerves in order to keep them running smoothly. If your body can't get enough calcium from food, it has to take it from calcium stored in your bones.

Foods rich in calcium include low fat dairy products, kale and enriched tofu. Calcium-fortified orange juice is a very absorbable source, but there's more.

Today, new foods are emerging as bone protectors. Bananas, long recommended for their potassium, contain magnesium too. It has recently been proven to correlate with bone strength.

Now, along comes a seemingly unlikely nutrient to help. Vitamin K also plays a role in bone density. Found in dark green vegetables like spinach and kale, vitamin K helps at least 12 proteins in the blood, bones, arteries and brain carry out their functions. Doctors at Harvard say older people who eat foods containing lots of vitamin K have denser bones and fewer fractures. Think about it now, because building strong bones is a lifetime project.

Strengthen abdominals to help your lower back:

Strengthening abdominal muscles can help to prevent lower back problems. Strong abs may also decrease back pain that already exists.

Sit-ups are classic exercise for strengthening abdominal muscles, but doing the wrong kind of sit-ups can make back pain worse. Doctors quoted in the *UC Berkeley Wellness*

Letter say that the curl-up or crunch is best for your back. Doing them properly will also give you more power for running, sports and many kinds of activities.

With the curl-up you don't sit up all the way. You lift only your upper back off the floor and you do it very slowly. Here's how:

- Lie on the floor with knees bent (several inches apart) and feet flat on the floor. Contract your abdominal muscles while pressing your lower back into the floor. Your upper body will lift up.
- Come up to no more than a 30 degree angle and hold for a few seconds.
- Beginners should keep hands at sides as you sit up. Crossing arms over the chest makes it a little harder. Don't use your hands to pull your head up.
- Slowly lower your back to the ground. Lower your shoulders and head to the floor to work abdominals their full range.

Start with three sets of five with a brief rest between sets. Do it three to five times a week. Gradually work up to three sets of 15 sit-ups.

If the curl-ups bother your back, try them with your lower legs up on a bench, or try "reverse" crunches: keep your lower back pressed into the floor and your knees bent;

slowly bring your knees toward your chest.

Quick fix for a stuffy nose:

When you have nasal congestion caused by a cold, allergy or sinus problem, a little horseradish can help. Doctors at the Department of Otolaryngology at the University of Kentucky Medical Center say one or two quick sniffs of horseradish two or three times a day could do the trick.

Stay four to six inches away from the jar, because the smell can be powerful. Don't breathe into the jar which could contaminate it for others. Quoted in *Prevention* magazine, they say eating it is as effective as inhaling it. Add a teaspoon to a cracker. The Japanese horseradish called wasabi is also antibacterial.

The ultimate gift – organ donation:

Christmas is the perfect time to consider giving the ultimate gift, organ donation. About every 96 minutes someone dies because a kidney, liver or some other organ was not available.

A recent Gallup Poll shows that 69 percent of those interviewed were very likely or somewhat likely to make a posthumous donation. If you wish to do so, indicate your intent on your driver's license or on an organ donor card.

Be sure to inform family members of your desire and insist they cooperate. The

wishes of family members are given precedence.

How to stay happy and get thinner during the holiday season:

It's hard to get through the holidays with your waistline intact. Even worse, what you gain between Thanksgiving and New Year's could stay with you, maybe forever.

Here are some old and new ideas on how to prevent weight gain:

- Get steady sleep for steady weight. A study at the University of Chicago School of Medicine shows that men who sleep only four hours a night showed high levels of blood sugar, meaning the fuel wasn't getting into their muscles.
- Eat breakfast to get your metabolism started early. Breakfast eaters tend to be leaner, consume less fat and get more fiber in their diets. If you eat cereal, look for whole grain and low sugar content.
- Get soup whenever you can. It takes the edge off hunger. A Penn State University study showed those who ate soup before lunch ate 100 fewer calories.
- Skip the cheese. Eat nuts instead. Nuts are high in omega-3 fatty acids and a good source of protein, fiber, magnesium, potassium and zinc. (They're

high in calories, so don't eat too many.)

- Keep a food diary. A study reported in the *Tufts University Health and Nutrition Newsletter* showed that dieters who kept the diary between Thanksgiving and New Year's Day lost an average of seven pounds.
- Limit TV time, because you eat without thinking. Snack on low-fat trail mix and skip the chips and dip.
- Survey the party buffet, then put the foods you enjoy most on your plate instead of taking some of everything.
- Drink cautiously. Alcohol is high in calories. Refuse the eggnog.
- Eat everything you like, but eat less of it. You're better off eating smaller amounts of food and eating frequently. It takes your brain 20 minutes to realize that your stomach is full and you can eat way too much in that amount of time.
- Don't skip a meal. It makes your metabolism slow down and you'll eat too much at the next one.

Have a safer Christmas this year:

Emergency room doctors say they see more injuries during the Christmas and New Year holidays. The most likely reasons:

- People are doing unusual things, like going up the ladder to hang a decoration.
- Almost everyone is in a rush. They want to get places in a hurry and are often distracted. They may not drive cautiously, even though streets and roads are busy.
- Shopping takes its toll. People don't usually get hurt in stores, but it can happen if they don't watch for wet spots by the door. If they buy more things than they can comfortably carry, they may not be able to see well. They could bump into things or step off curbs and fall because they can't see the street.
- Backs get a workout. People are more likely to lift a heavy box without help. They move furniture, shovel snow and they may do these things incorrectly because they are preoccupied or in a hurry.
- People get tired and are less alert toward the end of the holiday months.
- Both adults and kids are handling new things and they can be hazardous.

Think about your plans for the holidays and allow enough time to do what you need to do. Be aware of your circumstances and get enough rest so you can celebrate in comfort and safety.

The Pharmacy Corner



Some Important Facts About Your Prescription Drug Program:

Who can write your prescription? A licensed physician must write the prescription.

Where can you obtain them? You may fill the prescription at a network pharmacy, a non-network pharmacy or by mail. We pay a higher level of benefits when you use a network pharmacy or mail order.

Can I continue to get my medication at my local pharmacy? You may choose to continue to purchase your prescriptions at your local pharmacy, but benefits will be reduced. If your local pharmacy is a network pharmacy, you can get up to a 30-day supply of your medication, plus one refill and pay 25% of the cost. There is no deductible. If you continue to purchase additional refills of the same medication you will pay 100% of the cost at your pharmacy. You will then need to file a claim to receive reimbursement. Charges are subject to a \$25.00 per person (\$50 for a family) calendar year deductible, then your benefits are payable at 60% of the Plan

allowance. The same would apply if you choose to purchase your medications at a non-network pharmacy.

What is the difference between a name brand and generic drug? The name brand is the name under which the manufacturer advertises and sells a drug. The generic name of a drug is its chemical name. Under federal law, generic and name brand drugs must meet the same standards of safety, purity, strength and effectiveness. A generic prescription costs you, and us, less than a name brand prescription.

What is a formulary? A formulary is a preferred list of both generic and name brand drugs. Often many drugs on the market produce the same results equally well. If your physician believes a name brand product is necessary, or there is no generic available, your physician may prescribe a name brand drug from our formulary list. These name brand drugs are selected to meet patient needs at a lower cost. To order a formulary pamphlet, call 1-800-933-6252.

Why does Caremark send generic drugs when the physician prescribed a brand name drug? State laws allow pharmacists to substitute less expensive generic drugs for many brand names. However, if your doctor specifies that a name brand drug must be dispensed, then the pharmacist may not substitute a generic. Sometimes an acceptable generic may be available that your doctor is not aware of. In those cases, the Caremark pharmacist may consult with your doctor and obtain approval for an effective medication that costs less.

If you have additional questions about the Prescription Drug Program, wish to locate an NALC CareSelect Network retail pharmacy, or need claim forms, call 1-800-933-6252 (7:00 am until 9:00 pm, Monday through Friday, 8:00 am - Noon, Saturday (CENTRAL TIME)). Also, don't forget about Caremark's website (see the November issue of the *HBR Report* for information regarding the use of this extremely helpful tool).

Claim Forms	1-800-433-NALC	PPO Locator Service	1-800-622-6252
Fraud Hot Line	1-800-433-NALC	Precertification	1-800-622-6252
Health Benefit Plan	1-703-729-4677	Prescription Drug Program . . .	1-800-933-NALC
Health Benefit Plan	1-888-636-NALC	Recorded Benefit Information .	1-800-433-NALC