



HBR Report



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Vol. 01-4

April 2001



It is not raining rain to me,
It's raining daffodils;
In every dimpled drop I see
Wild flowers on distant hills.

Robert Loveman - April Rain.
Appeared in Harper's Mag., May, 1901

April showers bring May flowers!

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DIRECTOR'S REPORT



Thomas H. Young, Jr.
Director

Final Numbers are In ...

As we had indicated in earlier articles, this final report would show a very modest gain in membership. These results, combined with the yet to be delivered Call Letter from the Office of Personnel Management, last year's claims experience and projections for 2001's activity now must be considered as we plan for the 2002 benefit year.

All health plans are faced with the specter of double digit projections for increased health care costs. As has become the norm, prescription drugs lead the way in this upward spiral.

Simply put, the challenge is to continue a meaningful benefit package while trying to keep the out-of-pocket costs and premiums to a minimum while maintaining a plan that is fiscally viable. **No Problem!???**

The First Health Network continues to grow and provide our members with first class access to health care. Here are some numbers that represent

the current and future Network.

- In the year 2000, there were 3,693 hospitals with an expected increase in 2001

Here are the final numbers for the 2000 Open Season effort:

FINAL OPEN SEASON NUMBERS

Postal	New Enrollees	1386
	Change in Plan/Cancel	756
	Net Gain	625
Annuitants/ Compensation	New Enrollees	588
	Change in Plan/Cancel	411
	Net Gain	177
Federal	New Enrollees	433
	Change in Plan/Cancel	143
	Net Gain	290
DOD Demo.	New Enrollees	19
	Change in Plan/Cancel	1
	Net Gain	18

TOTAL 2000 OPEN SEASON

New Enrollees	2426
Change in Plan/Cancel	1316
Net Gain	1110

to 3,900. To put this into perspective, there are approximately 5,000 hospitals in the nation.

- The Outpatient Care Network had 351,698 providers in 2000 with a projected increase to 375,000 in 2001.

Breaking the physician numbers from the OCN, we find that, of the approximately 430,000 doctors in the country, our network contains 300,000.

Overall, the statistics mean that 92% and 96% of the Health Benefit Plan’s members had immediate geographic access to general acute care hospitals and primary care physicians respectively.

By the end of 2001, those percentages are expected to be at 93% and 97%. To give you some perspective on how the Network has grown, in 1995, my first year as Director, the

respective access percentages were 78% and 62%.

Notwithstanding this excellent access, the Plan continues to work with First Health to expand the Network for the small percentage of members in the less populous areas where contracting with providers is most difficult.

Next month we will give an update on the Call Letter requirements and take a look again at the subject of prescription drugs.



APRIL IS CANCER CONTROL MONTH:

Know the tests recommended for you.

During Cancer Control Month, take time to consider tests that could detect cancer at an early and curable stage. The American Cancer Society recommends:

- Cancer-related checkup every three years for people aged 20 to 40 and every year for people aged 40 and older. It should include health counseling and could include examinations for cancers of the thyroid, mouth, skin, lymph nodes and testes.
- Mammogram. Women over age 40 should have a mammogram each year. Early detection is a key reason for the declining death rate from breast cancer. A monthly breast self-exam should be done by women of all ages. Most breast cancers are discovered this way.
- Colonoscopy or sigmoidoscopy. Men and women aged 50 or older should have a sigmoidoscopy every five years and a colonoscopy every 10 years. Finding cancer of the colon or rectum in the early stage greatly increases the chances of a cure.
- PSA test. This blood test and a digital rectal exam should be taken annually beginning at age 50 and by younger men who are at high risk. At higher risk are men with a family history of cancer and African Americans. They should begin testing at an earlier age.
- Pap smear test. All adult women should have an annual Pap smear and pelvic examination. After three or more satisfactory exams, the test may be performed less frequently.

Consider this list carefully and decide which tests are right for you. Your life could depend on it.

The Pharmacy Corner



Just What is a Formulary?

The main objective of our prescription drug program is to provide our members with the highest quality of pharmaceutical care at lower costs. One of the most effective ways to achieve this goal is through the use of generic drugs. However, when a generic is not available, there may be more than one brand name drug available to treat the condition. In this case, the doctor would check our list of formularies available. These are preferred drugs that are selected based on their ability to meet patient needs at lower cost. Members can order a formulary pamphlet by calling the Plan at 800-933-NALC. It would be wise to have this formulary list available when you or a family member has a doctor's appointment.

NOTE: There are four things to remember when turning to this list of formularies:

- Unless specifically indicated, formulary drugs will include all dosage forms.
- Generics should be considered the first line of prescribing.
- Your **doctor** may contact a Caremark pharmacist with direct questions about the formulary on their Formulary Resource Line at 800-282-2229.
- The formulary drug list is not inclusive, nor does it guarantee coverage, but it represents an abbreviation of the patient's prescription drug coverage.

What about adding to or removing drugs from the formulary list?

The list of formularies is updated biannually based on research made by Caremark's National Pharmacy and Therapeutics Committee. When they evaluate a new drug, the following factors are considered. The product must:

- meet patient treatment needs,
- be clinically safe relative to other drugs with the same indication(s) and therapeutic action(s),
- be effective for FDA approved indications,
- have therapeutic merit compared to other drugs,
- promote appropriate drug use, and
- be cost effective.

New drugs that become available must meet all the above criteria to be considered for addition to the formulary list. A newly marketed drug will not automatically be added. Caremark's Clinical Services National Pharmacy & Therapeutics Committee will regularly evaluate new products for addition to the listing. As standards of practice change and new information becomes available, drugs currently listed on the formulary will be re-evaluated for continued inclusion or removal.

A drug will be added to the formulary list if it will benefit our members. It also must be considered effective and offer a distinct advantage over other medications in the same therapeutic category.

Examples of advantages include:

- distinct new therapeutic or pharmacologic features,
- better adverse effects profile, including lower frequency and diminished severity,
- fewer precautions,
- greater benefits as shown by well-controlled comparative clinical trials,
- improved or unique dosing schedule,
- improved or unique dosage form, and
- cost savings over other products in the same therapeutic category.

SAFETY FIRST

Your Ladder Should be Viewed with Caution.

Ladders are found everywhere. You see them inside and outside, in factories and shops, in storerooms and warehouses, in offices and homes.

Because they are so common, they can be taken for granted. That's a problem, because close to 25,000 workers were injured in falls from ladders in one recent year, and more than 100 died falling from a ladder.

Your safety should begin before you climb. Here are some important things we should consider:

1. Is this the right ladder?
Consider your weight and the weight of the load. Different types have load capacities of 200 to 375 pounds.

Because aluminum and metal conduct electricity, they shouldn't be used near power lines or live electri-

cal wires. Use a dry wood or fiberglass ladder instead.

2. Is the ladder in good condition? Check it out to make sure all parts are in good working order. Do it every time you use the ladder. Be sure it can be locked in place, that rungs and steps are intact and clean and that nuts and bolts are tight. The most common mistake is not keeping the ladder in good repair.
3. Is the set-up right? The feet should be on firm, even ground. The bottom of the ladder should be one foot away from the wall for every four feet to the top. If it touches the wall 16 feet above the ground, it should be four feet from the wall. When climbing on a roof, the ladder should extend three feet higher than the roof.
4. Is my climbing technique safe?



- Always face the ladder when climbing and stay in the center of the rails.
- Maintain three points of contact with the ladder: two feet and one hand or two hands and one foot. Carry tools in a tool belt and if material must be handled, raise or lower it with a rope.
- Never climb higher than the third rung from the top of an extension ladder or second step from the top of a step ladder.
- Carry it parallel to the ground and hold it in the middle so you can balance the load. Always carry a stepladder in the closed position.

How to stay on your feet at home.

Falls are the leading cause of accidental death for older people, but people of all ages can fall. Your own fall may not be fatal, but it can be painful and debilitating.

Most falls occur from tripping over items or falling on slippery floors, says the National Safety Council.

These are recommended ways to reduce fall risks in your

home. Protect yourself, your family and visitors by checking these areas:

- Kitchen: Avoid climbing to reach high cabinets or

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shelves. Use a sturdy step stool. One with handrails is best.

- Living Areas: Get rid of shag carpeting. It can catch on shoes, toes and walkers.

Avoid glass tables. Use sturdy wooden tables with rounded corners.

Arrange furniture to provide open pathways. Keep electrical and telephone

cords out of walk-ways.

Keep floors clear. Harmless-looking items like a pencil or crayon can cause someone to slip and fall.

- Bathroom: Wipe up water on the floor after a shower. Clean up grease and other liquids on floors immediately. Use rugs with non-skid backing. Install grab bars by toilets and in the tub and shower areas.

Use contrasting colors. If the whole room is one color, you have a big safety hazard. People don't wear their glasses to take a shower. Add bright decals or red tape so people can see the edges.

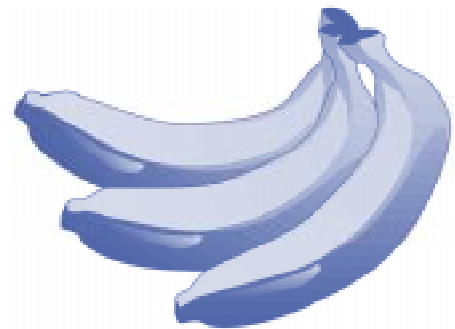
Shower stalls should have code standard shatterproof glass.

Always keep a night light on in the bathroom.

HEALTH IN THE NEWS

Food of the Month:

Bananas – the feel good fruit!



They're a fun food, a favorite of kids and adults alike, and the most popular fruit in the world.

Why promote bananas when everyone likes them already? Because they're serious food. They should be more than an occasional snack, more than dessert or a pie filling. You should eat bananas on purpose, they're that good for you.

Consider this bunch of benefits from bananas:

- They're high in potassium. That means bananas can lower the risk of high blood pressure and related diseases like heart attack and stroke. If you have high blood pressure already, eating lots of bananas may help.

Bananas keep bad cholesterol from oxidizing and sticking to your artery walls. One researcher at the University of Mississippi Medical Center says we should think of foods like bananas the same as we think of love and money – you can't get too much.

- They keep your stomach in order. Bananas are a natural antacid. Eat one when you have heartburn and you won't need anything else. Some studies show bananas help to heal stomach ulcers and may guard the stomach from harsh substances.

- They're "regular" food. After a bout of diarrhea, they replenish your vital fluids and nutrients.

GET FIT – Walk two miles, that's all you have to do!

It seems complicated. To get fit, will you buy exercise videos and try to do what a 20-year old athlete does? Or will you buy some exercise machines or sign up for a health club and hope to get your money's worth?

Actually, you don't have to do anything heroic. You can do anything that keeps you active for half an hour on most days, anything from working in the yard to playing basketball.

Easiest of all, just walk two miles. No fuss, no equipment, no membership, just walk. The best distance is two miles.

The Centers for Disease Control and Prevention and the National Institutes of Health say that regular exercise does wonders. It protects your heart, reduces the risk of diabetes (or helps control it), reduces high blood pressure and helps to prevent osteoporosis.

The walk will give you increased energy, help to prevent weight gain (or reverse it) and help you sleep better. It will make you look younger, feel younger and live longer.

Can't walk two miles? Just walk a few blocks to start with then gradually increase the distance.

Check with your doctor if you have been really inactive for a long period of time. Get advice on how to start, then do it.

Stent keeps arteries open.

Of the 700,000 Americans who undergo angioplasty each year, 15 to 20 percent need further major treatment within six months. That's because the stent, a tiny metal scaffold which keeps the artery open, gets reclogged with scar tissue.

Now a new generation of stents will soon be available that not only props open the artery, but delivers drugs to the site of the blockage to keep the vessel open. Coated stents from

several companies have performed well in trials. It will be some time before they are available and they could cost as much as \$2,000 each according to *The Wall Street Journal*.

Calcium inhibits absorption of thyroid drug.

A study at the Veterans Affairs Medical Center in Los Angeles showed that people taking 1,200 mg of calcium carbonate, a common supplement, did not fully absorb the thyroid medication levothyroxine.

Doctors don't know if other forms of calcium inhibit absorption. They recommend taking thyroid drugs when you will have a period of at least two hours before and after when you will not eat or take a supplement.

Glucosamine and arthritis.

A Belgian study published in the British journal *The Lancet* shows that glucosamine sulfate is effective in slowing the progressing of osteoarthritis. The popular diet supplement is the first treatment proven to actually retard osteoarthritis.

Exercise myth exploded.

The idea that you have to train for months before you start getting benefits is a myth. You'll start shaving off pounds within a week and your muscles will quickly snap to attention. Studies at Ball State University in Indiana show that

sinew responds to weight lifting after only four sessions.

A further look at the research reveals that there are plenty of immediate pluses to exercise: reduced stress, a rosier outlook, more confidence, better sex and sounder sleep. All these benefits kick in with your FIRST workout.

Get more a.m. energy.

To feel less sleepy and have more energy in the morning hours, doctors at Johns Hopkins University School of Medicine recommend:

- Stop eating three hours before retiring. Otherwise, you're still digesting in the morning, which makes you feel sleepier.
- Eat a high-fiber breakfast, like oatmeal and fruit, plus a bit of fat like butter on a slice of toast. Eggs help you power up with protein.
- Limit caffeine or you will feel more sluggish. See how you feel with one cup of coffee, two cups, or three. Find what's best for you.
- Don't exercise on an empty stomach. Have a yogurt or soy drink to provide instant fuel for your muscles and brain.

The biggest cancer risk: your lifestyle.

Modern testing is discovering cancer at early stages, and

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Health in the News
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effective treatment is extending or saving lives.

That's good news. The only thing better would be to prevent cancer in the first place. The act is within reach for most individuals. The truth of the matter is that cancer comes most often as a result of what we do to ourselves and how we live. The war on cancer begins at home. A third of this year's 560,000 cancer deaths can be blamed on diet.

Review this good advice about keeping cancer away:

- Eat a lot of fruits and

vegetables. They are among the most powerful medicines known to humankind, able to reduce cancer and prolong life.

- Reduce fat consumption. Countless studies have shown that a low-fat diet and moderate exercise help to prevent many types of cancer.
- Don't smoke. You've heard it a thousand times, but the fact remains that smoking is responsible for most cases of lung and throat cancers.
- Limit alcohol to two drinks a day and you will be much

less likely to get cancer of the liver.

- Cut back on pickled, smoked and barbecued foods. Many contain carcinogens which, if eaten often, may cause stomach cancer.
- Guard against the sun. Avoid exposure between 10:00 a.m. and 3:00 p.m. when ultraviolet rays are strongest. Use sun screens, sun blocks and protective clothing.
- See your doctor. Cancer prevention includes counseling and testing by your doctor, as well as routine examinations.

BREAKING NEWS

Mom doesn't always tell the truth!!!!

Most mothers told the same "don't swallow your gum, it will stick to your insides" story, BUT (sorry Mom) it's just not true!

Your intestinal tract does a good job of getting rid of things it doesn't want or need. Chewing gum is made from both digestible sugars and indigestible carbohydrates called ... gums.

A stick of regular bubble gum, for example, has several grams of sugar that your body easily breaks down and absorbs. When you swallow your chewing gum, the indigestible part just passes through into your stool, much like fiber.

While you might envision chewing gum getting stuck on the sides of your digestive tract, understand that this is virtually impossible. During the course of an average day, your intestinal tract secretes about seven liters of fluid to keep things moving.

Generally, it is suggested that you throw your gum into the trash, but in a pinch, swallowing it will not hurt you.

Claim Forms	1-800-433-NALC	PPO Locator Service	1-800-622-6252
Fraud Hot Line	1-800-433-NALC	Precertification	1-800-622-6252
Health Benefit Plan	1-703-729-4677	Prescription Drug Program . . .	1-800-933-NALC
Health Benefit Plan	1-888-636-NALC	Recorded Benefit Information .	1-800-433-NALC