

The NALC Health Benefit Plan



HBR Report



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DIRECTOR'S REPORT



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Director

Happy New Year!!!

I suppose even Happy New Millennium is appropriate too, according to those who are experts on such things.

Of course, Open Season is over and the numbers are beginning to come into the office. It is too soon to tell exactly what the end results will be, but we are currently showing a modest gain in membership, including the active postal category.

Our new members, as well as those who have remained with us, need to be educated and reminded as to how they can receive the highest level of benefits when the need arises.

As always, a prime source of information will be each branch's Health Benefit Representative.

I believe that some of the essential elements of membership education should include a review of the prescription drug program, use of our various 800 numbers and use of the computer to access Network provid-

ers as well as aid in obtaining prescription drugs.

Every year one of the leading "problems" the Plan experiences is the member who tries to continue to use a retail pharmacy after the first refill. Converting to mail order where maintenance drugs are involved is a very important component of the Plan's prescription drug program.

Not only are there monetary savings for the membership and the Plan, but over the past few years this process has become easier and more efficient. Being able to obtain refills by phone and by computer has revolutionized this aspect of health benefits.

The use of the 800 numbers cannot be emphasized too much. Use of the directory mailed to each member should be relegated to last on the list when seeking a provider. Obviously, this is because the information is only up-to-date

at the time of printing. The 800 number, or accessing First Health's website, will provide the most current provider list.

Important, too, is the 800 number of United Behavioral Health when a mental health/substance abuse provider is needed. The members must understand that to obtain the most from this upgraded benefit, **pre-certification is required.**

Please do not think that "everybody knows this stuff" and ignore the opportunity to inform. As a baseball fan, I know that every season begins with spring training. Spring training is the place where the basic fundamentals are practiced over and over again so that when the season begins, players will react instinctively to any situation. So, think of this as our members' (and your) spring training. This way, if the need arises to use a benefit, they will react in a way that will serve them best.

The Pharmacy Corner

NALC Prescription Drug Program — New Year, New Benefits



Below is a “primer” on the new structure of the NALC Prescription Drug Program. When used properly, this program saves you time and money when filling your prescriptions.

Retail Program:

You have just visited your doctor and were diagnosed with a sinus infection. With a prescription in hand for an antibiotic, you visit your local retail network pharmacy. What now? You simply present your prescription and NALC identification card and the pharmacist will confirm your eligibility for benefits and determine the cost of your prescription through a computerized system. With your 2001 prescription benefits, you will pay 25% of the discounted cost of the prescription (NO DEDUCTIBLES) for both generic and name brand prescriptions. If Medicare is your primary insurer, you will pay 15% of the discounted cost. You have no claim forms to file and no waiting for reimbursement.

Mail Order Program:

For those prescriptions that you take on a continuing basis (or if you were told that you would take it for three or four months), you will receive maximum

benefits if you use the mail order program. Ask your doctor to write a prescription for either a 60 or 90-day supply with refills. Simply complete the order form, include your payment (as indicated below) and send it off to Caremark for filling. Once Caremark has your maintenance prescription, a simple phone call (or Internet access) can bring your prescription right to your mailbox.

With the 2001 benefits, you pay \$8 for generics/\$17 for brand name drugs (with no deductible) for up to a **60** day supply of your medication. For up to a **90** day supply, you pay \$12 generics and \$25 name brand.

When Medicare is primary insurer, you pay \$5 for generic/\$13 for name brand (with no deductibles) for a **60** day supply and \$7.50 for generic and \$19.50 for name brand for a **90** day supply.

Out of Network Pharmacies:

If you find that you have to use an out-of-network pharmacy,

you will have to pay the full amount for each prescription and submit a completed claim form to Caremark. After your deductible has been met (\$25 yearly) you will receive a reimbursement of 60% of the covered prescription. If you have Medicare Parts A and B, or Part B only as primary payer, the Plan will waive the \$25 deductible.

What About Double Coverage?

If another carrier is primary, use that drug benefit first. After they have processed the claim, send a copy of the bill and the explanation of benefits (along with a claim form) to: NALC Prescription Drug Program, P.O. Box 686005, San Antonio, Texas 78268-6005.

One Important Reminder:

Controlled substances and certain other prescribed medications may be subject to dispensing limitations and to the professional judgment of the pharmacist.

HEALTH IN THE NEWS

Shoveling Snow – Go Slow

The best way to shovel heavy snow is a little at a time. Never work to the point of exhaustion. People who do not exercise regularly, especially if they are over age 40, should be especially careful not to overdo.

When shoveling, don't stress yourself by lifting snow higher than your chest. As with any lifting, use your legs rather than your back.

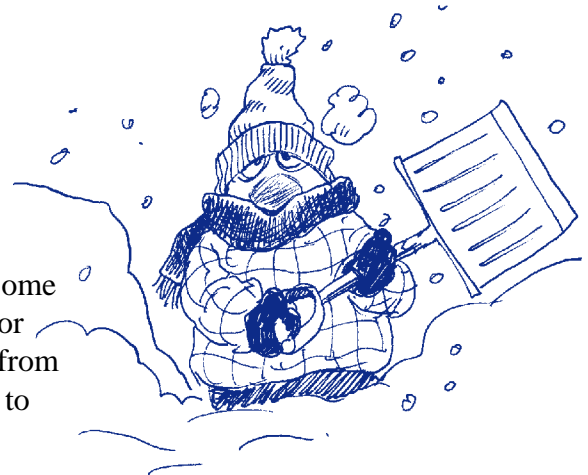
Whenever you can, push the snow instead of lifting it (try one of the new shovels specifically designed to push). Take frequent breaks and stop if you find yourself breathing heavily. Anyone with heart problems should get a doctor's permission before attempting to clear snow.

Some reasons to quit smoking that the Surgeon General doesn't tell you –

Dr. Donald Hensrud, director of the Mayo Clinic Executive Health Program, says we all know how harmful smoking is. It's hard to quit, but it can be done. Aside from preventing heart disease, stroke, lung disease and a host of other disasters, Dr. Hensrud, writing in *Fortune Magazine*, gives 50 other reasons to quit. Some are

scientifically based and some just his opinion, but one or more of these selections from the list could inspire you to save yourself:

- You'll have fewer wrinkles.
- After the first year, you'll save enough for a Caribbean cruise.
- Your breath will smell better than your dog's.
- You'll be around to see your grandchildren.
- You won't have to go outside between courses at a restaurant.
- Your doctor won't think badly of you and lecture you all the time.
- You won't feel like a leper in public.
- You won't have to hide the habit from your children.
- Your cat won't get emphysema.
- You'll cough less.
- You'll be able to taste and smell food again.
- You won't have to listen to talk about what it's like to kiss an ashtray.
- Your kids will have fewer respiratory infections.
- Your house and car won't reek, neither will your clothes.
- Your baby will be at a lower risk for sudden infant death syndrome.
- You won't have to look for a smoking area everywhere you go.
- You won't have nicotine fits on airplanes.
- You won't have to look forward to receiving oxygen through a tube in your nose.
- You'll have more energy and make new friends.
- Your spouse will be less likely to develop heart disease and cancer.
- You won't have holes burned in your clothes and your furniture.



Feeling Blue – Have a Fish

If you've been a little depressed of late, eating more fish might brighten your outlook.

A recent study presented at the American Psychiatric

Association meeting shows that people who eat at least one serving of fish per week have a lower risk for depression.

At Finland's University of Kuopio, 3,204 subjects completed a questionnaire that measured symptoms of depression and how often they ate fish. Of the 30 percent of those who said they ate fish less than once a week, 28 percent reported symptoms of mild to serious depression. After accounting for other factors such as age and smoking, researchers conclude that rates of depression were a third higher for infrequent fish eaters.

The doctors say the increased risk may be associated with lower intake of omega-3 fatty acids, polyunsaturated fatty acids found in seafood that play a critical role in maintaining good health.

Other factors may be involved that were not measured, but eating foods like salmon that are rich in omega-3s can't hurt and could help individuals ward off the blues.

Problems with Lyme vaccine?

The government's Vaccine Adverse Event Reporting System says 761 adverse reactions to Smith Kline Beecham's LYMRix vaccine have been reported. (About 600,000 people have received the vaccine.)

Researchers at the University of Wisconsin recently published a study showing the vaccine can induce arthritis in hamsters. Researchers reporting in the journal *Science* say the vaccine can react in humans who carry a gene called HLA-DR4, causing arthritis and palsy.

The FDA, however, stands by the vaccine saying when it is taken as indicated, it has no serious side effects. However, it should not be given to those who already have Lyme arthritis.

Kidney Stones and You

The pain of a kidney stone has been likened to having a pickax thrust into your back. What's worse, once you've had one, you're likely to have more in the future.

Anyone can get a kidney stone, but doctors have identified triggers and come up with drugs that can help. The strongest influence, a family history of the disorder, triples your risk. Other factors and triggers are:

- More than 80 percent of stones have calcium as the leading component. Doctors at Harvard say avoiding dairy products is not the answer, but all adults should avoid getting more than 2,000 mg per day. Limit salt, which draws calcium into the blood and then the kidneys.
- Eat less meat, more fruit. The higher the consumption

of meat, fish, poultry and eggs, the higher the incidence of kidney stones. A diet high in animal protein and low in fruits and vegetables alters kidney chemistry.

Such a diet draws calcium from bone and cuts production of urinary citrate, a natural inhibitor of stones. It increases production of uric acid which can crystallize into a pebble. Urologists recommend no more than six ounces of meat a day.

Oxalates (a form of salt) can be found in chocolates, nuts, strawberries and some greens. High concentrations of oxalate in the urine (hyperoxaluria) may cause oxalate-containing kidney stones.

The main treatment for hyperoxaluria is, when possible, to correct the underlying cause. In addition, the diet should include plenty of fluid and be low in oxalate. The goal is to drink ten cups of liquid to increase urine output to greater than 2.5 quarts daily. Combined with a low-oxalate diet, this helps the kidneys dilute urine and eliminate oxalate. Dehydration can foster the formation of stones. Even though oxalate is found in many foods, to date only eight foods have been shown to significantly raise urinary oxalate levels. They are: beets, spinach, chocolate, strawberries, nuts, tea (indian),

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rhubarb and wheat bran. However, before making any adjustments in your diet, discuss your plans with your doctor. You don't want to unnecessarily restrict your food selections.

OJ: Lots of Health Benefits

At least 170 phytochemicals have been identified in orange juice. Orange juice also contains vitamin C, carotenoids and fiber. A study in the *Journal of the American Medical Association* shows that drinking one extra glass of citrus juice reduces the risk of stroke by about 20 percent.

Reported in the *University of California, Berkeley Wellness Letter*, research in Israel links orange juice with a reduction of the harmful cholesterol oxidation that promotes atherosclerosis. A Canadian study shows that orange juice boosts levels of HDL, the good cholesterol.

Want more? A Dutch study found that citrus, because of its B vitamin folic acid, lowers blood levels of homocystine, a substance that may increase the risk of heart disease.

Oranges contain carotenoids beta cryptoxanthin, which may reduce the risk of colon cancer, plus zeaxanthin and lutein that help to keep eyes healthy.

ARRESTING THE THIEF OF SIGHT

Early diagnosis is vital in preventing blindness from glaucoma

Prevent Blindness America has designated January as National Glaucoma Awareness Month, a time in which we should determine whether we are at risk for glaucoma. Or, with a doctor's help, we should find out if we already have this disease that could ultimately rob us of our vision.

Millions of Americans have this evasive condition and don't know it. Called "the sneak thief of sight," glaucoma has no symptoms until vision is damaged.

There is no cure for glaucoma, and no treatment can restore the optic nerve once it has been damaged or destroyed. The only positive thing about the disease is that, once diagnosed, medications can keep it from getting worse.

Glaucoma is actually a group of diseases, most of which involve

increased pressure within the eye. It is this elevated pressure that damages the optic nerve. When that happens, blind spots develop, usually beginning at the edges of the visual field. Without treatment, vision deteriorates until central vision is affected, eventually leading to blindness.

The best way to prevent vision loss is through eye examinations. Recommended exam frequency varies according to your risk factors:

- Age 39 or older, exam recommended every three to five years.
- Age 50 or older, every one to two years.

If you have a family history of glaucoma, are African/American, have had a serious eye injury or are taking steroid medications, have an examination every one to two years.

Air puff tonometry is one well-known test usually given by all who prescribe eyeglasses. In addition, ophthalmologists need to examine the eye's drainage angle to see whether it is appropriate. This test is called gonioscopy. The optic nerve itself is examined by dilating the pupil.

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