

The NALC Health Benefit Plan



HBR Report



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DIRECTOR'S REPORT



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Active vs. Retiree Premiums

Recently I read an article by a Health Benefit Representative who has held that position for some time. A portion of that article touched on mail order prescriptions for those on Medicare.

One of the questions he raised concerned the difference in premiums for Medicare retirees and those who are active letter carriers. A basic reason for this difference is that active letter carriers have a national agreement with the Postal Service which requires the employer to pay a greater portion of the health plan premium than the U.S. Government pays for retirees.

To give you an example of the difference, we first start with the total premium amount for family coverage for the year 2001. That total is \$7,533.24.

For this exercise, the active letter carrier's portion for the year would be \$1,522.82 while a retired letter carrier's share would be \$2,441.88. Roughly, because of collective bargaining, the USPS pays almost 80% of the NALC Health Benefit Plan premium while the retiree's "employer" (the U.S. Government) pays approximately 68% of this same premium.

While these numbers are specifically for the members of the NALC Health Benefit Plan, a similar breakdown applies to any of the federal plans an active or retired carrier might have.

To effect any change in the retirees' portion of their premium would require an Act of Congress, literally. As for active letter carriers, the issue of premium burden is about to be joined as the NALC com-

mences bargaining with the Postal Service.

The above issues, as well as all others that govern the Health Benefit Plan, cannot be changed by merely "flipping a switch."

We are currently in the process of preparing a submission to the Office of Personnel Management for the 2002 benefit year, and much has to be taken into consideration. Extremely important to our presentation are the actuarial analyses of the Plan. These would include, but would not be limited to, past history of claims, current claims history and the projection of what the Plan can expect for claim experience for the rest of 2001.

We factor in the demographics of the Plan's membership and the rising cost of medical care in order to create a foundation

that is part fact and part “guess-timate” as to how the benefits and premiums should look a year from now. These are but part of the challenges as we look toward the year 2002.

Speaking of challenges, clearly working men and women must be very alert as the Bush Administration enters its second hundred days in office. Do not miss any chance to

contact your representatives when the calls come forth. Above all, keep COLCPE as part of every presentation you make to the branch and make it part of swing room conversation.



May 28, 2001 – Memorial Day

Remembering the service, sacrifice and heroic veterans...

On Memorial Day we remember those who died in service to our country – their names appear on tombstones in our own country and in cemeteries across the globe. Some of them cannot be named specifically but they are honored in a special way at the Tomb of the Unknown Soldiers in Arlington Cemetery. This sacred place is guarded by faithful sentinels night and day. The importance of their duty is expressed in the *Sentinel's Creed*:

“My dedication to this sacred duty is total and wholehearted. In the responsibility bestowed on me, never will I falter. And with dignity and perseverance my standard will remain perfection.

Through the years of diligence and praise and the discomfort of the elements, I will walk my tour in humble reverence to the best of my ability.

It is he who commands the respect I protect, his bravery that made us so proud.

Surrounded by well-meaning crowds by day, alone in the thoughtful peace of night, this soldier will in honored Glory rest under my eternal vigilance.”

HEALTH IN THE NEWS

Food of the Month – Peas

Green peas, also known as English or garden peas, are at the peak of sweetness in May and June. Not only are they delicious, but they contain some surprising health benefits.

Bite for bite, peas have twice the folate of raw spinach and more fiber than cooked broccoli. Doctors have long known that getting more dietary fiber is one of the best ways to lower cholesterol, and with it the risk for heart disease.

In the intestine, the fiber in peas binds with bile from the liver and traps it in the stool. By removing bile, which is very high in cholesterol, the body automatically brings cholesterol levels down.

Here's an important but little-known fact: The chlorophyllin in peas has a special molecular shape that allows it to grab cancer-causing chemicals in the body. Nutrition experts at the University of Toronto say the chlorophyllin attaches to the carcinogens and helps prevent them from being absorbed. They recommend eating peas and other bright, green vegetables as often as possible.

Studies in Denmark show that the fiber in peas can result in a

reduction of total triglyceride levels if eaten regularly for just two weeks.

Peas fresh from the garden have more nutrients than others. Canned peas lose some nutrients, but frozen are almost as good as fresh.

Though the pods of some peas are edible, the peas themselves contain most of the fiber, folate, niacin, phosphorus, riboflavin, thiamin, vitamin C and vitamin A.

May is Osteoporosis Prevention Month – *It's never too early or too late to start protecting your bones.*

First of all – what is osteoporosis?

Osteoporosis literally means “porous bones.” It is a disease characterized by low bone mass and structural deterioration of bone tissue leading to bone fragility and an increased risk of fractures.

- Osteoporosis is a major public health threat for 28 million Americans – 80% of whom are women.
- For many women, osteoporosis is a silent disease



that develops with few warning signs.

- After menopause, the bones in the body may become thinner and weaker. Over time, bone loss can lead to increased risk of fractures.
- Each year there will be more osteoporotic fractures in women than strokes, heart attacks and breast cancers combined.
- Approximately two osteoporotic fractures in women occur every minute in the United States.
- Up to half of women over 50 will break a bone due to osteoporosis in their lifetime.
- Estimated national direct expenditures (hospitals and nursing) for osteoporosis and related fractures is \$14 billion each year.

Consider these myths about osteoporosis:

“I’m young, I don’t have to think about osteoporosis.”

Wrong – building and maintaining strong bones is a job that takes a lifetime. If you enter middle age with weakened bones, you are at a big disadvantage.

“It’s a woman’s condition. I’m a man, so I don’t have to worry.” No – after age 65, men and women lose bone at the same rate, say doctors at the Mayo Clinic. One-third of men over age 75 have advanced osteoporosis. Men have a 26 percent higher death rate within a year of a hip fracture than women do.

“I never liked milk, so it’s too late now to prevent osteoporosis.” No – at any age, you can do something to prevent or treat this condition.

Consider your risk factors:

- Gender. Women have less bone than men, especially small-framed women, so they are at increased risk.
- Age. Male or female, the older you are, the higher your risk will be.
- Race. Caucasians have the greatest risk. Blacks have the lowest, followed by Hispanics and Asians.
- Exposure to estrogen. The greater a woman’s lifetime exposure to estrogen, the lower the risk. Menopause earlier than late 40s increases the risk of osteoporosis.
- Medications. Long-term use of medications such as prednisone, cortisone and

other corticosteroids, damages bone. An overactive thyroid, some diuretics and some blood-thinning medications cause calcium loss.

Prevention:

- Don’t smoke. Smoking accelerates bone loss.
- Build maximum bone mass. Getting enough calcium before age 35 and getting weight-bearing exercise reduces risk in later years.
- Protect your bones throughout life. Calcium requirements are 1,000 mg a day for men under age 65 and adult women. Postmenopausal women and men over age 65 need 1,500 a day.

Calcium sources include: 1 cup of milk - 300 mg; 1 cup of plain low-fat yoghurt - 343 mg; 1 oz. of most cheeses - 200 mg; 1 cup fortified orange juice - 350 mg; 3 oz. sardines with bones - 325 mg; 3 oz. salmon with bones - 180 mg; 1 cup broccoli - 100 mg.

Smoking and Colorectal Cancer

Research now shows a strong link between smoking and risk for colorectal cancer. Reports in the *Journal of the National Cancer Institute* show that an estimated 12 percent of deaths from colorectal cancer in 1997 were the direct result of long term cigarette smoking. Male

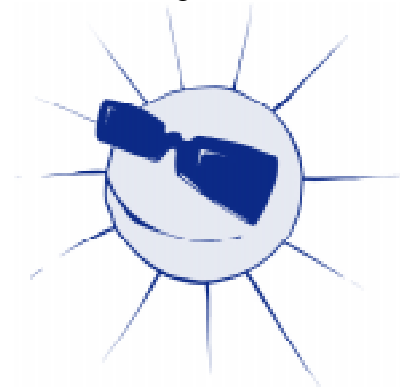
smokers showed a 32 percent higher risk than non-smokers. Women showed a 41 percent increased risk. Study participants were tracked for 14 years. Information was collected from 312,332 men and 469,019 women.

Learn How to Avoid Sun Damage

About a million Americans will be diagnosed with skin cancer this year. The reason, too many of us spend too much time in the sun.

Skin cancer is easy to prevent, just limit your exposure to the sun’s harmful ultraviolet rays. Here are some points to bear in mind:

- You can get sun damage even if you don’t get a sunburn. Any exposure to UV rays damages skin cells.
- The damage builds up. Skin holds onto damaged DNA. The more it builds up, the more likely it is that you will develop a malignant tumor. It’s important to watch for cancers even if you are avoiding the sun now.



- Sun screen doesn't give full protection. It should be the last line of defense, say dermatologists. Even the best doesn't block all of the sun's rays, and people don't use them correctly (it takes a full ounce to cover yourself properly). They should be applied 30 minutes before going out, every two hours thereafter, and always after swimming or sweating heavily.
- Avoidance is the best protection. Stay out of the sun, especially from 10:00 a.m. until 3:00 p.m. If you go out, wear a broad-brimmed hat, a long-sleeved shirt and long pants. Use plenty of sun screen and don't stay out long.
- You can get burned through any shirt that you can see through. A wet T-shirt equals an SPF of about 5, or next to nothing. A dry, tightly woven shirt has a rating of about 60.
- Your head needs protection. Many people can get sunburned through their hair, so wear a hat – one with a wide brim will protect your face as well.
- More cancers are found on the left arm than on the right. It's on the driver's side of the car and UV rays even come through glass. So, use the AC and wear a light, long-sleeved shirt.
- Good sunglasses will block UV rays which can cause cataracts, glaucoma and retinal problems.
- On a cloudy day, 70 to 80 percent of the sun's harmful rays penetrate the clouds.
- You can get sunburned in the shade; 85 percent of UV rays are reflected off sand, water and snow.

May – the greatest month for getting going!

The President's Council on Physical Fitness and Sports has a great idea. They think the month of May is a perfect time to have fun and get fit at the same time. It's Physical Fitness and Sports Month.

Play softball or tennis, hit the golf ball or walk in the park. No matter what your preference may be, now is the time to get started. The emphasis is on "get started," because once you do, you'll see how good it feels

to be active again. Pressed for time? Think about this:

- Short shape-ups: Scientists at the University of Florida, Gainesville, say that ten minutes of strength training and ten minutes of a cardio workout can save your butt, literally. Even ten minute bursts of cardio a day are effective at burning calories and helping to shed pounds. Of course, more dramatic results come from longer workouts.
- Fitness as medicine: If exercise could be packed in a pill, it would be the most widely prescribed medicine in the world. Doctors prescribe it for everything from headaches to depression. Workouts strengthen the heart and lungs. Tai chi and low impact martial arts help asthmatics and all who want improved coordination, muscle strength and balance. Yoga is prescribed to increase blood flow and lower cholesterol levels. Lace up your sneakers and get moving!

Prevent Swimmer's Ear

Dry your ears with a hair dryer or towel after swimming or bathing.

Put several drops of a 50/50 mixture of water and vinegar or water and rubbing alcohol in the ear canal to aid drying after a swim.



The Pharmacy Corner



Caremark Adds Enhancements to Website

For those of you who are connected to the World Wide Web, Caremark has made a few changes to their website for our members. Effective immediately, you will be able to access the “Ask a Pharmacist” feature. This feature will allow you to ask one of the Caremark pharmacists a question about medications and receive a confidential response. The answer to your question will be waiting for you the next time you log onto the website. It’s completely safe and confidential.

Also, because of this enhancement, your customer service questions, such as when your order was filled, is the drug a brand or generic, or what credit amount you have on file will be part of this secure messaging.

These features are a powerful and confidential customer service tool for our members, so be sure to pass this along at your branch meetings and through your branch publications.

Over-the-Counter Medications...

Government Considers Stiffer Warnings on Acetaminophen.

Many of us may be poisoning our livers by unknowingly taking toxic doses of acetaminophen (generally known by its most popular brand name of Tylenol). Along with warnings issued about taking this popular over-the-counter medication with three or more alcoholic drinks, the government is now considering issuing warnings about taking too much of this over-the-counter drug for too long a period or mixing a number of over-the-counter drugs that contain acetaminophen (such as cold and flu medications). People tend to be very lax in their consumption of acetaminophen because it is an over-the-counter medication.

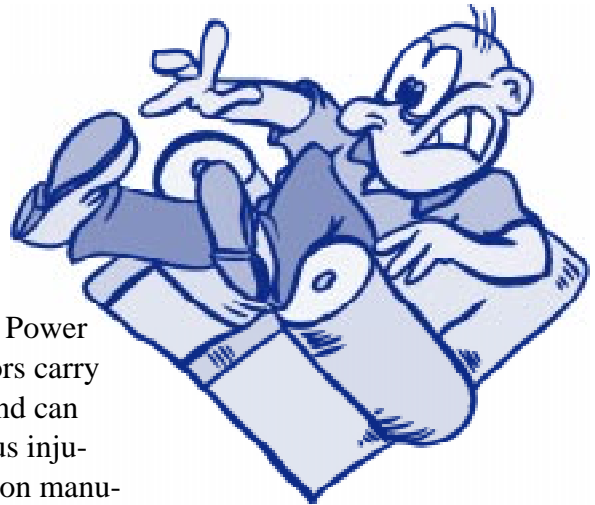
Studies indicate that acetaminophen overdoses are a greater cause of liver failure than some prescription drugs that have been banned for liver poisoning such as the diabetes drug Rezulin.

Although millions of Americans safely take acetaminophen every day, over-dosage can occur. It is recommended that we limit our daily acetaminophen intake to the amount in four extra-strength pills or two grams total from all the medicines you take that may contain acetaminophen (both prescription and over-the-counter). Overdoses can be treated easily if doctors know the culprit in time, but initial symptoms are flu-like and doctors may not recognize them as liver failure.

A case in point was a young man who took the prescription drug Tylenol-3 for a wrist injury for a period of ten days and then switched to the over-the-counter acetaminophen for another week. Suddenly fever and vomiting began and the hospital initially gave him more acetaminophen thinking it was flu. The young man died from liver failure within a week.

THINK SAFETY

Off-the-Job Injuries a Big Summer Problem



We place great emphasis on workplace safety, but the National Safety Council reports that over half of all worker injuries occur off the job. On-the-job safety is just half of the problem.

In summer, there are some very specific safety concerns. As you move into the season, keep these precautions in mind:

- Home repairs: Know your power tools, keep ladder safety in mind and be alert and well-rested before attempting home projects.
- Lawn and garden: Power mowers and tractors carry specific hazards and can easily cause serious injuries. Read operation manuals and follow instructions. Take proper precautions when using herbicides and pesticides. Always use sun screen.
- Sports: Get into proper physical condition before starting the season for golf, tennis, hiking and other sports that could cause muscle strain and falls.
- On the road: Watch road conditions and be prepared for road work. Always be well rested before starting a trip, and take regular rest breaks so you will be alert.

Always do stretching exercises before strenuous activities. Wear eye protection.



Wipe Off Poison Ivy



If you are camping or hiking in the woods and think you have touched poison ivy or poison oak, you have time to avoid the consequences.

Wipe a moist towlette on your exposed skin within half an

hour of contact and you should be OK.

The resin responsible for the itchy rash begins binding to your skin after 10 minutes, but for about a half-hour after exposure, the resin can be washed off completely by the mild detergent in the towlettes.

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