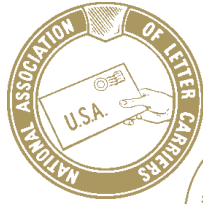


# The NALC Health Benefit Plan



Vol. 09-5



# HBR Report



May 2009

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



## Board of Trustees



Michael J. Gill



Lawrence D. Brown Jr., Chairman



Randall L. Keller

## Director's Report

# Seminar Classes



**Timothy C. O'Malley**  
*Director*

It's hard to believe that it's already May. Time has gone by so fast since the end of Open Season, and I know the next few months are going to go by even faster! Throughout May and June, I will be traveling across the United

States to visit Nevada, Minnesota, Iowa and Missouri. I am looking forward to having the opportunity to meet so many of you. Meeting with such hard-working, dedicated people is what makes this job so worthwhile.

On that note, I'd like to talk about how your hard work has brought about changes in the Plan's membership. The influx of so many new members has decreased the average age of our entire enrollee population. In 2007, the average age of our enrollee population was 61.5 years old, and in 2008, that number decreased slightly to 60 years. This year, however, our average population is 54.9 years old; that's quite a jump for just one year! This dramatic change shows how many younger people have been brought to the Plan through pure

perseverance and dedication of HBR's like you.

### ***Regarding the Seminar...***

I am very enthusiastic about the classes we will be offering at the upcoming Seminar in Las Vegas. We have some wonderful instructors who are just beginning their planning. I believe that in addition to being informative, the classes they are planning will be motivating and original.

One class we will be offering is for new Health Benefit Representatives (HBR's). The class will provide a complete picture of the Plan. HBR's will learn about new and existing benefits, how the Plan works and how to be a good HBR. HBR's who have been with the Plan longer will be divided among the remaining three (3) classes.

The first two days of class,

*continued on page 3*

## Note to Our HBR's...

I hear great stories about our members' experiences with the Plan all the time. I'd really like to publish those testimonials from our members in some of our Open Season materials; this way, we can show everyone exactly why our Plan is the best out there!

If you know of any members that have had positive experiences with treatment, surgeries or just have satisfaction with the Plan in general, please send that information to my attention here at the Plan. We need to know the member(s) name(s), their story and if they are a postal employee, their branch number.

### ***In This Issue***

- **Director's Column** **2**
- **Health in the News** **3 - 8**
- **Food of the Month** **4**
- **Plan Benefits** **6**
- **The Mental Health Corner** **7**

**Directors Corner:** *continued from page 2*

October 19th and 20th, will be dedicated to the particular class you have been assigned to. On the last day, October 21st, classes will rotate. That way, you get a chance to hear what each instructor has to say.

Also on the last day of the Seminar, we will be offering a special new class. The class will provide wireless service and hands-on computer instruction regarding the Plan's website and other resources HBR's may want to use to promote the Plan.

Because space for this special class is limited, registration for it will be on a first come, first serve basis. If you will be able to bring a laptop with wireless capability to the Seminar or would just like to participate in the class, please contact my assistant, Sarah. She can be reached by phone at 703-729-3044, or by email at [sdefluri@nalchbp.org](mailto:sdefluri@nalchbp.org). You should provide her with the following

information: your name, branch number, telephone number and whether or not you will be bringing a laptop.

Also in the works is a fantastic

Health Fair that will be held on October 18th, the first day of the Seminar. Check back for more details in upcoming issues of this report.



## Health in the News

### **Running Contributes to Health in the Long Run**

Not everyone is able to enjoy running, but if you're the type of person who likes to run, the results of a recent Stanford University study may come as exciting news! The results show that running on a regular basis is good for long-term health.

Beginning in 1984 and ending in 2008, the study followed over 500 middle-aged men split into two groups: those who run at least

on a weekly basis and those who do not. The results show that the overall physical health of the running group has been significantly better than for the non-running group.

Over time, certain disabilities developed among men in the non-running group; however, they did not develop in the group of runners until much later on, an astonishing 12 to 16 years later! The overall death rate was also lower for the runners compared to the non-runners. Nineteen

years into the study, the death rate for the running group was at 15%, while it was about twice that for the non-running group at 34%.

When the study began, the results were expected to show that the group of runners would eventually suffer more injuries, have higher rates of osteoarthritis and would require more knee replacements. The actual results surprised even Stanford's researchers.

*continued on page 4*

**Health in the News:** *continued from page 3*

**Tips for Breaking in New Shoes**

It's good to replace shoes now and then. Experts say that running shoes should be replaced about every 300 miles. By that point, the shoes' protective cushioning is worn down so they no longer provide protection for your feet. Getting new shoes is good for your feet, but breaking them in can sometimes feel like a punishment!

The best way to break in new shoes is to wear them around the

house for 15 to 30 minutes each day for several days. Try wearing socks when you do this; it stretches them out just to the point where they become comfortable.

Be mindful of areas that hurt or pinch your feet. For those, you might want to add additional cushioning, like store-bought foot soles or even band-aids. Professionals at Saks Fifth Avenue recommend using an emery board to sand down rough edges that may rub against your foot. For leather shoes, another idea is to

rub white candle wax into the leather to soften it.

**Summer Bugs: the Good and the Bad**

May usually signals the approach of nice, warm weather. Pools open towards the end of the month and kids begin to anxiously await summer vacation.

Something to keep in mind when you're out enjoying the weather is that insects come out to

*continued on page 5*

**Food of the Month —  
Cheesy Grits and Shrimp**

Grits are usually thought of as southern food, but they've been around before the United States was even established. When the first colonists set foot in the new world, they found the natives of the eastern coast eating mush or "maize." Corn and its derivatives—grits and hominy—became frontier staples.

Many areas in South Carolina add shrimp to their grits. Shrimp

and grits evolved as a mainstay on breakfast tables and, in 1976, shrimp was named the State Food of South Carolina.

Recently, bistros along the Southeastern Coast have added cheese to make the recipe a full-bodied entree. Try the recipe listed below to add a little southern taste to your kitchen!

**Cheesy Grits and Shrimp**

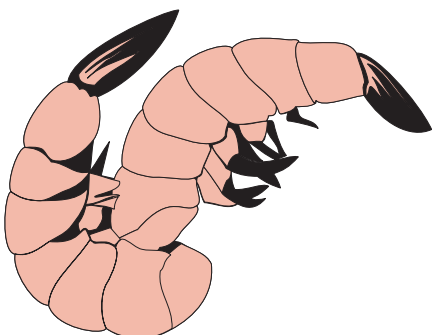
- 3 14-oz. cans of chicken broth
- 1 1/3 cups of instant grits
- 1/2 cup shredded sharp cheddar cheese
- 1/2 teaspoon of salt
- 2 tablespoons of butter, melted
- 1 8-oz. package of garlic herb cream cheese spread, softened
- 1 tablespoon half-and-half

- 1/2 cup grated asiago cheese
- 2 teaspoons of chopped chives
- 1/2 pound of peeled and deveined shrimp, cut into 1/2 inch pieces
- 1/2 cup grated parmesan cheese
- 1 2-oz. jar of pimentos

Bring the chicken broth to a boil, stir in the grits and boil for one minute. Cover and reduce heat. Stir in the half-and-half, pimentos and salt.

Sauté the shrimp, chives and butter for 5 minutes. Place the grits mixture in a 9-by-13-inch baking dish and spread the garlic herb cream cheese on it.

Pour the cooked shrimp mixture over the top and sprinkle with parmesan cheese. Bake at 350 degrees for 30 to 45 minutes or until the top browns.



**Health in the News:** *continued from page 4*

enjoy the weather too. In many ways, this is a good thing. Here are a few examples: butterflies encourage plant growth through pollination; bees produce honey and wax; ladybugs and praying mantis' eat other insects that are considered pests. On the other hand, there are a number of insects to avoid.

Ticks are very small, spider-like pests that are known to spread Lyme disease. They are usually found in tall grass or wooded areas. Chiggers, also known as harvest mites, are very similar to ticks, although they are much smaller. The types of chiggers found in the U.S. don't normally spread disease, but they do cause an extremely itchy rash that sticks around for weeks.

If you know you'll be spending time in areas where ticks or chiggers could be, spray your clothes and shoes with insect repellent. Also, make sure to check yourself (and your pets) for these insects afterwards.

Mosquitoes are another insect to steer clear of during the warm weather. Most of these parasitic insects just cause annoying, itchy, red bumps when they bite, but some can spread serious diseases like West Nile virus (WNV) or yellow fever.

There are ways to protect yourself from getting bitten. Since mosquitoes love to lay their eggs in warm, damp areas with standing water, it's a good idea to empty or drain any standing water. Also, if you know you're going to spend a lot of time in a mosquito-infested area, try to use a strong insect repellent containing DEET.

Children should use a milder insect repellent that does not contain DEET. It also helps to wear longer clothes, such as long pants and long shirts; that way, mosquitoes can't get to your skin as easily.

**Strawberries are Linked to Heart Health**

In Florida, strawberries begin to ripen in February, with the season moving northward each month. Juicy and sweet, strawberries are also good for your health!

Strawberries are a good source of nutrients, most notably vitamin C. Researchers from the Harvard School of Public Health have discovered that strawberries may lower blood levels of C-reactive protein (CRP), a signal of inflammation in the body. Lowering these levels of CRP could decrease the risk of heart disease and stroke.

Research also suggests that strawberries could be helpful for arthritis as well. So eat up – slice them on cereal or yogurt or just eat them plain!



**Tension Headaches**

Tension headaches: everyone gets them at one point or another. They can creep up on you when you least expect it or hit you so fast you never saw it coming. The

*continued on page 8*



## Plan Benefits

### Precertification

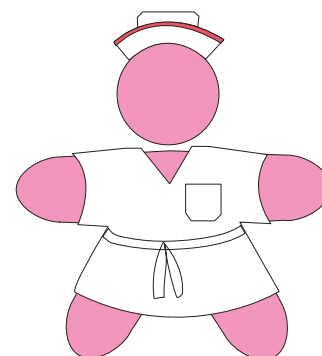
Precertification is an important review process for your inpatient hospital admission. Care Allies works with your doctor prior to your admission to evaluate the medical necessity of your stay and the number of days required to treat your condition. Essentially, CareAllies makes sure you receive the care you need in the correct setting. Precertification also helps identify people who may need extra support transitioning from the hospital to their next level of care.

When you are admitted to the hospital, either you, your personal representative or your provider must call to pre-certify your medical services. You are responsible for ensuring that your care is precertified, so you should always ask your physician or hospital whether or not they have contacted us. The Plan will reduce its benefits for the inpatient hospital stay by \$500 if no one contacts us for precertification.

If you use a CIGNA HealthCare participating provider, your doctor should take care of precertification; however, if you go to an out-of-network provider please call 1-877-220-NALC (6252) and select “Option 1” to obtain precertification yourself. That number is also conveniently listed on the back of your ID card.

Precertification is not needed if Medicare Part A will be the primary payer for your stay. It is also not needed for a maternity admission for a routine delivery. In the case that your medical condition requires you to stay more than 48 hours after a delivery or 96 hours after a cesarean section, then you should have your physician or the hospital contact us for precertification of additional days.

If you have questions regarding benefits, please call the Plan at 1-888-636-NALC (6252) or refer to the Plan’s brochure for more precertification and benefits information.



### 24 Hour Nurse Line

Do you have a nurse’s personal phone number? Now you do! If you call 1-877-220-NALC (6252) and select “Option 2,” that is your direct line to a registered nurse (RN).

As a member of the NALC Health Benefit Plan, you have access to a team of nurses, 24 hours a day, 7 days a week, 365 days a year. At mid-night on a Saturday when you need help deciding if it is time to pack the family up and head to the emergency room, give our friendly registered nurses a call. The nurse will ask you a few questions about your symptoms and situation, and then direct you to care that will make you more comfortable. If you need to go to the doctor or hospital, the nurse can help you access the appropriate services. If your condition doesn’t require immediate care, the nurse will give you self-care tips to make you more comfortable until you see a doctor.

The Plan is always looking for ways to make our services better and more convenient for our members!



## The Mental Health Corner

# May is Mental Health Month

Social relationships have a great influence on mental health. It's important to recognize and show support for the well being and mental health of those you care about.

As children grow, their self esteem and mental health is often shaped by the relationship they have with their parents. It's important to have realistic expectations for children and to show them unconditional love. This doesn't mean to give them carte blanche to do whatever they want; children also need guidelines.

Adults and teens need support from social relationships too. Don't be afraid to communicate. If you avoid talking about mental health needs, it can foster feelings of isolation. Sometimes just knowing that someone is available to talk helps.

If you have any questions or concerns, please call our Mental Health and Substance Abuse line at 1-877-468-1016. You can also visit our website, [www.nalc.org/depart/hbp](http://www.nalc.org/depart/hbp) and visit our "Optum Health" page under the "Network Providers" tab.

### Spotlight on Stress

Research has proven that too much stress can negatively influence your health, your mood and even your relationships with other people.



According to the National Institutes of Health, the majority of illnesses can be traced back to stress.

It is possible to decrease stress in your life. Here are a few tips:

#### Eat Healthier

Foods loaded with fat, sugar and salt only serve to make you feel more lethargic in the long run. When you eat healthier foods like fruit, vegetables and lean proteins, you feel more energetic.

#### Exercise

Like eating right, exercise gives you more energy. It also increases your overall physical health, which isn't bad either!

#### Sleep Well

Too little sleep can make you feel irritable and overwhelmed. Getting the right amount of sleep (7 – 8 hours for most people) is a crucial part of keeping stress at bay.

#### Drink Less Caffeine

Most people drink caffeinated beverages to feel more awake. Consuming lots of caffeine over time can actually lead to health problems like insomnia, headaches and ulcers. Even if you don't want to completely cut caffeine from your diet, try to alternate it with healthier options.

#### Think Positive

Positive thinking almost sounds too simple, but it really works! Just a few minutes of positive thinking can change your whole outlook. Try to devote a few minutes a day to reflecting on the good in life.

#### Breathe

When we get stressed or upset, we tend to take fewer breaths. Concentrating on your breathing can make you feel calmer.

**Health in the News:** *continued from page 5*

dull, aching pain can last anywhere from 30 minutes to an entire week.

Tension headaches are different from migraines and are not associated with vision disturbances or nausea. Dr. Noshir Mehta, chairman of the Craniofacial Pain Center at Tufts University, suggests that tension headaches may develop because of stress, sleep problems or neck injuries.

While it may be tempting to

use pain medication to control headaches, beware. Pain medications only reduce the symptoms; they don't actually cure headaches. Many medications, especially when overused, can actually make things worse over time, causing rebound headaches.

Dr. Mehta says there are alternatives to pain medication that may help alleviate headaches. For his patients, he recommends exercise, having a more nutritious

diet, wearing a mouth guard during sleep (to protect from teeth grinding) and even acupuncture. The Plan covers acupuncture for pain relief when the treatment is performed by a doctor of medicine or osteopathy.

If you feel your headaches disrupt your life and you would like a doctor's opinion, try to take notes or keep a log of when and where you get the headaches. This could help your doctor make a better diagnosis.



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**