

The NALC Health Benefit Plan



HBR Report



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Vol. 01-7

July - August 2001

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DIRECTOR'S REPORT



Thomas H. Young, Jr.
Director

Bits and Pieces

Still no response to the Plan's submission to the Office of Personnel Management. While there is still plenty of time (we have until August 17) this is a departure from the last couple of years. Perhaps the lack of a confirmed Director will have some impact on OPM's timetable.

On the prescription drug scene, the beat goes on, with what appears to be an increase in tempo. The media ads just keep coming. Most of them picture "just plain folks" like the guy whose dog dissuades him from wearing a tie on his way to get a prescription of Viagra.

Claritin might be the exception with the Met's catcher, Mike Piazza, depicting how his job is a "walk in the park" after he sniffs a little of their product. I

wonder if that stuff will cure the broken toe he suffered from a foul ball? I hope so, because otherwise he is reduced to a limp in the park or a splinter on the bench. (The cure would help me too because Mike's on one of my fantasy teams.)

Virtually every serious discussion of prescription drugs involves the high costs and cites direct-to-consumer advertising as one of the prime culprits. I ask you to make a point of bringing this situation to your members, families, friends and anyone who will listen. We, as consumers and as a society, must curb our kneejerk reactions to these advertisements.

While as members of the federal health system we can be "reasonably comfortable" with our health coverage, increasing costs loom as a cloud on the

future. In the "real world" we are quite well off when comparisons are made to the overall population. But all of this can be eroded if the government views the expense of health coverage as something to be curbed in the context of the federal budget.

Being good consumers of health care, including the judicious use of drugs, offers us an opportunity to protect our benefits.

This month could be a good time for you to fire the annual "heads up" to your members whose children headed to college in the fall about their health coverage. Since most students have access to the internet, a reminder about their on-line opportunity to find providers could be most helpful.

In the meantime, enjoy the summer!

The Pharmacy Corner



Asthma – the sixth-ranking chronic healthcare condition in America...

An estimated 17 million Americans are affected by asthma. Approximately 12.9 million doctor's visits annually result in a principal diagnosis of asthma and nearly 500,000 annual hospitalizations are attributed to asthma. The death rates for asthma have tripled over the past decade and an estimated \$8.1 billion in direct health care costs and another \$4.6 billion for lost productivity are associated with the management of asthma.

What is Asthma?

Asthma is a reversible obstructive lung disease, caused by an increased sensitivity of the airways to various stimuli. It is a chronic inflammatory condition with acute exacerbations. About one-half of asthma cases develop before the age of ten with a male to female ratio of about two to one. However, by age 30 males and females have equal risks.

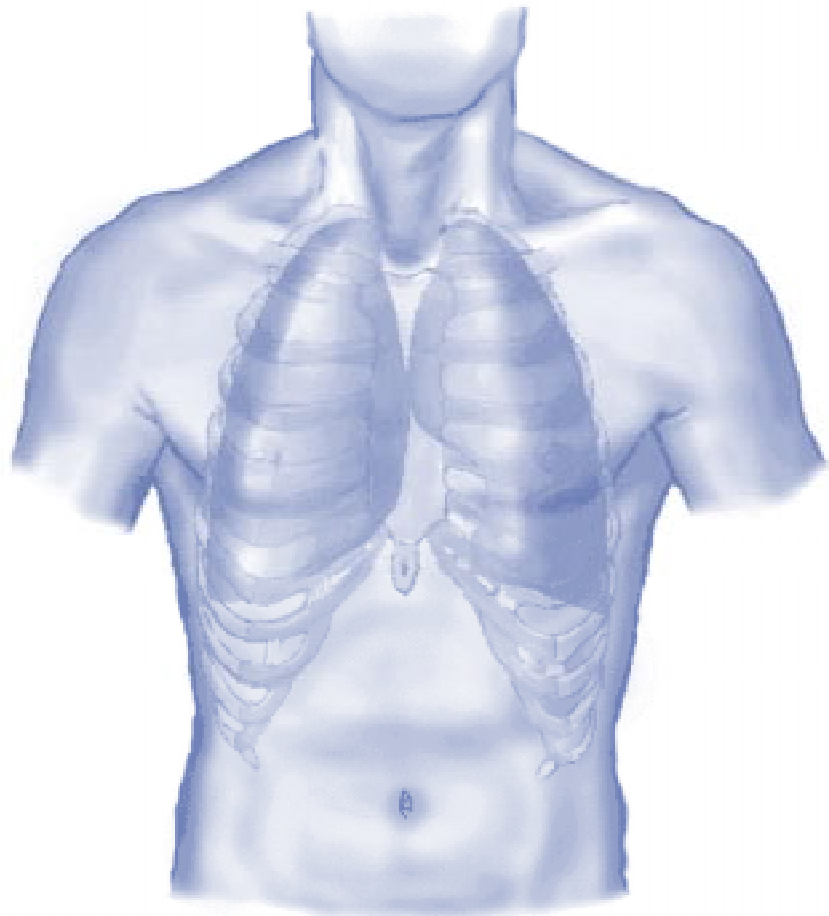
What Causes Asthma?

The causes of asthma are not fully understood. Reports

suggest that the risk of developing asthma is determined by heredity and the environment. However, when you have asthma, various stimuli can cause an asthma attack. These are referred to as environmental controls or "triggers."

Taking Care of Asthma

The National Asthma Education and Prevention Program (NAEPP), a committee of the National Institutes of Health, describes four key components essential to the management of asthma.



The first component is to diagnose and classify the severity of asthma which is determined by the frequency of the attacks and the type of treatment used to control the attacks. A patient with any severity of asthma from mild to severe may have an exacerbation of asthma at any time. Patients benefit from the use of a peak flow meter, which helps the patient to assess their own lung function early on and to act appropriately with medication to prevent an acute attack.

The second component of asthma management involves the avoidance of environmental triggers such as:

- cigarette smoke
- respiratory infections, colds
- pollen, mold and dust
- animal dander
- certain foods
- air pollution
- cold air
- vigorous exercise

Triggers may be unique to each person and some individuals may be susceptible to many. An individual can be tested to determine what triggers that person's asthma.

The third component of management involves medication therapy. Two classes of medications are used to treat asthma:

- quick relief medications
- long term controller medications

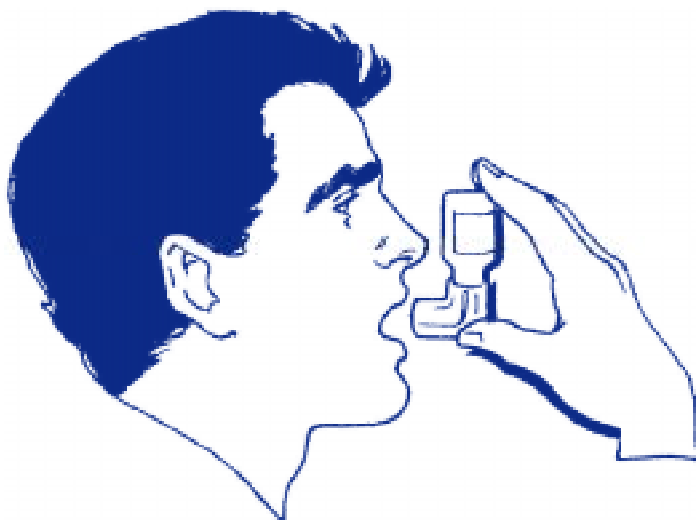
Quick relief medications, also known as bronchodilators, open airways by relaxing the smooth muscles of the lungs. These medications are used during an acute attack of shortness of breath.

The long-term controller medications work by reducing the inflammation in the airways. These medications, which include inhaled steroids

and oral leukotriene modifiers, can improve lung function and symptoms as well as reduce the number of severe acute attacks.

One of the more popular ways to administer asthma medication is via an inhaler, a spray canister filled with medication. When the inhaler is sprayed, the person breathes in the medication. Sometimes the inhaled drug can deposit on the tongue and throat instead of the lungs where it is effective. A spacer device can remedy this problem by delivering more of the medicine directly to the lungs. The NAEPP stresses the importance of using a spacer with an inhaler for better delivery of the medication.

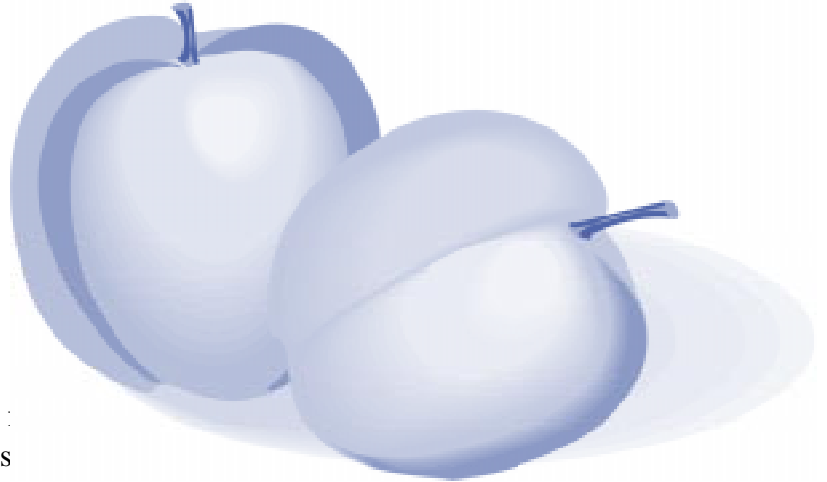
The fourth component of an asthma management program is patient education to support improved self-management skills. Individuals can significantly improve their quality of life by learning the following skills: trigger avoidance, preventing attacks with medications, learning to use the spacer device correctly and treating attacks when they occur. Such skills will lead to better lung function and allow the patient to control their asthma, rather than the asthma controlling them.



HEALTH IN THE NEWS

Food of the Month –

Apricots



They're beautiful to look at and a treat for the eyes, but apricots do a lot more than color the scene at your breakfast table. They are little storehouses of vitamin A which your body converts into beta-carotene. That's just what your eyes need for protection and good health.

Light passing through the eyes triggers the release of free radicals. Without beta-carotene to protect them, these molecules can damage the lenses of the eyes and set the stage for the development of cataracts.

Apricots are high in fiber, which is sorely needed in the American diet, and are low in calories. If you eat them raw, eat the skin which has a large amount of the fruit's fiber.

Another blockbuster nutrient in apricots is lycopene. Both beta-carotene and lycopene fight the process by which LDL cholesterol turns rancid and adheres to the walls of the arteries. Researchers at the Department of Agriculture say lycopene is currently considered one of the stronger antioxidants known today.

When shopping for apricots, select those that are yellow and orange and slightly firm. Once they get soft, some nutrients are lost. Always store apricots in a plastic bag in the refrigerator because they may pick up odors or flavors from other fruits.

Dried apricots are a super-nutritious snack. A quarter cup satisfies the entire need of vitamin A for adults and it has more fiber than an apple.

New Blood Test Has a Place In Allergy Testing

If your allergies are getting serious, but you cringe at the thought of skin testing, there are new options available to you.

No one likes the multiple needle sticks required in skin testing. Further, the procedure is highly susceptible to an individual allergist's opinion. Some may find an allergen reaction serious, while others find it insignificant.

New blood tests for allergies are less stressful, using one

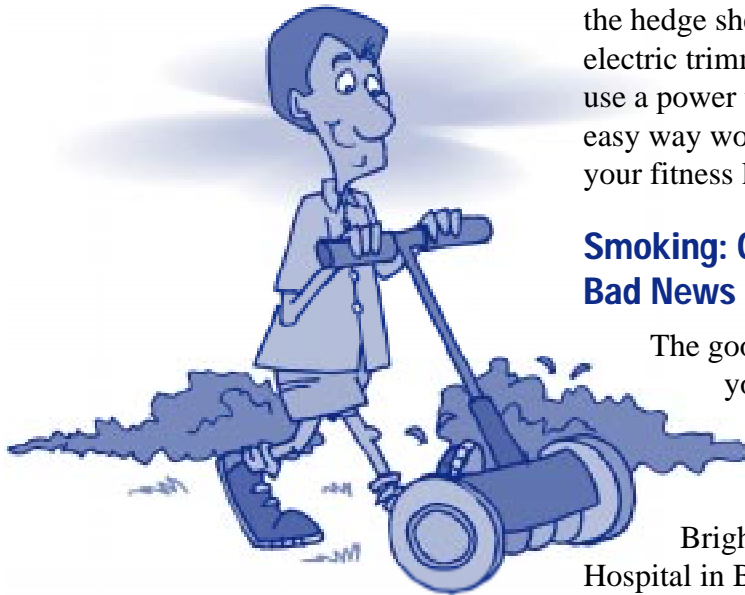
needle stick instead of a dozen or more. Doctors writing in *Health* magazine say the ImmunoCap test is the most accurate, but the test is fairly new and many doctors don't yet know about it. There are other blood testing programs but this one has had the best results and, according to several studies, is just as accurate as skin testing.

Doctors at Johns Hopkins Medical Centers say it's best to get your blood test from an allergist, though other doctors can provide one. Allergists are specifically trained to figure out what you are allergic to and what to do about it.

Calorie Burn: Aerobics vs. Yardwork

Any exercise you get while standing on your feet is good for the bones, but how do gardening and yardwork measure up to aerobics?

According to the University of South Carolina School of



When you decide to trim a few bushes, you're better off using the hedge shears than the electric trimmer. It's easy to use a power tool, but taking the easy way won't do much for your fitness level.

Smoking: Good News, Bad News

The good news – when you quit smoking you will feel better fast.

Doctors at Brigham and Women's Hospital in Boston say blood vessels and coronary tissue respond almost immediately to quitting, even in people who have smoked for many years. The risk of suddenly dying begins to drop within weeks, and five years after quitting it's nearly the same as that of someone who has never smoked.

The bad news – quitting can eventually restore the lungs to their original form, but the cells deep within their folds are not as healthy. The National Cancer Institute reports that the risk for lung cancer is higher even 30 years after quitting. However, it is far lower than if a person had continued to smoke.

Sunscreen Doesn't Protect Against Cancer

Recently doctors at Harvard asked, "Is sunscreen an en-

abler?" That is, do people think they can spend long hours in the sun because sunscreen will protect them from skin cancer?

Sunscreens may be giving people a false sense of security. Sunburn protection is not the same as cancer protection.

The doctors say melanoma seems to be associated with the intense, intermittent exposure to sunlight that happens on vacations, rather than the chronic, day-in, day-out sun exposure experienced by outdoor workers.

Some researchers say that one explanation for the rising number of U.S. melanoma cases is that more people go on winter vacations in warm, sunny places. They theorize that intermittent sun exposure

Public Health, 45 minutes of vigorous yardwork equals 30 minutes of aerobics. Following is the number of calories a 140-pound person will burn in 30 minutes doing various gardening tasks:

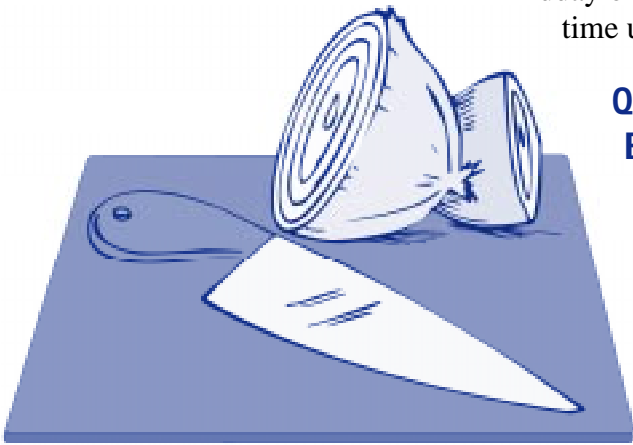
Mowing, riding mower . . .	79
Mowing, push mower (motor)	149
Mowing, push mower (manual)	191
Trimming shrubs (power) .	111
Trimming shrubs (manual)	143
Raking	127
Bagging leaves	127
Digging, spading	159
Weeding	143
Planting seeds	127
Laying sod	159
Watering	48
Hauling branches	159



best to stay out of the sun at midday or at least limit your time under old sol.

Quick, Easy Burn Fix

Burn yourself in the kitchen? According to the burn unit of the University Medical Center in Lubbock, Texas, you can grab an onion for relief.



does just enough damage to the DNA of pigment-producing cells from which melanoma grows to mutate them, but not kill them off.

An article published in the *Archives of Dermatology* listed 11 studies of sunscreen use and melanoma that showed a link between the two. The only apparent explanation is people are spending more time in the sun thinking they are completely protected.

Also, keep in mind that these studies concerned only melanoma, the most serious but least common of sun-associated skin cancer. For every case of melanoma, there are at least 20 cases of basal cell or squamous cell carcinoma.

If you are going to be in the sun, wear sunscreen. When you go to the beach, slather on a sunscreen with a sun protection factor (SPF) of at least 15. However, remember that it is

Apply a slice of onion to the burn. Chemicals in the onion block substances that trigger pain, and the onion's juice has antibacterial properties that help to prevent infection.

Apples, Onions Good for Men

Researchers at the Mayo Clinic report that a natural substance called quercetin significantly reduces the ability of prostate tumor cells to absorb the hormone needed to develop and proliferate. Quercetin is found in apples, onions, leafy vegetables, green and black tea, beans and red wine.

Prostate cancer is the most common cancer in men. It strikes 198,000 Americans a year and kills about 31,500 according to the American Cancer Society.

Lose Weight: Eats Lots of Carbs

If you want to lose weight and fat but love a big plate of food,

all you have to do is load it with foods that are high in fiber and water content. They usually have few calories. Doctors at Penn State University say that the body expends a lot of energy processing this type of carbohydrate. Eating a lot is a key to feeling satisfied, and satisfaction is important in a weight loss diet. Good choices include: tomatoes, cantaloupe, grilled fish, strawberries, yogurt, vegetable soup and grapefruit.

Heart Disease – A Bigger Risk for Women Than Ever Imagined

While the media has been flooding newspapers, periodicals and television with reports



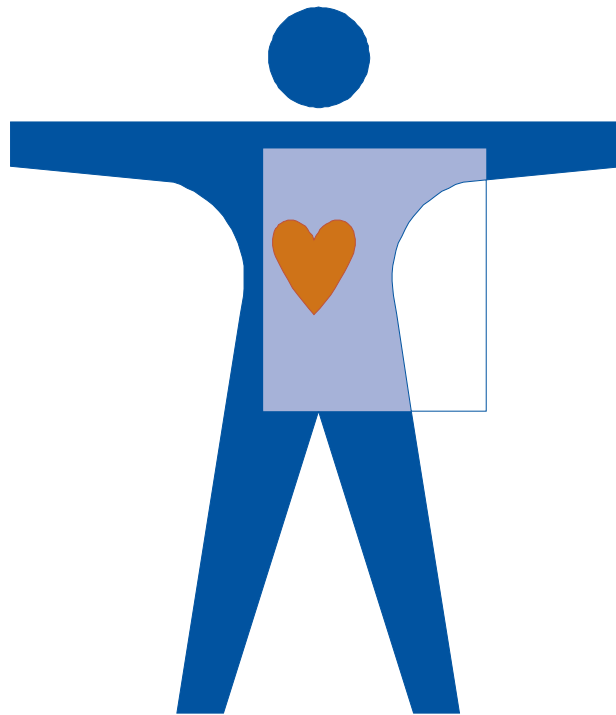
about the dangers of heart disease, most women don't seem to believe that it could happen to them. In fact, two-thirds of the women surveyed singled cancer out as the leading cause of death in women. However, heart disease is a bigger risk for women than all cancers combined. In 1998, heart disease killed approximately 504,000 women while cancer took the lives of approximately 260,000.

According to Nanette Wenger, MD, a professor of cardiology at Emory University School of Medicine in Atlanta, Georgia, a postmenopausal woman has ten times the risk of dying from heart disease as she does from breast cancer.

Today's woman needs to be aggressively educated about heart disease. For example, women who are experiencing a heart attack often think that they just have a case of indigestion. Men, however, are more likely to recognize the pain as a heart attack and get to the hospital sooner.

The Ladylike Symptoms of a Heart Attack

There are definitely different indicators of a pending heart attack in women. With men, symptoms might include chest pain and tightness that spreads to the back, neck, jaw, shoulders and arms. However, one



in five women might experience any of the following symptoms and should seek prompt medical advice:

- Severe shortness of breath
- Pain in the upper abdomen - just under the breastbone
- Nausea or vomiting

- Profound fatigue or weakness
- Unexplained anxiety or a feeling of being unwell
- Profuse sweating

Get an Early Start on Preventing Heart Disease and Stroke

For a women, the best time to begin to protect yourself from this dreaded disease may be in the years just prior to menopause. New findings suggest that important changes in blood pressure and cholesterol may be taking place during these years when women are relatively young. The changes in cholesterol and body weight occur from the years just prior to menopause – generally referred to as “perimenopause” — to the first year after menopause. During this period, women are usually busy with their jobs and families. It's a time when a lot of women are careless with their health because they feel they are still young and strong. It is this group of women that should have their cholesterol and blood pressure checked regularly and should definitely watch their weight.

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