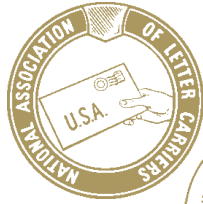


The NALC Health Benefit Plan



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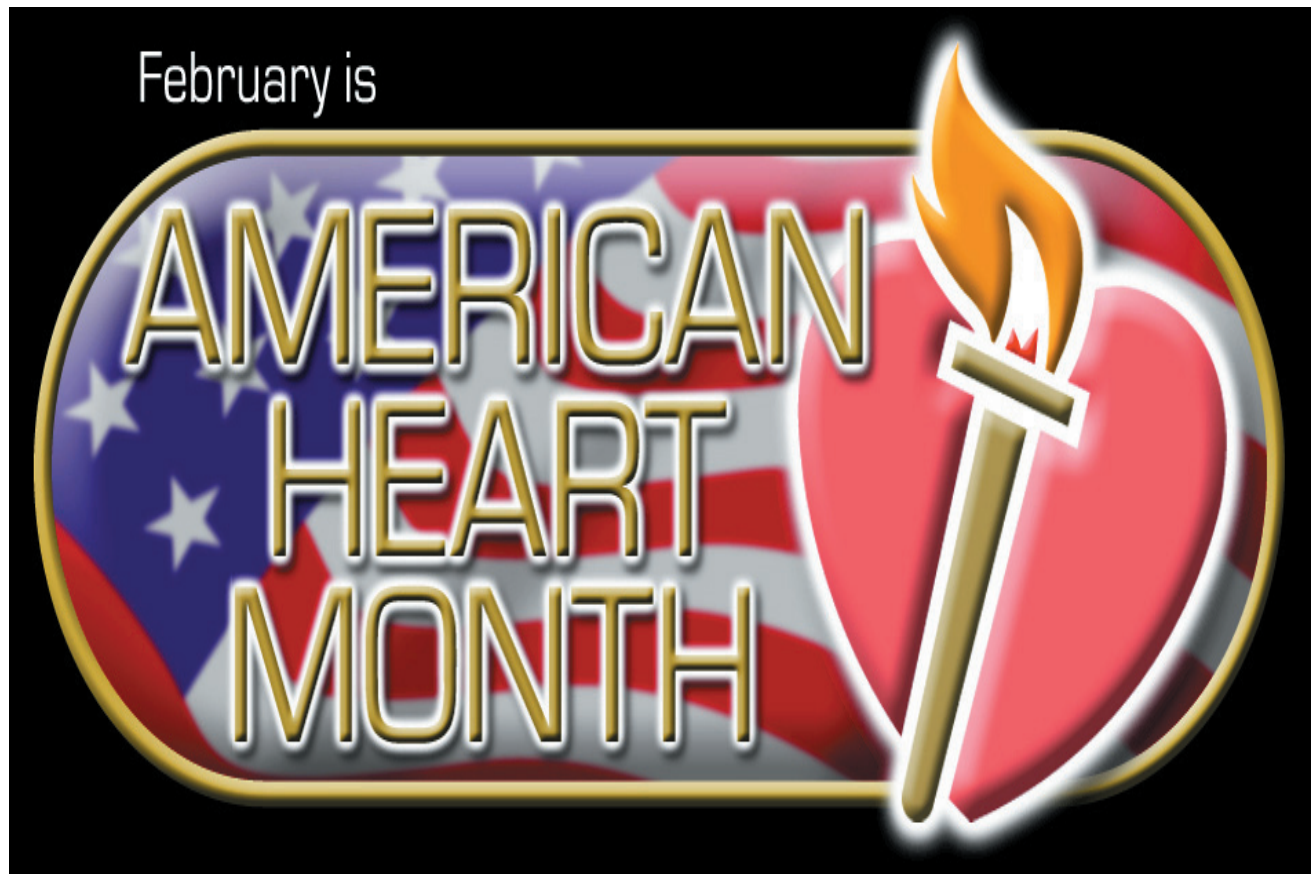
HBR Report



February 2009

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Director's Report

Happy Valentines Day!



Timothy C. O'Malley
Director

February is American Heart Month, so included in this issue are several articles that put the spotlight on maintaining good heart health.

As I write this, we are in the closing week of Open Season. We currently have 24,501 new members, and growth is continuing. We have been averaging about 5,000 calls per day — this is about 2,500 more calls than we normally handle! The increased activity has been intense, but we are hiring more personnel and providing more training to our staff. It is very important to us here at the Plan that we are able to maintain the level of reliability and dedication

that our members have come to expect.

I know I've said it before, but I can't give my thanks enough — our spectacular progress was made possible through the efforts of the officers, HBR's, shop stewards and orientation greeters. The coordination of their efforts is what made this endeavor such a great success.

We have begun our preparations for the upcoming Health Benefit Plan Seminar. The Seminar is set to take place October 18 - 21 at the Flamingo Hotel in Las Vegas, Nevada. Our staff is working hard to ensure that it will be a very informative and fun experience! We will keep you informed —

look for more details in our April edition of the HBR Report.

Also — we are working on compiling our final Open Season numbers for you. We will try to have them broken down to include in our next HBR Report.

If you have any ideas or suggestions for the Seminar or for the next Open Season, please let us know!

In This Issue

- **Director's Column** 2
- **Health in the News** 3 4 7 8
- **The Pharmacy Corner** 5 6
- **The Mental Health Corner** 6

Health in the News

Tricks for Keeping off the Weight

If your New Year's resolution was to eat healthier or lose weight this year, here are some easy tips to help you achieve that goal.

- Cut back on sugary sodas, juice and sports drinks. Sugar doesn't just lead to cavities — it leads to weight gain as well. When you get thirsty, try grabbing water instead.
- Try eating fast food less often. Even “healthy” items like the salads contain a large amount of salt and fat — it's why fast food tastes so good.
- Make soup your first course — it can make you feel full without all the calories. Starting out small may curb your appetite so you won't need to eat as much or as quickly when you get your meal.
- Mix fresh food into frozen dishes. While frozen dishes are convenient to prepare, they usually contain lots of salt and trans fat. Fresh food can help balance out the salt.
- On sandwiches — switch mayonnaise to options with lower fat content like mustard, or even a vinaigrette.
- Eat nuts, but in moderation. Nuts do contain some fat, but they also provide health benefits such as reducing cholesterol and decreasing

the risk of diabetes.

- Eat more fiber — it has many benefits. Fiber can decrease the risks of both heart disease and diabetes. It also fills you up with fewer calories than other foods. Examples of fiber-rich foods are oatmeal, beans and whole-grain breads.
- To add flavor, add more spices, not more salt. Spices make food taste better without the added calories that salt gives you. In addition, some spices have added benefits:
 - Cinnamon can decrease blood sugar and help insulin production.
 - Cayenne pepper can boost metabolism while decreasing feelings of hunger.
 - Curry powder contains a chemical that can curb the growth of certain cancers, for example, melanoma (skin cancer).
 - Ginger contains antioxidants and can help with digestion. It's also good for dealing with nausea associated with morning or motion sickness.
- Drink green tea — it contains important antioxidants that fight inflammation and weight gain. Caffeine found in green tea can help increase metabolism as well. This is also true for coffee (with the exception of

decaf), but if cream and sugar are added, coffee becomes a less healthy choice.

- Eat low-fat protein in place of carbohydrates. Compared to carbohydrates, low-fat protein controls hunger better and keeps blood sugar more stable. Protein requires more energy to digest, so it may even stimulate metabolism. Some examples of low-fat protein are:
 - Chicken
 - Eggs
 - Cottage cheese
 - Tuna
 - Greek yogurt

Canker Sore Treatment

Canker sores are small, often painful sores that develop inside the mouth. They are generally red or white-colored, and they can be found on the inside of lips, cheeks, at the base of the gums and sometimes even under the tongue.

It seems that anyone can get canker sores, but on the positive side, they are not contagious and they don't usually last any longer than one to two weeks. If a canker sore does last longer than two weeks, you should see a doctor.

Unfortunately there is no known cause for canker sores, but a few triggers which may influence the sores to form are stress, poor nutrition, food allergies and menstrual periods. Here are a few examples of things

continued on page 4

Health in the News: *continued from page 3*

to avoid that may speed up the healing process: smoking, toothpaste with Sodium Laurel Sulfate (SLS), products with a lot of acidity like coffee or citrus.

It may also decrease symptoms to eat yogurt and use mouthwash regularly. Swishing with a solution of salt and water may help as well.

Stress and Meditation

Dr. Charles Raison, psychiatrist at the Emory School of Medicine in Atlanta, says that too much stress can damage your health.

To help control stress, he

suggests that meditation and certain breathing practices can help. These techniques may help to lower blood pressure and inflammation, factors which often lead to heart disease.

Dr. Brent Bauer, director of the Complementary and Integrative Medicine Program at the Mayo Clinic in Minnesota, agrees with Dr. Raison, but indicates that alternative medicine like meditation should be used in conjunction with conventional medicine, not as a replacement. Dr. Bauer also credits tai chi and yoga as good tools to use when feeling stressed.

• smoking cessation. We provide
• this program at no cost to you
• with numerous resources, such as
• a personal coach for information
• and support.

• If you are interested, you may
• call 1-877-Quit-PWR (1-877-784-
• 8797) or check it out on our
• website at
• www.nalc.org/depart/hbp.

• In addition, we now cover
• prescription medications for
• smoking cessation which are listed
• under our prescription drug
• benefits in the official Plan
• brochure.

Vitamin D and Heart Health

• In January’s edition of the HBR
• report, we mentioned the
• importance of making vitamin D a
• part of your diet, especially when
• it comes to absorbing calcium.
• Recently, studies have indicated
• that vitamin D may also be crucial
• to heart health.

• Dr. James O’Keefe, director of
• preventive cardiology at the Mid
• America Heart Institute in Kansas
• City, says that vitamin D
• deficiencies are linked to major
• heart-risk factors such as high
• blood pressure, increased
• inflammation and stiffening of the
• left heart ventricle and its blood
• vessels.

• Robert U. Simpson, professor
• of pharmacology at the University
• of Michigan, has extensively
• researched cardiovascular disease.
• He says vitamin D is very
• important in regulating heart
• processes.

• One report suggests that as
• much as half of all adults and 30
• percent of children are not getting
• the recommended amount of

FEBRUARY IS AMERICAN HEART MONTH

Be Good to Your Heart — Quit Smoking!

Smoking has many negative impacts on your heart. It increases blood pressure, decreases your tolerance for physical activity and increases the tendency for blood to clot. All of these things can eventually lead to coronary heart disease as well as stroke. Even if you already have heart disease, it can be controlled with a treatment plan, so you shouldn’t use that as an excuse not to quit smoking.

Nonsmokers should also try to avoid exposure to smoke.

Approximately 35,000 people who are exposed to secondhand smoke die from coronary heart disease each year. It is especially important for women who take oral contraceptives not to smoke — it increases the risk of having stroke exponentially.

According to the American Cancer Society, nicotine, which is naturally found in tobacco, is as highly addictive as heroin or cocaine. Through United Healthcare, we offer our members the QuitPower Program, which is specifically designed to help with



continued on page 7

The Pharmacy CORNER



Drug Maintenance and Storage

Many people store their medications in bathroom medicine cabinets, but this is a bad idea, especially for pills. Pills break down and become absorbed through contact with the moisture in our stomachs; the humidity from showers using the sink can also cause pills to break down.

Some medications like insulin require refrigeration, but for most, the refrigerator contains too much moisture. Instead of storing pills in a bathroom or refrigerator, it would be best to store vitamins and other medications in a cool, dry place, such as a dresser drawer or kitchen cabinet.

Drugs containing nitrate, like those for certain heart conditions, should only be taken out of their

container when needed. If exposed to oxygen, the nitrate can evaporate.

Make sure to throw out medication when it expires. You can tell that pills have gone bad if they become discolored, splotchy, crumbly or have an unusual (different than normal) smell.

Antibiotic Misuse

A growing problem in the medical field is the mis-use of antibiotics. Antibiotics should only be prescribed for bacterial infections — they have no effect on viruses.

Antibiotic resistance occurs when bacteria are exposed to antibiotics, but are not completely

killed off. This allows the bacteria to become tolerant of the medication so it will not work against that type of bacteria in the future. Our bodies always contain some amount of bacteria, whether good or bad.

When antibiotics are taken for non-bacterial issues, it just contributes to antibiotic resistance. The same can be said for not taking the entire prescribed dosage. In fact, this makes bacteria come back stronger than ever — they've even garnered the nickname, "superbugs." "Superbugs" have been found as far back as 1945. At that time, a strain of *Staphylococcus* (the bacteria which causes staph

continued on page 6

The Pharmacy Corner: *continued from page 5*

infections including pneumonia and toxic shock syndrome, or TSS) was found to be resistant to the antibiotic Penicillin.

To keep this issue from becoming worse, make sure you don't take antibiotics for illnesses like the common cold or the flu. If your doctor does prescribe antibiotics, take the entire amount for the recommended time.

Something else to keep in mind — antibacterial soaps may also contribute to resistance.

Researchers say that normal soap and water is all you need to keep germs away.

The Scoop on Generic Drugs

Brand name medications can be extremely costly. Generic drugs are similar alternatives that are usually available at a much lower cost.

Although costs vary for all medications, most generic drugs are priced at 30% less than brand names. According to a local participating pharmacy, for the brand Z pak (an antibiotic, also called Zithromax), you would pay \$81.99, but for the generic version, the price is only \$44.99.

In past decades, generic medications did not always work as well as their brand name counterparts. Now, thanks to the FDA, generic medications are strictly regulated — they must have the same strength, purity and stability as the brand name version. Also, they are required to go through large-scale human trials over a long period of time before they can be put on the market.

Doctors sometimes prefer to prescribe a brand name over a generic medication, especially if exact dosage is vital. If this is the

case, make sure your doctor writes “no substitutions” or “dispense as written” to ensure the prescription is filled exactly.



The Mental Health Corner

The Power of Forgiveness

Research has shown that emotional health has a strong influence on physical health. Holding onto a grudge can actually be unhealthy; it causes a stress reaction which can raise your heart rate and blood pressure. Lingering resentment can also influence relationships and overall, it just makes you feel upset.

Letting go of negative feelings and choosing to forgive allows you to move ahead of the issue. People who are able to forgive generally have less stress-related illnesses, this includes cardiovascular problems.

Here are a few steps to help put the past behind you:

- Make forgiveness something to work towards — it's not always possible to forgive overnight.
- Write your feelings down. Just the act of writing can make you feel like you're getting your point across. It may even put things in perspective.
- Try to understand the other person's position. It's possible they said or did something they didn't really mean.
- Learn from the past — everyone makes mistakes sometimes.

Recognizing Signs of Depression

It is common to experience some form of depression with age. Life-changing events like retirement, serious illness or loss of a loved one can often lead to depression.

Depression describes feelings of sadness or grief that linger over a long period of time. Like stress, depression can have a very negative impact on physical health, so it's important to recognize the signs and get the appropriate treatment.

Signs to watch for:

- Lack of interest in normal activities
- Changes in appetite or weight
- Problems sleeping
- Feelings of sorrow or emptiness
- Fatigue or lack of energy
- Withdrawal from family or friends

If you or someone you care about may be experiencing depression, please call our Mental Health / OptumHealth? Behavioral Solutions line at 1-877-468-1016. Through this line, you can locate mental health providers or talk to a Life Resource Counselor who is available 7 days-a-week.

Health in the News: *continued from page 4*

vitamin D. Experts recommend that people under age 50 get 200 IU (international units) of vitamin D per day. About 400 IU are recommended for people between 50 and 70 years, and 600 IU are recommended for people over age 70.

Exposure to sunlight is one way to increase vitamin D; sunlight stimulates human skin to produce the nutrient. Research has shown that as little as 10 minutes of sun exposure each day can help with vitamin D production. While sunscreen does block vitamin D from being produced, it is still very important to protect yourself from cancer-causing UV rays. Dr. O’Keefe suggests using sunscreen if you plan to be in direct sunlight for 15 minutes or longer.

A combination of sunlight and foods rich in vitamin D are good ways of increasing your vitamin D intake; however, both Simpson and Dr. O’Keefe recommend taking supplements as well.

Eight Ways to Keep Your Heart Healthy

- Choose heart-friendly foods.
 - A diet with 5 — 7 servings of fruits and vegetables a day plus a good amount of whole grains can lower cholesterol and decrease risks for heart issues.
- Exercise
 - Physical activity on a regular basis actually strengthens the heart. Plus, exercise helps you lose weight that may strain your heart.



- Watch your cholesterol.
 - Cholesterol adds to plaque buildup in arteries.
 - Total cholesterol level should stay below 200 milligrams per deciliter.
- Keep your blood pressure under control.
 - The best blood pressure

- range to have is 120/80 or under.
- The normal range is about 130-139 / 85-89.
- High blood pressure is about 140/90 or over.
- Work towards keeping a healthy weight.
 - Extra weight puts strain on your heart and increases blood pressure.
 - Waistline goals: a healthy waistline for a man should measure about 40 inches or less; for a woman, a healthy waistline is 35 inches or less.
- If you’re a smoker — quit smoking!

continued on page 8

Food of the Month —

Simple Breakfast Casserole

- 4 slices of bread, crusts trimmed
- 3 large eggs
- 18-oz. package of shredded sharp cheddar cheese or other favorite cheese (Gouda or Edam make this dish elegantly richer)
- 1 cup milk
- 1/2 teaspoon salt
- 1/2 teaspoon pepper
- ***

Whisk eggs, milk, salt, pepper and any other optional ingredients together in a large mixing bowl. Trim the bread of crusts. Pour the mixture into a large casserole dish. Float the bread on the liquid and cover it with the shredded cheese. Bake at 350 degrees until top of casserole starts to turn brown and mixture begins to firm. The casserole can be prepared

ahead and reheated in the microwave. It tastes even better on the second or third day. Serves four people.

***Optional ingredients to add include: bacon, peppers, onions, mushrooms, tomatoes, ham, bacon or sausage.



Health in the News: *continued from page 7*

- A recent study showed that having anywhere from 1 to 14 cigarettes a day tripled the risk for heart problems. Smoking 25 cigarettes a day increases the risk by 15 times!
- If you drink — drink in moderation.
 - Multiple drinks a day can increase blood pressure, but just one or two alcoholic drinks a day may actually have some health benefits.
 - Women metabolize alcohol differently than men, so it's better for women to stick to just one alcoholic drink or less a day.
- Seek help from a professional if you feel depressed or too stressed.

- A study conducted over a 13 year period at Johns Hopkins University revealed that depression can quadruple the risk of heart attack.

Heart Attack: Important Signs to Watch

It is very important to be aware of the signs that may precede a heart attack. Knowing when to get treatment for a heart attack can be life-saving.

The symptoms of a heart attack may differ from person to person, especially between men and women. Men generally exhibit chest, arm and neck pain all together, while women may only exhibit one of the symptoms.

Here is a list of classic signs to remember:

- Pain or uncomfortable

pressure in the chest that lasts for several minutes, disappears and then comes back.

- A combination of chest discomfort, dizziness, nausea, fainting, sweating, irregular heartbeat or shortness of breath.
- Pain that extends to the arms, shoulders, neck, jaw, back or stomach area.

Less common warning signs that women may experience:

- Unusual chest, stomach or abdominal pain — a feeling similar to indigestion.
- An irregular or rapid heartbeat, paleness or breaking into a cold sweat.
- Jaw or back pain.
- Shortness of breath.
- Unexplained weakness, anxiety or fatigue.



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