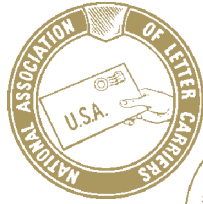


The NALC Health Benefit Plan



Vol. 09-3



HBR Report



March 2009

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Director's Report

Happy St. Patrick's Day!



Timothy C. O'Malley
Director

Spring officially begins on March 20, 2009. Days will get longer, warmer and brighter, so don't let allergies and colds get you down! I've included information about CVS MinuteClinics in the "Pharmacy Corner" section – they are a great resource to use, (especially during

cold and allergy season). Please check them out!

Also, just a reminder – the 29th National Health Benefit Plan HBR Seminar will be held October 18 through 21, 2009 at the Flamingo Hotel in Las Vegas, Nevada. I will include a registration form in the April HBR Report to help you with making a reservation for the seminar, so please be on the lookout for that next time. It's only March, but I'm already excited for the Seminar!!!

Open Season New Membership Regionally

Numbers are still trickling in, but so far we have seen an incredible increase in new membership. Our approximate total of new members is at 26,000 right now. Out of that, Region 9 had the largest increase

with 2,529 new members! Congratulations Region 9!

New Membership per Region

- Region 1 – 1,004
- Region 2 – 479
- Region 3 – 740
- Region 4 – 609
- Region 5 – 913
- Region 6 – 1,206
- Region 7 – 736
- Region 8 – 632
- Region 9 – 2,529**
- Region 10 – 1,078
- Region 11 – 1,215
- Region 12 – 1,146
- Region 13 – 605
- Region 14 – 772
- Region 15 – 1,465

We know how hard you've worked to bring in new members to the Plan. Now we'd like to hear

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Note to Our HBR's...

Included in this edition is our photo release form. We love receiving pictures of our Health Plan members and their families for use in our publications. However, to be able to use the pictures you send, the release form must be signed by everyone in the picture. For children under eighteen (18) years old, we need a parent or guardian's signature.

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how you did it. If you would send us a brief note describing the methods you used to recruit new Plan members, we will write an article about HBR methods in one of the upcoming HBR Reports.

Please send the letter to us here at the Plan, to my attention.

Branch Newsletter Contest

It's that time of year again! I am again asking for submissions of your branch Health Benefit

Plan articles. We would like articles from your Branch newsletters during the month of May. 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 to us here at the Plan, to my attention.

I'm really looking forward to reading your articles, and I hope to see you all in October!



Health in the News

March is Workplace Eye Wellness Month

Over 1,000 eye injuries occur in American workplaces each day. Some eye injuries may cause temporary or permanent loss of vision, which is why eye safety is so important in the workplace.

Potential hazards occur in every kind of workplace, though eye injuries are most often found among workers such as mechanics, carpenters and plumbers.

Flying particles, falling objects or sparks cause a large number of eye injuries. Contact with chemicals also causes a significant amount of eye injuries. Many workers such as lab technicians should wear glasses or goggles with side eye shields when working with chemicals. It's important to make sure eyewear fits correctly. Most labs are required to have conveniently located eye-wash stations – they should be flushed out on a regular

basis to make sure they continue to work correctly.

Eye health for office workers is a concern as well, with eye strain and dry eye being among the most common problems. Eye strain can lead to headaches, blurred or double vision and light sensitivity. Almost half of all computer users have experienced symptoms of eye strain at one time or another.

Some symptoms can be relieved by a combination of things. Examples include correcting workplace conditions, changing posture, using correct eyewear, anti-glare screens, and the use of eye drops. To prevent eye strain, it's recommended to rest the eyes frequently.



Cat Owners May Have Fewer Health Issues

Caring for a cat isn't for everyone. If you are a cat owner however, there is good news – several studies have shown that owning a cat may be good for your health.

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Health in the News: *continued from page 3*

Pet ownership in general has been shown to decrease the risk of depression. Now, researchers have come up with new evidence that owning a cat may decrease the risk of heart disease and even stroke.

A ten-year (10) study presented at the American Stroke Association's International Stroke Conference revealed evidence that people who have never owned a cat have a higher risk of developing certain heart diseases compared to people who have. The researchers found there was no correlation when it came to owning a dog or not.

Over 4,000 men and women participated as subjects in the study. They were 30 – 75 years old

with no evidence of heart disease when the study began. After ten (10) years, the risk for heart attack was 40 percent higher in people who had never owned a cat, and risks for other heart diseases, such as stroke, were 30 percent higher.

When Infection Turns Deadly

Bacterial infections are very common. Most can be prevented or treated simply, especially with the use of antibiotics. There are times, however, when infection can spiral out of control and become sepsis.

Sepsis is a dangerous condition that can occur when infection spreads through the body. The body has a normal way of responding to infection, but for



some reason with sepsis, the response becomes overly exaggerated. Thankfully, sepsis is not very common; generally only two (2) out of every 10,000 people ever develop the condition – that's 0.0002%.

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Food of the Month — Pizza

Getting the Pizza Taste without all the Carbs.

This recipe is a marriage of European influences; it combines the Sicilian pizza with the Hungarian stuffed pepper. It uses ingredients normally found on

pizza but instead of spreading them out on a crust, you stuff them into a bell pepper.

Stuffed peppers can be a healthy meal for the entire family. It's a good way to incorporate vegetables into kids' diets – bell peppers contain many important nutrients, such as fiber, vitamin C and vitamin A. Substituting bell peppers for a heavy crust can also be a good way to cut down on carbohydrates.

- 1/2 cup black olives, diced
- 8-oz. package of Mozzarella cheese
- 2 teaspoons olive or canola oil
- 1 teaspoon of pizza spice

Cut the top off of each pepper and remove the seeds and white interior ribs.

In a large bowl, thoroughly mix all other ingredients, with the exception of the oil. Stuff the mixture into the peppers and drizzle half a teaspoon of oil over the top of each. A small portion of cheese may also be saved to sprinkle on the top of the pepper. Bake at 350 degrees in a pre-heated oven until the cheese is melted and the outside of the peppers start to wrinkle.

Serves four (4) people.

Crustless Pizza

- 4 green bell peppers (or red for a sweeter taste and festive color)
- 14-oz. package pepperoni slices
- 1 medium-sized tomato, diced
- 4 button mushrooms, sliced
- 1/2 cup yellow onions, diced



The Pharmacy

CORNER



Maintenance Choice

One of our newest benefits, the Maintenance Choice program, really seems to be taking off! Within the first two weeks of 2009, our members picked up 13,000 long-term, maintenance prescriptions at their local CVS/Caremark pharmacies.

Maintenance Choice is a convenient program that allows members to fill long-term prescriptions through their local CVS pharmacy.

Special Note Regarding the Maintenance Choice Program: Mail volume has been dropping

in the USPS at an alarming rate. Our mail order program yields many pieces of mail for our Letter Carriers to deliver each day across the country. Annually, this contributes to about \$3,318,148 in postage. Our main objective as a Union is to keep our Brother and Sister Letter Carriers gainfully employed by the USPS. Whether you are an active or retired Letter Carrier, a healthy Post Office protects our retirement and our health benefits. I urge all Letter Carriers in the Plan to use the

CVS/Caremark Maintenance Choice Program ONLY when you are running low on your current prescription and you need an immediate fill. This will accomplish both convenience to you when needed and a continual flow of mail in the mail stream. Thanks.

If you have any questions or would like to switch between the pharmacy and mail service options, please call Caremark Customer Service at 1-800-933-NALC (6252).

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The Pharmacy Corner: *continued from page 5*

CVS/Caremark ExtraCare® Health Card

We are pleased to say that 120,000 ExtraCare® Health cards have been sent out to our members' homes since the end of last year!

The CVS/Caremark ExtraCare® Health card allows our members to save 20% on health-related items when purchased at CVS. The discount

will be applied at checkout when the card is used.

If you haven't received your card yet and would like one, please call Customer Service at 1-888-543-5938.

CIGNAPlus Savings

CIGNAPlus Savings is a dental discount program that provides discounted fees on dental services. The average savings is 35% on

most of the common dental procedures. Our members and their dependents are able to choose their dentist from a nationwide network of excellent dentists.

The dental discount program has no claims forms to file and no waiting periods. The affordable monthly fee for this program is \$3.75 for Self Only and just \$5.50 for Self and Family.

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CVS MinuteClinic Treatments & Services

CVS Pharmacy MinuteClinics are open seven (7) days a week with no appointment necessary. MinuteClinics offer treatment and services for the illnesses or conditions listed below:

Common Illnesses	Vaccines	Skin Conditions	Wellness & Prevention	Additional Services
Allergies (age 6+)	DTaP, TD, Tdap (Diphtheria, Tetanus, Pertussis)	Athlete's Foot	Camp Physicals	Ear Wax Removal
Bladder Infections (female, ages 12-65)	Flu (seasonal)	Cold Sores	Health Screening Package (also available as individual screenings) – Cholesterol – Diabetes – Hypertension – Obesity	Flu Diagnosis (ages 10-65)
Bronchitis (ages 10-65)	Hepatitis A & B	Deer Tick Bites (ages 12+)		Mononucleosis
Ear Infections	Meningitis	Impetigo		Pregnancy Testing
Pink Eye & Styes	MMR (Measles, Mumps, Rubella)	Minor Burns		Suture Removal
Sinus Infections (ages 5+)	Pneumonia	Minor Skin Infections & Rashes		
Strep Throat	Polio (IPV)	Minor Sunburn		
Swimmer's Ear		Poison Ivy (3+)		
		Ringworm		
		Shingles Treatment		
		Wart Removal (ages 5+)		

The Pharmacy Corner: *continued from page 6*

To enroll in this program or to find a local dentist, please visit our website at: www.nalc.org/depart/hbp. On the left hand side of the screen, choose the link “Find a Non-FEHB Dental Provider.” This will link you to more information about the dental discount plan, enrollment information and a provider directory.

Durable Medical Equipment (DMERC) carrier and your claim will cross to us electronically through the Medicare Crossover Program. As with all charges covered by Medicare Part B, you will receive 100% of the balance remaining after deducting the Medicare Part B payment.



How to Correctly Obtain Diabetic Supplies When You Have Medicare Part B

Blood glucose self-testing equipment and supplies are covered for all people with Medicare Part B who have diabetes. This includes those who use insulin and those who do not use insulin. These supplies include:

- Blood glucose monitors;
- Blood glucose test strips;
- Lancet devices and lancets; and
- Glucose control solutions for checking the accuracy of testing equipment and test strips.

For more information on Medicare’s coverage of diabetic supplies, please visit: www.cms.hhs.gov/MLN Matters/Articles/downloads/SE0738.pdf.

If Medicare Part B is your primary carrier, present your Medicare Identification card, as well as your NALC Health Benefit Plan Identification card, to any Medicare-enrolled pharmacy or supplier. The provider will automatically bill the Medicare

The Mental Health Corner
Learning Styles

There are many different ways to learn things. A person’s genetics, environment and upbringing may all have an impact on how a person thinks and processes information.

According to Optum Health Behavioral Solutions (formerly United Behavioral Health), researchers have identified five (5) major learning styles which are listed below. Identifying your child’s style may help you come up with ways to make learning more fun and interesting.

- *Visual (also called Spatial) Learning:* People who think in pictures are visual learners. They do well with charts and diagrams. Children who are visual learners could be encouraged to learn through drawing pictures.
- *Kinetic (or Physical) Learning:* Hands-on activities are best for kinetic learners. They often find it hard to sit still and focus on one

thing for long periods of time.

- *Verbal (or Linguistic) Learning:* This type of person learns best through words or stories. If a child has trouble doing math, try having them recreate the problem as a word problem.
- *Aural (or Auditory) Learning:* People who like to work with sound and have a good grasp of pitch and rhythm may learn this way. Background music or sounds can help aural learners focus or visualize. It may also help aural learners to use a song to commit things to memory.
- *Logical (or Mathematical) Learning:* Logical learners like to figure out how things work. Puzzles, computers and strategy games (like Risk® or Monopoly®) are all good tools to help children with this type of learning.

Health in the News: *continued from page 4*

Sepsis cuts off blood flow in areas of the body that may not even be affected by the infection. This can lead to organ failure and/or a drastic drop in blood pressure (septic shock).

The most dangerous part about sepsis is how quickly it can turn deadly. The recent and highly publicized case of Brazilian model Mariana Bridi da Costa showed that she was a basically healthy 20-year-old. She was diagnosed with a very common urinary tract infection (UTI). The UTI turned

into sepsis, and after just four (4) days, da Costa died.

Fortunately, sepsis is not untreatable, but it must be treated quickly and early. Doctors may use IV fluids and other medications, such as antibiotics, to control infection and blood pressure.

Several things to watch for are fever or hypothermia, increased heart and/or breathing rates, low blood pressure, confusion and decreased urination. Persons who experience signs or symptoms like

these after surgery or hospitalization should try to get medical attention as soon as possible.

To prevent minor cuts and scratches from becoming infected in the first place, it is important to keep the wound clean and bandaged. Deeper or gaping wounds may need stitches to prevent infection as well as to speed the healing process. Washing your hands is also a great way to prevent infection.



**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**