

*The NALC Health Benefit Plan*



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# HBR Report



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## DIRECTOR'S REPORT



Thomas H. Young, Jr.  
Director

# The "good" the "bad" and the "ugly"

At this time of year the most frequently asked question is: "How did we do during Open Season?" My best response is to offer you an advanced copy of my February *Postal Record* article.

While there are no numbers for circulation as of yet, you can count on an increase in the Plan's membership. As you can see from my article, I have tried to give our members a view of the Open Season results that many may not have considered.

As always, we hope the "good" and the "bad" doesn't turn out to be "ugly."

Now that Open Season has ended, we are beginning to receive reports from the Office of Personnel Management on the number of annuitants enrolling in the NALC Health Benefit Plan.

Reports also are being received from other federal agencies and the US Postal Service. Although far from complete, especially from the USPS, a positive picture is starting to take shape. Not surprisingly, the new enrollees are led by retirees.

Certainly those who carefully examined the Plan's premium and benefit package had to have found us to be very attractive.

We have also seen a greater than anticipated influx of federal employees. Further analysis will have to be done to determine from where this group comes and what impact they may have on the Health Benefit Plan.

The third group of new members are postal employees and those would be primarily active letter carriers. Currently, although a positive number, this group lags far behind in the new members department.

Certainly, part of this can be attributed to the fact that, at this point, the Postal Service is behind in terms of processing reports. Therefore, it would be premature to comment on what kind of Open Season result will come from the active carrier group.

Perhaps by next month we will be able to put a "face" on the Open Season as to the extent of the Plan's gain and what this activity can mean to our plans for 2003.

Certainly, a question to be answered involves this year's focus on retired letter carriers and their families. For retirees, the two most obvious benefits for 2002 would be the lower premium and no increase in the co-pays for prescription drugs. These two factors have long been the prime subjects whenever I hear from or talk to retirees.

While our projections for 2002 pointed toward a balance of

premiums and benefits that would cover the cost of paying claims, the proof comes when the real experience is examined at the end of the year. Therein lies an interesting and sometimes frustrating dilemma, a dilemma created by the structure of the Federal Employees Health Benefit Program.

By design, the system is an “open air bazaar” where employees can shop once a year for the type of health coverage they want.

The nature of this approach allows employees to be covered by a different plan year after year depending on what an individual family believes their health needs may require by way of coverage.

Certainly, it’s great for the consumer, but perhaps not so great for the health plans—the basic reason being that the health plans have no control over who stays, leaves or comes into the plan for any given year.

These options, available during Open Season, may be “good” or “bad” for a plan’s bottom line. The “good” category of plan member would be those who stay or come into a plan and rarely use the benefits. The “good” may also be those who are big time users of benefits and take their business to another plan. The “bad” referred to above would be those who are high users of benefits and stay with a plan or those who come in during Open

Season and bring a need to make many claims.

This broadly drawn depiction of “good” and “bad” is meant to help you, the NALC members, understand a little better the business you own. Every member of the NALC has a stake in the NALC Health Benefit Plan. As in all things NALC, you should, at least in some part, be aware of what goes on and what it takes to fully represent letter carriers and their families.

So it is with the business of the NALC Health Benefit Plan. In the coming months I plan to provide some additional insight into the complexities of health care issues in general and the Health Benefit Plan in particular.

## Branch Reimbursement Certificates

A copy of the Branch Reimbursement Certificate has been included with this newsletter. Please take a moment to familiarize yourself with the certificate and pass it along to your Branch Secretary. The certificate **MUST** be completed and signed by the Branch Secretary. When completing the certificate, take into consideration all expenses incurred by your branch with respect to your job as Health Benefit Representative (education materials, long distance telephone calls, attendance at health fairs, etc.). Also, make sure the secretary fills in both the number of members and the expenses incurred. You will receive the lesser of these entries.

In order to assure that you have the most up-to-date information about your branch membership as of December 21, 2001, you will need to call the Health Benefit Plan for a copy of your Branch Printout. You will receive two copies of the printout (one for your records and one to submit with the completed Branch Reimbursement Certificate).

Please remember that these certificates are due at the Health Benefit Plan **no later than April 30, 2002.**

**HEALTH IN THE NEWS**

**Food of the Month**

**Sunflower Seeds**



Their delightful flower can be seen bobbing in many a yard and garden, but the sunflower is more than a pretty face. Its seeds are so rich in vitamins, minerals, protein, polyunsaturated fat and fiber that you could harvest big nutrition by eating them.

Native Americans used them as a medicine to ease chest pain, decrease water retention, expel worms, improve eyesight and provide energy. It was believed that an Indian brave could travel farther on a pouch of sunflower meal than on any other food.

Dr. John Douglas, quoted in *Food and Nutrition* (Rodale), says he has recommended

sunflower seeds to thousands of people to help lower blood pressure, improve cardiovascular health, suppress allergic reactions and help people quit smoking.

Douglas, a specialist in internal medicine at Kaiser-Permanente Medical Center in Los Angeles, says because the seeds are high in potassium and lower in sodium, they act as a diuretic. Within a couple of months, patients' blood pressure can improve dramatically.

The seeds are excellent sources of the B vitamins, including hard-to-get B6, niacin and pantothenate. They supply vitamin E, which is crucial to

circulatory health, and are loaded with calcium, iron and fiber. Plus, fully 24 percent of the sunflower's seed is protein, a percentage comparable to beef.

Unfortunately, they are also high in calories, but the fat in them is linoleic acid, a substance associated with lowered blood pressure in many studies. They also contain glycogen, which acts as a sedative to calm you down.

Why not sprinkle sunflower seeds on your cereal, drop them into a salad, or have a few for a snack?

**Here's how to protect your eyes now so you can avoid big problems later**

Researchers have compiled many medical studies in order to determine what you can do to protect your vision.

One conclusion: You begin early in life to protect yourself from the leading cause of

blindness, which is age-related macular degeneration. It is the leading cause of blindness in people over age 60, but preventing it begins far earlier in life. Here are some of the things you can do.

- Keep blood pressure down. Hypertension can lead to tiny blockages that cut off the blood supply to the

eyes. It is even more dangerous in people with diabetes because it significantly increases their risk of blindness.

- Eat foods that contain lutein and antioxidants. Lutein is a hot topic in preventive eye health. It is abundant in egg yolks and dark green leafy vegetables like spin-

ach. Many studies suggest that people with lutein-rich diets have lower rates of macular degeneration.

While getting lutein from food is preferred, consider a multivitamin that contains lutein if you have a family history of macular degeneration.

- Don't smoke. Add macular degeneration to the long list of reasons to stop smoking. It is the only risk factor consistently related to macular degeneration in all studies.
- Get vitamins. Vitamins A, C and E are protective against eye disease.
- Wear sunglasses. Ophthalmologists recommend them, especially sunglasses with high ultraviolet radiation protection. Polarized lenses may offer additional protection.
- Protect your eyes from injuries. Wear safety glasses if you are doing household projects. Watch those elastic strapping cords. The journal *Ophthalmology* reports many cases of the end snapping back into a person's eye.
- Watch for glaucoma. People aged 40 to 60 should have an eye exam every

two to four years and every one to two years after that. African Americans have a 10 percent higher risk.

### New back surgery technique

A recently approved spinal-fusion system requires much less recovery time and far less pain than previously used procedures. Surgeons work through two small incisions in the lower back. A tube is inserted, pushing just enough muscle tissue out of the way. There's little blood loss, and patients leave the hospital in two to three days.

The long-term effectiveness is still under study, but surgeons are encouraged by results. Right now it is offered at hospitals in Boston, Phoenix, New York, Baltimore and several other cities, according to *The Wall Street Journal*.

### You can get chickenpox from someone who has shingles

Doctors writing in the *UC Berkley Wellness Letter* say that shingles is not in itself contagious, but the virus that causes it is the same one that causes chickenpox. Anyone who has not had chickenpox, or has been immunized against it, could come down with the

disease if exposed to it.

If a family member has shingles, and you are at risk, avoid contact with anything that has touched the blisters. Don't hug or kiss. If anyone is planning to visit you, ask them to wait until the contagious stage has passed (when the blisters have crusted over). Never expose a pregnant woman to chickenpox or shingles.

### Oregano could go from spice cabinet to medicine cabinet

Known mainly as an herb to enhance the flavor of Italian food, oregano was used by the ancient Greeks as an antidote for hemlock poisoning. Now, modern medical researchers say it could be the next big thing used to conquer fungi, bacteria and the anthrax bug. (It has killed anthrax bacteria in test tubes.)

Doctors at Georgetown University Medical Center say oregano-oil extract is as effective as most antibiotics in fighting staph bacteria, some of which is resistant to antibiotics.



### Deep breathing called the best stress fighter

“When you bring air down into the lower portion of the lungs, where oxygen exchange is most efficient, everything changes. Heart rate slows, blood pressure decreases, muscles relax, anxiety ceases and the mind calms.”

These are the words of Dr. James Gordon, director of the Center for Mind/Body Medicine in Washington, DC. Here’s how to do it:

- Lie on your back and place a book on your belly. Relax stomach muscles and inhale deeply so the book rises. When you exhale, the book should fall.
- Sit up and place your right hand on your chest. Breathe deeply so the hand on your abdomen rises and falls

with your breath while your chest stays almost still. Breathe in through your nose and out through your nose or mouth. Enjoy the sensation.

- Watch a clock with a second hand. As you breathe in slowly, let your abdomen rise for five seconds. Then breathe out slowly to the same count of five.

The great thing about abdominal breathing is that you can do it throughout the day, when you awake, when you go to bed and in any stressful situation.

### How to decode lab test reports

When your doctor gives you a printout of your lab test, there will probably be codes and numbers you don’t understand.

Even a blood test has several codes that consumers may not know.

If you can’t get together with your doctor for an explanation, there is a good Web site that will tell you what the letters and numbers mean.

The site, [www.labtestsonline.org](http://www.labtestsonline.org), is sponsored by laboratories and diagnostic groups, is commercial free and is maintained as a service to consumers.

### Save your brain and lungs

Need one more reason to quit smoking? In his book, *The Forgetting* (Doubleday), David Shenk says that people who smoke are twice as likely to get Alzheimer’s disease. Shenk also notes that keeping an active mind is important in keeping the disease at bay. So, keep thinking!

## Change of Address Notice Mental Health/Substance Abuse Claims

If you are filing NALC Health Benefit Plan Out-of-Network claims for mental health and/or substance abuse treatment, please note that the address for submitting claims to United Behavioral Health has changed.

Effective immediately, please forward all mental health/substance abuse claims to the following address:

United Behavioral Health  
PO Box 744925  
Houston, Texas 77274-4925

Please remember, if you use In-Network benefits, you will not have to submit a claim. United Behavioral Health providers are responsible for filing In-Network claims on your behalf.

QUESTIONS? Call 1-877-468-1016

## For Your Information –

Effective January 1, 2002, the Plan's toll free telephone numbers will be:

General Claims Inquiries, Pre-recorded Benefit Information, Confirmation of Hospital Benefits and PPO Claim Payment Questions	<b>1-888-636-6252</b>
Prescription Drug Program	<b>1-800-933-6252</b>
Hospital Precertification and Locating PPO Network Providers	<b>1-800-622-6252</b>

## One Hundred Years Ago – It Happened in 1902

### Organizations or companies established:

- American Automobile Association
- The Bureau of the Census
- Texaco (The Texas Oil Company)
- Saks Fifth Avenue, and the Algonquin Hotel in New York City
- AFL teachers union in Chicago
- International Harvester

### Notable government actions:

- Crater Lake National Park established
- Oliver Wendell Holmes appointed to the Supreme Court
- US Army uniforms changed from blue to olive green
- US population numbered 79,263,000

### Construction:

- The Flatiron Building (an early skyscraper) was built in New York City
- The Isthmian Canal Act was passed to finance the Panama Canal
- The Trans-Pacific telegraph between San Francisco and Honolulu was begun
- Eight percent of US households had telephones

### In sports:

- First Rose Bowl Game held
- Stanley Cup won by Montreal
- US defeated British for the Davis Cup
- Pittsburgh won the National League baseball championship and Philadelphia won the American League

## The Pharmacy Corner



### A New Survey by the Pharmaceutical Research and Manufacturers of America Finds 176 Medicines in Development for Neurological Diseases

More than 100 pharmaceutical and biotechnology companies are using significant new knowledge about how the brain works to develop new methods of treatment for patients with Alzheimer’s, stroke, Parkinson’s and other diseases. These potential new medicines include:

- 24 for Alzheimer’s disease which afflicts nearly half of all Americans 85 or older. Experts estimate that by 2025, more than 22 million people worldwide will be afflicted with Alzheimer’s disease unless a cure or prevention is found.
- 34 for brain tumors, 21 of which are being developed by the National Cancer Institute either on its own or in collaboration with pharmaceutical companies.
- 16 for multiple sclerosis, which affects 350,000 to 500,000 Americans (most of them women).
- 41 for pain, which causes four billion lost work days per year, a \$79 billion drain on our economy.
- 16 for Parkinson’s disease, which affects one out of every 100 Americans over age 60.
- Nine for epilepsy, which affects more than two million Americans.
- 14 for stroke, which strikes someone in the US every 45 seconds.
- 10 for migraine headaches, which affects about 13 percent of the US population.

Other medicines are in the development process for amyotrophic lateral sclerosis (ALS or Lou Gehrig’s disease), head injuries, Huntington’s disease, neuropathies, spinal cord injuries, lupus and other diseases. All of these medicines are either in human clinical trials or awaiting approval by the US food and Drug Administration.

Alan Holmer, PhRMA President, said that “these new medicines, and the pharmaceutical industry’s continuing investment in research on diseases of the central nervous system are grounds for hope that some of the cruelest of human afflictions may have better treatments and, one day, cures.”

Claim Forms . . . . .	1-888-636-NALC	PPO Locator Service . . . . .	1-800-622-6252
Fraud Hot Line . . . . .	1-888-636-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 .	1-888-636-NALC