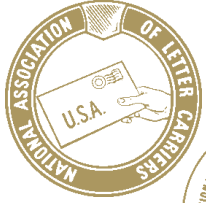


The NALC Health Benefit Plan



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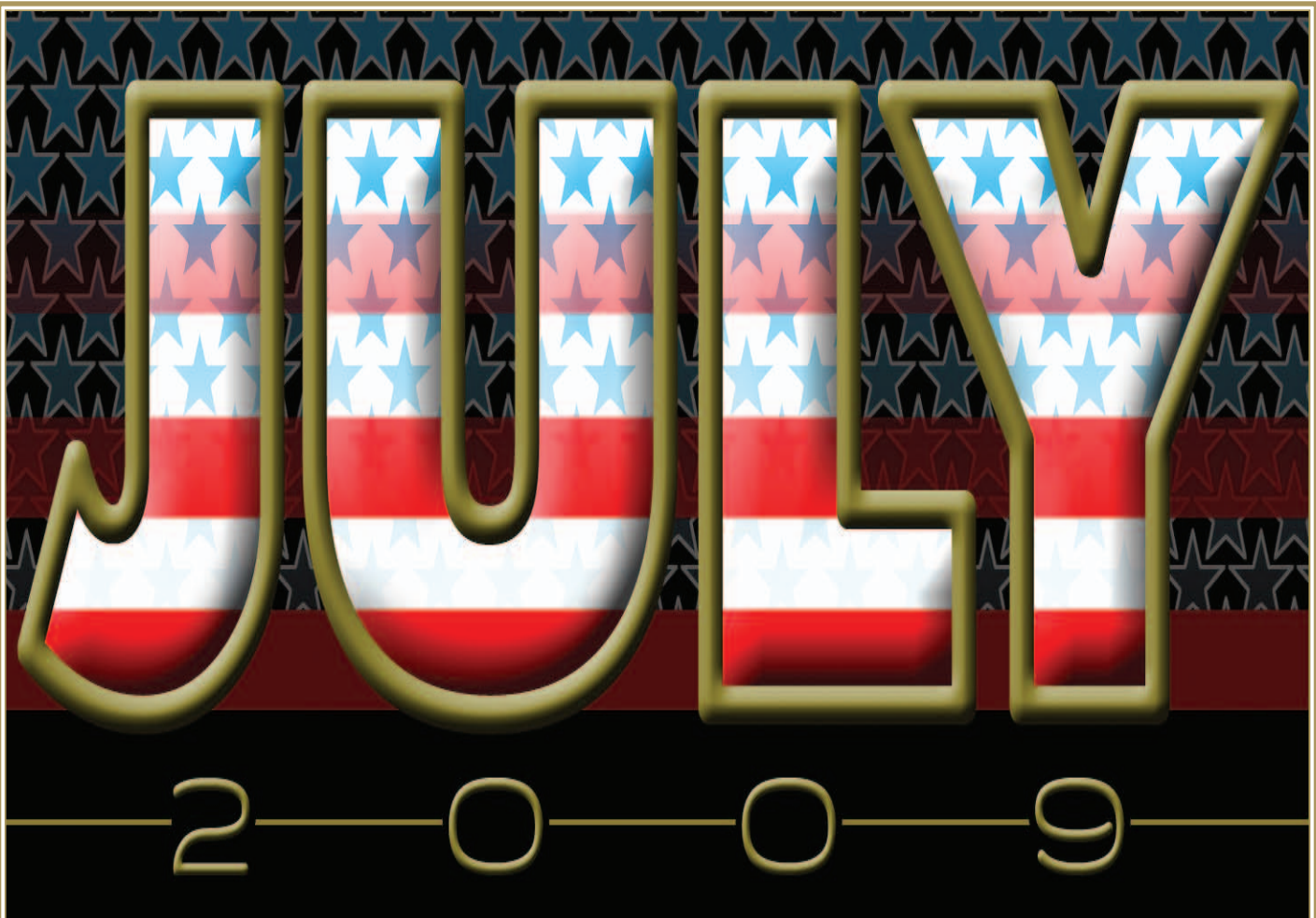


HBR Report



July 2009

William H. Young, President • Timothy C. O'Malley, Director
20547 Waverly Court • Ashburn, VA 20149 • 703.729.4677



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Director's Report

Health Benefit Representative



Timothy C. O'Malley
Director

The 29th National Health Benefit Seminar is going to be here before we know it. I see this year's Seminar as an opportunity to talk with many new HBR's as well as to catch up with those who

have been with us for years. I'd like to take some time to give a brief history of the Health Benefit Representative and how they have become such an important part of the Plan.

At the 43rd National Convention in 1962, the position of "Health Benefit Representative" or "HBR," was established. At the Convention, it was determined that the HBR's main responsibility would be to act as the link between the NALC Health Benefit Plan, its Director and the Branch members who enroll in the Plan.

Over the years, the role of Health Benefit Representative has transformed into much more. HBR's are a crucial part of the

Plan's overall organization. They have day-to-day contact with members, hospitals, doctors and federal agencies. They provide members with up-to-date information regarding Plan benefits and changes. Their official duties include helping members with medical claims, creating informational and helpful articles for their branch newsletters and maintaining adequate supplies of Plan materials.

Representatives also act as a liaison between the Plan and its members. They are able to help members obtain itemized bills and reports regarding their illness or confinement and advise the Plan of any improper billing practices by providers or instances of fraudulent activity. Of course, with the advent of the HIPAA Privacy Rules, it is also extremely

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Don't Forget...

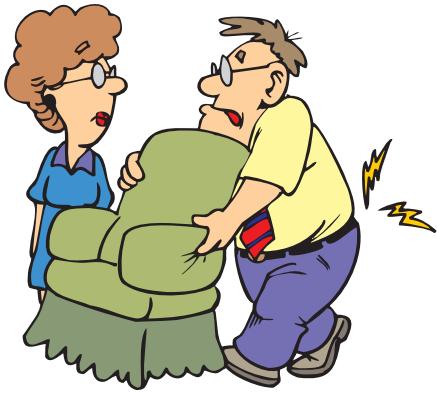
...To register for the 2009 Health Benefit Plan Seminar in Las Vegas, Nevada! Make sure to send your registration form and payment to us here at the Plan. If you have not received a registration form, please contact Kathleen at 703-729-8104 and she will send you one.

Also, don't forget to take advantage of our "early bird special" at the Flamingo Hotel in Las Vegas. If you make your room reservation by **July 18, 2009**, it will be \$55 for weekdays (Sunday – Thursday) and \$105 for weekend days (Friday and Saturday). To make your room reservations, just call the Flamingo toll free at 1-888-373-9855 and reference our group code, SFNAL9.

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Health in the News



July is Back Pain Awareness Month

Your back is the structure that supports the rest of your body, so it's important to take care of it. According to the Mayo Clinic, four (4) out of five (5) Americans will suffer from back pain at some point in their lives.

The good news is that most acute back pain improves within a few weeks and goes away completely in a few months. Pain that sticks around or recurs is called chronic back pain. This type of pain may need medical attention to improve.

You can search for more information relating to back pain through the vast resources that CVS/Caremark offers to our members. Please visit our website, www.nalc.org/depart/hbp and go to "CVS/Caremark Resources" located under the "Health Center" tab.

Vitamin C: An Important Factor in Disease Prevention

As vitamins go, none have attracted the level of attention vitamin C has. It's not a cure-all

for colds as thought in the 1960s, but recent research says it has great potential for helping to prevent heart disease, stroke and cancer.

Vitamin C is a powerful antioxidant. It blocks damage to cells caused by free radicals that contribute to the development of disease. For it to function at its best, however, the National Institutes of Health says cells must be fully saturated with vitamin C. That requires about 400 milligrams a day.

The vitamin's role as a component of collagen is less well known. Collagen is a component of skin, ligaments, tendons, blood vessels and scar tissue. Vitamin C in collagen is vital for wound healing and the health of skin, bones, teeth, cartilage and all body tissues.

Analysis of nine (9) large studies at the Linus Pauling

Institute at Oregon State University shows that people who consumed more than 700 milligrams of C a day were 25 percent less likely to develop heart disease. To get that much, you would have to take a 500 mg. supplement and eat at least two pieces of fruit each day.

Cancer experts believe that getting just 200 milligrams of C per day may protect against several cancers. They recommend getting it from food. The best way to get 200 to 400 milligrams of vitamin C a day is by eating 2 1/2 cups of fruits and vegetables each day.

Lightning-related Injuries

Lightning is usually seen as a low risk for causing injury. However, about 300 people report being injured seriously by lightning each year, and the actual number may be even higher as many cases of these injuries go undocumented.

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Food of the Month — Festive July Fourth Potato Salad

Research over the past few years shows that cooling potatoes before you eat them may be a good weight loss tactic! According to Leslie Bonci, author of *American Dietetic Association Guide to Better Digestion*, potatoes contain something called “resistant starch” when they are cold.

Many carbohydrates, such as sugar and most starches found in hot potatoes are rapidly digested and absorbed through the small intestine. Resistant starch, on the other hand, travels to the large intestine and acts as a dietary

fiber. Unlike regular starch, which is absorbed and then stored as fat when you eat more than you can burn, resistant starch resists being digested or absorbed into the blood stream, hence its name, “resistant starch.”

There are three separate types of resistant starch: those found in legumes and grains, those found in foods that are cooked and cooled such as potatoes and pasta, and starches that have been chemically modified to resist digestion. Nutritionists have found that most people don’t consume enough fiber, so cold potatoes may be a

good additional source of this nutrient.

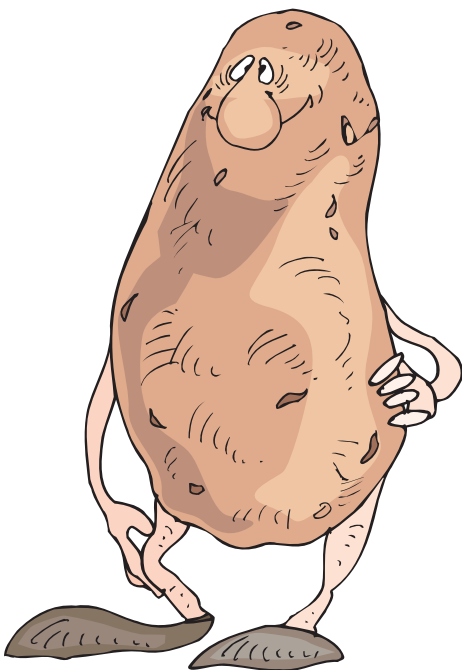
The following recipe is great for an Independence Day picnic in that it contains a little red, a little white and a little blue with the kick of a firecracker added for good measure.

Another good thing about this recipe – fiber can also be found in the horseradish.

Festive July Fourth Potato Salad

- 2 cups boiled red potatoes with skin left on
- 2 cups of boiled small white potatoes with skin left on
- 2 hard-boiled eggs cut in small pieces
- 1 tablespoon celery seed
- 1/2 cup blue cheese crumbles
- 3 tablespoons light mayonnaise
- 1/2 cup natural yogurt
- 1 tablespoon sugar
- 5 tablespoons horseradish
- 6 tablespoons chipotle mustard
- 1 tablespoon of white vinegar
- 1 teaspoon fresh ground pepper
- 1/2 teaspoon of salt
- 1/2 cup chives or bacon bits for garnish

Mix together and enjoy!



The Mental Health Corner

Protect Yourself from Identity Theft

- **Be careful when giving out personal information.** Unless you initiated contact or know the person or company you're dealing with, don't share your information over the phone, through the mail or online.
- **Just shred it.** When you're ready to discard documents, such as bank statements, pre-approved credit offers or insurance forms, shred them instead.
- **Keep passwords top secret.** Be creative when setting up a new online password. Avoid using your mother's maiden name, your birth date or the last four digits of your Social Security number.
- **Monitor your credit.** Before you enter your credit card number online, make sure the website is secure. Order a copy of your credit report every year, and correct all mistakes with the credit bureau.

Share an e-mail account with your child, so you can monitor communication. Bookmark favorite sites for easy access. Also, try to spend time together online.

- **Set up online tools.** Your internet service provider may offer parental control options to block certain material. There also are programs available that monitor your child's activity.
- **Consider software** that helps block your child's access to inappropriate sites. Filtering programs can block certain sites and restrict your child's personal information from being sent online. Additionally, the Children's Online Privacy Protection Act requires that websites include privacy policies and get parental consent before collecting or using a child's personal information.

Above all, the best online protection is you. Talk with your kids about internet safety. Let them know they can — and should — always come to you if they feel threatened, offended or confused.

Summer "Surfing" Protection

Though your children may suspect you have eyes in the back of your head, it's nearly impossible to watch for every risk out there, and the Internet is no different. Online predators and bullies are a growing danger to kids. These tips can help make web-surfing safer for your children.

- **Set rules.** Ask your children not to trade personal photographs, reveal personal information or agree to meet any "online friends" without parental supervision.
- **Get involved.** Keep the computer in a common area such as the living room.



Health in the News: *continued from page 3*

Lightning can actually injure people even when they are not directly struck. Lightning related injuries could come from side flashes from another object, contact voltage from touching an object that is struck or from ground current effects.

According to the National Weather Service, being struck directly or indirectly causes significant injuries to the nervous system and the brain. Some results of these injuries include:

- Memory loss, personality shifts or depression.
- Fatigue and sleep disorders.
- Burns, hearing problems, light sensitivity, dizziness and headache



Protect yourself by staying out of its path. Lightning can strike as far as ten (10) miles away from the area where it is raining. When you hear thunder, you are within striking distance for lightning and should seek safe shelter immediately. Get into a sturdy building or an enclosed car. Inside a home or building, stay off corded phones, computers and any equipment that puts you in direct contact with electricity. Stay away from indoor and outdoor pools, tubs, showers and other plumbing that could conduct electricity.

When you are inside, you should wait 30 minutes after the last clap of thunder before going outdoors. This may seem like a long time, but lightning can strike even after the rain turns to a drizzle.

If a person is struck by lightning, they will need medical care immediately, so someone should call 911 as soon as possible. Most victims are able to survive lightning strikes if they receive the correct treatment in a timely manner.

Tips to Protect Your Vision

- Wear sunglasses! A pair with 100 percent UV protection will reduce your risk of getting cataracts and macular degeneration.
- Get a checkup if you are in your 20s or 30s. After age 40, the American Academy of Ophthalmology recommends a checkup every two (2) to four (4) years. Glaucoma and other eye conditions can be treated if caught early.
- Your eyes will be healthier if you eat carrots, leafy salads and spinach.
- Quit smoking! It increases your risk of many eye diseases. Doctors say smoking is as dangerous to the eyes as it is to the lungs.
- Care for your contacts properly. Always have a regular pair of prescription eyeglasses available for

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Health in the News: *continued from page 6*

those times when your eyes feel irritated.

- Exercise. It increases circulation to the eyes, and it helps to keep diabetes away. Diabetes can lead to diabetic retinopathy and blindness.

- Lubricate your eyes with over-the-counter eye drops. Dry eyes can be caused by heat, air conditioning, or activities like computer use that discourage regular blinking.

- Wear safety glasses when doing home maintenance.
- Listen to your optometrist. If the doctor says you have an eye problem, make an appointment with an ophthalmologist.



Directors Report: *continued from page 2*

important that the HBR inform his branch membership enrolled in the Plan that, if an enrollee wants you as an HBR to contact the Plan on their behalf, that enrollee must complete a Personal Representative Authorization form naming you as a personal representative. You can request these forms from our Member Services Representatives or obtain them directly through our website.

One of the HBR's most important jobs is to provide continuing education regarding the Plan to the Branch members. HBR's should contact new carriers and old to explain the benefits and protection provided by their enrollment in their own Union health plan.

I know these responsibilities are extensive ones. Here at the Plan we are so grateful to have such dedicated and hardworking Health Benefit Representatives working with us.





**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**