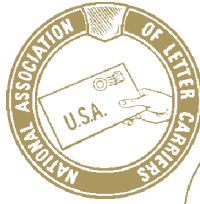




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HBR Report



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April 2009

29th National Health Benefit Seminar



Celebrating 60 Years of Excellence

**The Flamingo, Las Vegas
October 18-21, 2009**

Branch Newsletter Contest

Don't forget to send in your articles! We're looking for submissions of your branch Health Benefit Plan articles. We would like articles from your Branch newsletters during the month of June. Articles can have to do with Plan benefits, health-related issues, or stories about how the HBP has positively affected your Branch members.

After reviewing all submissions, we will determine the best article, and an award will be presented at the upcoming 2009 HBP Seminar Awards Luncheon.

Multiple articles can be submitted, so don't feel like you can only choose one. Please send the articles with a cover letter to the Plan, to my attention.

Board of Trustees



Michael J. Gill



Lawrence D. Brown Jr., Chairman



Randall L. Keller

Director's Report

2008 Open Season



Timothy C. O'Malley
Director

year) are listed. There may be a few minor changes over the next several days, but these numbers are as close as possible to our actual new membership.

Postal Members:	12,673
Associate Members:	5,300
Annuitant Members:	8,107
Total New Members:	26,080

Open Season data officially closed on March 31, 2009. Below, the final results of the "2008 Open Season" period (2009 Benefit

I'd like to thank everyone for their outstanding help during the past Open Season. Our total new membership of 26,080 far surpassed my expectations! I

would again like to extend my sincere thanks to all of the NALC Branch Health Benefit Representatives (HBR's), the Shop Stewards, Branch Presidents, secretaries, members and other Branch Officers for going above and beyond for the Plan.

On another note, please send in your pictures!!! We really need pictures for use in our upcoming Open Season publications. We love receiving pictures of the letter carriers (preferably in uniform!), Health Plan members and their families who are really what this Plan is all about. The best ways to send in your pictures is electronically through email, or by sending us a CD containing the pictures. Make sure the pictures are accompanied by a photo release form signed by everyone in the picture. If you need a form, please don't hesitate to contact us at: 703-729-3044. If you would like to send your pictures by email, please send to: kthomas@nalchbp.org.

Note to HBRs Attending the Seminar

When filling out your registration form, please remember...

- Your Seminar registration fee can be made only by check or money order and must accompany your registration form.
- Please indicate your daytime phone number or email address (if available) in case we need to reach you with a question regarding your registration.
- Please fill out a separate form for each Branch member attending the Seminar.

Do not contact the Plan with questions about your room reservations; contact the Flamingo Hotel directly. The hotel's toll free number is 1-888-373-9855. Please state that you are attending the NALC Health Benefit Plan Seminar and reference Group Code: SFNAL9.

The deadline for all **ROOM** reservations is 5:00 pm (PDT) September 8, 2009

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Seminar Report

29th National Health Benefit Seminar

Included in this issue is the registration form for this year's Seminar. It is set to take place October 18 - 21 at the Flamingo Hotel in Las Vegas, Nevada. Those attending the Seminar will gain valuable, updated information for the 2009 Open Season and 2010 benefit year.

As you can see from the registration form, attendees should phone the hotel directly to make room reservations. Just mention that you will be attending the

NALC Health Benefit Plan Seminar. At the time you make the reservation, you will be required to make a deposit for the first night's stay.

Please contact the Flamingo as soon as possible, especially if you have a Friday or Saturday arrival date. Space for these nights is limited and will be issued on a first-come, first-served basis.

Over the next few months, we will present more information outlining the Seminar classes and

other activities. I know you'll be pleased with what we are planning!!



Health Benefit Plan in Las Vegas

This year's trip to Las Vegas will bring us to Flamingo Hotel and Casino once again. Found at the corner of Las Vegas Boulevard and Flamingo Road, the hotel is fast becoming our home away from home!

Often called "the Entertainment Capital of the World," Las Vegas offers an incredible number of things to do. The Flamingo offers its own assortment of attractions, including the picturesque Cascata Golf Club, Wildlife Habitat and a 15-acre Caribbean-style pool paradise.

The hotel is conveniently located minutes from the McCarran International Airport.



Internet Junction

Management at the Flamingo knows how important it is for many people to "stay connected." A 24-hour automated business center and internet junction is made available for guests. This includes a Pentium computer, internet and email access, as well as a laptop port HP printer, copier and fax machine. Visit the Corporate Convention Center located on the third floor to use the internet junction.

Free Shuttle Service

The Flamingo offers a shuttle service at no cost to you. The shuttle visits all Harrah's properties, including Bally's, Paris and Harrah's Las Vegas, as well as Caesars Palace and Rio All-Suites Hotel & Casino.

The shuttle operates from 10 am to 1 am on Mondays through

Wednesdays. Those hours are extended to 4 am on Thursdays through Sundays. Pick-up times are about 30 minutes from each location.

Las Vegas Monorail

There are so many things to see in Las Vegas that it may be hard to see them all just by walking around. The Las Vegas Monorail is an above-ground train system that traverses 3.9 miles and makes seven (7) stops. It connects most of the major resorts, including the MGM Grand, the Flamingo, the Sahara hotel and many more.

The Monorail runs from 7 am to 2 am on Mondays through Thursdays. These hours are extended to 3 am on Fridays through Sundays. A single ride on the Monorail is \$5.00 per person. The One-Day Pass is \$12.00, and the Three-Day Pass costs \$28.00.

Health in the News

Prevent Injury with Warm Ups and Stretches

With spring comes warmer weather. It becomes more enjoyable to spend time on outdoor activities like sports or jogging.

If you plan to participate in physical activities, it's important to warm up and stretch your muscles first. Stretching increases flexibility and improves blood and oxygen circulation through the muscles. Most importantly, stretching helps prevent injury.

It's a good idea to target the muscle group(s) that will be used

during the planned activity. For example, if you are going to be running, focus on really warming up your legs. If throwing is the main activity, concentrate on your arms.

Something most people don't know is that warming up and stretching are two different things. Stretching lengthens your muscles, while warming up is something that should be done before stretching. Walking is a great way to warm up.

Ease into stretching at first. For about 15 seconds, stretch until you feel a mild pull. Continue to stretch a little farther, but if you

feel pain, you've gone too far. Go back to where you feel a comfortable tension and hold the stretch in place for 30 – 60 seconds.

Don't forget to breathe!

Burglary Prevention Dos and Don'ts

The FBI reports that burglaries occur alarmingly often in the United States; one every 15 seconds. Even more alarming is the fact that in six (6) out of 10 cases, there is no sign of forced entry. This could mean that the thief found a hidden key, or got in

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Food of the Month — Whole Grain Pasta

A good way to eat healthier is to switch out regular pasta for whole grain. Pasta is typically made with refined flour. Grains used to make flour contain many beneficial nutrients including vitamin B and fiber, but when flour becomes "refined," most of the nutrients are removed.

Whole grain pastas are made from a mixture of refined and whole grain flours; this keeps in more of the nutrients.



The recipe listed below is a healthier version of the classic spaghetti and meatballs. The whole grain pasta and rich homemade sauce provide an appetizing and nutritious meal.

Whole Grain Spaghetti with Meatballs and Marinara

- 1 package frozen Italian meatballs, thawed
- 6 cups of whole grain spaghetti
- 2 14-oz. cans of petite diced tomatoes with garlic and olive oil
- 3 cups fresh sliced mushrooms
- 1/2 cup finely diced yellow onions
- 1/2 teaspoon of sugar
- 1 teaspoon fennel seeds
- 1 teaspoon of salt
- 1 teaspoon olive or canola oil
- Optional: Parmesan cheese, grated or shredded.*

For the sauce, place the tomatoes, sugar and fennel seeds in a two-quart pan and bring to a boil. Add the meatballs, mushrooms and onion. Cover and simmer for a half hour.

For the spaghetti, half-fill a four-quart pan with water. Add the oil and salt to the water. Bring to a boil, and then add the spaghetti. Simmer for about 20 minutes. Strain and set aside in a warm bowl.

Ladle portions of the spaghetti onto plates and top with the sauce and meatballs. Garnish with grated or shredded Parmesan cheese. Serve with hot garlic bread and a choice of Italian wine if desired.

Serves at least four (4) people.

The Pharmacy

CORNER



April is Cancer Control Month

President Obama's first budget proposal designates \$6 billion towards cancer research. This is an exciting development, but many cancer specialists caution against hoping for a "cure." Many doctors think a more realistic goal is to make cancer more manageable. In this sense, cancer would be like a chronic illness – something that never quite goes away, but can be maintained without becoming fatal.

In the meantime, there are plenty of things you can do to protect yourself. As letter carriers, you spend a great deal of time out in the sun, so it's important to be

aware of skin cancer and how to protect yourself. Some exposure to the sun is good for you. Doctors recommend that getting fifteen (15) minutes of sun each day can stimulate your body to produce vitamin D. Too much exposure, however, can lead to the most common form of cancer in this country: skin cancer.

Be proactive about protection – wear sunscreen (SPF 15 or higher) and reapply throughout the day. Wear hats and clothing that gives you additional coverage when you are out on your routes. It's also a good idea to schedule regular

check-ups with your doctor, especially if you find areas on your skin that seem different than normal. An example of this might be new moles appearing or old ones changing size or color.

Stay Up-to-Date with Health Information Tools!

The Plan provides members with an easy way to stay on top of their personal health information. Members can register on our secure website to create and maintain their own Personal

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The Pharmacy Corner: *continued from page 5*

Health Record (PHR). With PHR, members can keep up-to-date records of their current medications, allergies, immunizations, medical history as well as names and addresses of preferred facilities and physicians.

In addition to the PHR, the Plan also offers an Electronic Health Record (EHR). This record allows members to view their claims history. The Plan updates this record each time a claim is processed. The EHR allows the member to see information for each claim, including the patient and provider names, the charged and paid amounts as well as the date and type of service received.

To access these tools,



simply visit our website at www.nalc.org/depart/hbp and click on the top right of the screen where it says: “Member Login.” If you are not already registered to use these tools, click on “Not Registered?”. To create your account, you will be asked to provide your Member ID as well as your name and date of birth.

Compare Costs with the Plan Website

Here at the Plan, we’re aware that members may want to compare the costs for covered services to get the best deal for their money. That’s why we have created an interactive Cost Comparison/Estimator page.

Just visit our website at www.nalc.org/depart/hbp and click on the light blue tab called “Transparency – Cost Comparison,” at the top left of the screen near the “Welcome” tab. Here, members will be able to compare network fees to the Plan allowance. Members can also

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Health in the News: *continued from page 4*

through an unlocked door or window.

Hidden keys don’t work to prevent burglary, because thieves can find them if they look hard enough. Dogs aren’t very dependable either; most will cozy right up to anyone with a treat.

The best way to prevent burglary is to use strong locks. All doors to the house and garage should have secure dead bolt locks. All windows should have locks, including those in the basement. If you have sliding patio doors, tighten the adjustment screws so a thief can’t lift out the window, taking it over the dowel or pipe that keeps it from sliding back.

Don’t advertise the fact that you got a new TV or computer. When recycling boxes, break them

down so it’s harder to see what came inside. If thieves don’t know you have something worth stealing, chances are they won’t bother you.

Many burglaries occur during the day while people are at work or on vacation. It’s a good idea to use an alarm system, or even a fake alarm sign. Thieves see the signs and will often go on to easier targets.

How to Keep Your Home Clean Without Overdoing It

Microbiologist Zehava Eichenbaum, an associate professor at Georgia State University, recently conducted an experiment to find out exactly how dirty the common household is. She tested for bacteria in areas

throughout the volunteers’ four person family home.

Overall, her findings showed the house was basically clean. While bacteria were found everywhere, most were benign (not disease-causing) and would be found in any normal environment. Some disease-causing bacteria like shigella and staphylococcus were found on the floor, but no one in the family got sick.

Eichenbaum cautions that the dirtiest places in our homes are unexpected ones. According to her, the kitchen sink is the most germ-ridden. Dirt accumulates there from washing vegetables, and uneaten food builds up as well. Bacteria can survive when there are nutrients around, so leaving uneaten food in the sink

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The Pharmacy Corner: *continued from page 6*

search by region for the cost of healthcare for common conditions and/or illnesses.

CVS Pharmacy MinuteClinics — Find One in Your Area!

In our March edition of the HBR Report, we listed services that CVS Pharmacy MinuteClinics offer. To locate a MinuteClinic in your area, check out www.minuteclinic.com, or call toll-free at 1-866-389-2727.

The 24-Hour Nurse Help Line is Helping Our Members

When you need health advice or assistance, the 24-Hour Nurse Help Line is available to our membership 24 hours a day, 7 days a week, 365 days a year. The nurse help line can:

- Assist you in dealing with minor health issues yourself.
- Help to determine if you need to see a doctor or go to the hospital.
- Help you determine when to immediately call 911 or emergency services.
- Inform you on how to stay comfortable until you receive additional medical assistance.

With the 24-Hour Nurse Help Line, our members have two options. You can choose to speak directly with a nurse, or you can listen to automated information about numerous health-related subjects.

Recently, one of our members called the Plan about the 24-

Hour Nurse Help Line. The member was very impressed that the nurse contacted her to give her information about her condition and treatment that she did not previously know. Going above and beyond for our membership is what we do at the NALC HBP.

If you want to talk to a nurse, please call the toll-free, 24-Hour Nurse Help Line at 1-877-220-NALC (6252).



The Mental Health Corner

Free Wellness Seminars

It's easy to get stressed out these days when it comes to thinking about our gloomy economic situation. As members of the NALC Health Benefit Plan, you are eligible to participate in FREE wellness seminars. These recorded seminars are aimed at teaching good financial practices as well as ways of dealing with anxiety constructively.

All you have to do is call the toll-free number, 1-888-348-4629. More information can be found at www.cigna.com/customer_care/unions/financial_seminar.html. Listed below are seminar topics, dates and passcodes for participation:

- **Retirement Planning**
 - Available April 1 – 10, 2009
 - Teaches strategies for balancing retirement saving with other concerns
 - Teaches how to manage finances after retirement
 - Passcode: 687854
- **Adjusting to the Changes**
 - Available August 26 — September 4, 2009
 - Teaches how economic changes may affect you & strategies for dealing with those changes
 - Passcode: 972241
- **Planning for the Holidays**
 - Available November 18 – 27, 2009
 - Helps you identify major sources of holiday stress
 - Teaches ways to stay in your budget during the holidays, especially with today's economy
 - Passcode: 602619

Health in the News: *continued from page 6*

encourages them to grow.

Eichenbaum provides a few tips for keeping those dirty areas clean:

- Keep fruits and vegetables from touching sink surfaces.
- Wash or change out sponges often. They can be put through the dishwasher, or microwaved wet for 30 seconds.
- Wipe down or clean doorknobs every now and then.
- Change bed sheets about once a week, even if they look clean.
- Avoid placing purses on the floor and then on tables or counters.
- Use disinfectants containing bleach for problem areas.

- Wash your hands!

Cleaning is important, but it is also important to keep some bacteria around. Certain types of bacteria are good – some may actually stop disease-causing bacteria from growing. For example, probiotics, which are live cultures of bacteria or yeast, may keep harmful bacteria from growing in the intestines. Many popular brands of yogurt now add probiotics to their yogurt. Exposure to some bacteria can also help build immune systems in children.

Keeping things too sterile (completely free from germs) can make bacteria stronger in the long run. Bacterial cells multiply so quickly that mutations can appear over short periods of time. For example, overuse of antibacterial products can lead bacteria to develop resistance to those products.

The thing to remember is that it's all about having a healthy balance. Keep cleaning, just don't go overboard!

Go Bananas for Bananas

It's a well known fact that bananas are nutritious. They are a good source of antioxidants, potassium, protein, fiber and vitamins. They make a great snack because they are low in sodium, cholesterol and fat.

Authors Mehmet Ozz and Michael Roizen discuss the many benefits of bananas in their book, *YOU Being Beautiful: The Owner's Manual to Inner and Outer Beauty*. According to them, bananas help people think faster by encouraging brain cells to communicate. They may also help you think more positively by enhancing the effects of neurotransmitters like serotonin.



Recorded Benefit Information **1-888-636-NALC** • Fraud Hot Line **1-888-636-NALC** • Caremark SPS **1-800-237-2767**

Health Benefit Plan **1-888-636-NALC** • PPO Locator Service **1-877-220-NALC** • Precertification **1-877-220-NALC**

Prescription Drug Program **1-800-933-NALC** • Mental Health / Substance Abuse **1-877-468-1016**