

*The NALC Health Benefit Plan*



# HBR Report



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*Spring*  
*2002*

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## DIRECTOR'S REPORT



Thomas H. Young, Jr.  
Director

# Planning Ahead

To bring you up-to-date on Open Season, the final results are provided for you elsewhere in this article.

Open Season 2001 is now old news, and we turn to what can we present for this fall and the next Open Season.

What can we do to enhance the viability of the Health Benefit

Plan and, at the same time, continue the modest growth we have experienced during the past two years? Some of our guidance will come from the Office of Personnel Management's Call Letter that should soon be delivered. Any requirements contained in that document will then be paired up with the actuarial status of the Plan.

While all benefits are important and must be scrutinized, prescription drugs will certainly be in the forefront of deliberations over the benefit package for 2003. With no end in sight for the ever-escalating costs and usage of the prescription benefit, there is constant pressure to "stem the tide."

## 63<sup>rd</sup> Biennial National Convention

The NALC Health Benefit Plan will once again conduct a Breakfast/Workshop at the NALC National Convention this summer in Philadelphia. The Workshop will be held on Monday, August 19 from 7:30 am until 9:30 am. A registration form and additional information will appear in the May issue of the *HBR Report*.

The question is, how should this be accomplished? Increasing the co-pay amounts certainly is one way to reduce the cost to the Plan. Another option would be to switch to a co-insurance approach where the member pays a percentage of the drug's cost. A third way would be to tighten the requirements of the "preferred prescription" list also known as a formulary. Or, maybe nothing changes at all for this benefit.

But to be sure, all options will be under a microscope as we prepare our presentation to OPM.

As always, the needs and make-up of our membership will get full consideration as we strive to maintain the best possible health plan for letter carriers and their families.

While prescription drugs are still fresh on our minds, I would ask each of you to concentrate on the new members in your branch to be sure they understand how the benefit works. Making sure the members (new or continuing)

<b>2001 Open Season Results</b>		
		<b>Total</b>
<hr/>		
<b>Postal</b>	Add	3,211
	Drop	939
	<b>Net Gain</b>	<b>2,272</b>
<hr/>		
<b>Federal</b>	Add	1,353
	Drop	370
	<b>Net Gain</b>	<b>983</b>
<hr/>		
<b>Annuitants</b>	Add	2,949
	Drop	426
	<b>Net Gain</b>	<b>2,523</b>
<hr/>		
<b>OWCP</b>	Add	34
	Drop	4
	<b>Net Gain</b>	<b>30</b>
<hr/>		
<b>DOD Demo Project</b>	Add	3
	Drop	1
	<b>Net Gain</b>	<b>2</b>
<hr/>		
<b>Total</b>	<b>Add</b>	<b>7,550</b>
	<b>Drop</b>	<b>1,740</b>
	<b>Net Gain</b>	<b>5,810</b>

follow the drug benefit program will be a real service to them and to the Health Benefit Plan.



Before we know it, August will be here and the 63<sup>rd</sup> NALC Biennial Convention will be in full swing. The Health Benefit

Plan will once again conduct a Breakfast Workshop on Monday, August 19.

Information regarding the breakfast, ticket price, etc., will appear in future issues of the **Health Benefit Report**. See you in Philadelphia!

## HEALTH IN THE NEWS

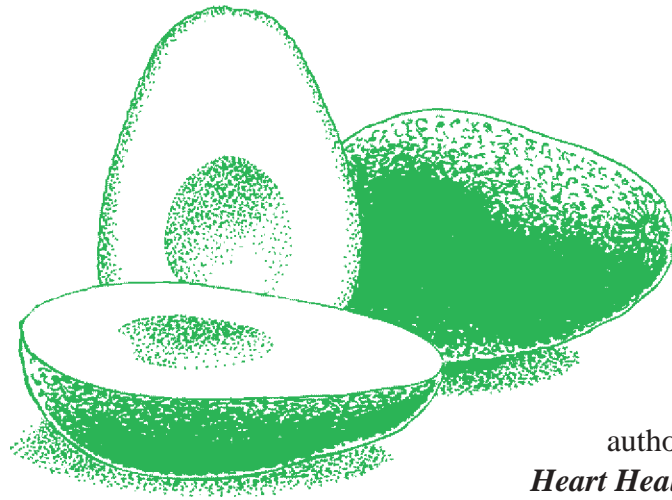
### Food of the Month

# Avocado

Long scorned by the health conscious, today avocado lovers know they can eat this exotic fruit without hesitation. That's because avocados contain monounsaturated fats, particularly one kind called oleic acid.

Doctors at the University of Texas Southwestern Medical Center at Dallas say eating foods high in monounsaturated fat could result in a significant drop in triglycerides. To get that effect, people are advised to eat 33 grams of monounsaturated fat a day. They can get about that much from one avocado.

Avocados are especially good for people with diabetes. They eat a lot of carbohydrates and tend to develop a high level of triglycerides, a type of blood fat that contributes to heart disease. When they replace some carbohydrates with the type of fat found in avocados, triglycerides decline.



author of  
*Heart Health for  
Dummies* (Hungry Minds):

Other studies show that a diet that includes avocados raises levels of healthful high-density lipoprotein (HDL).

Half of one avocado contains more potassium than a medium banana. Doctors know that people who eat potassium-rich diets have a much lower risk of high blood pressure and related heart diseases.

Avocados are loaded with folate, which protects against birth defects and may also keep hearts healthy.

Caution: Avocados appear to interfere with absorption of the heart medication wafarin (Coumadin). Skip avocados if you must take that medication.

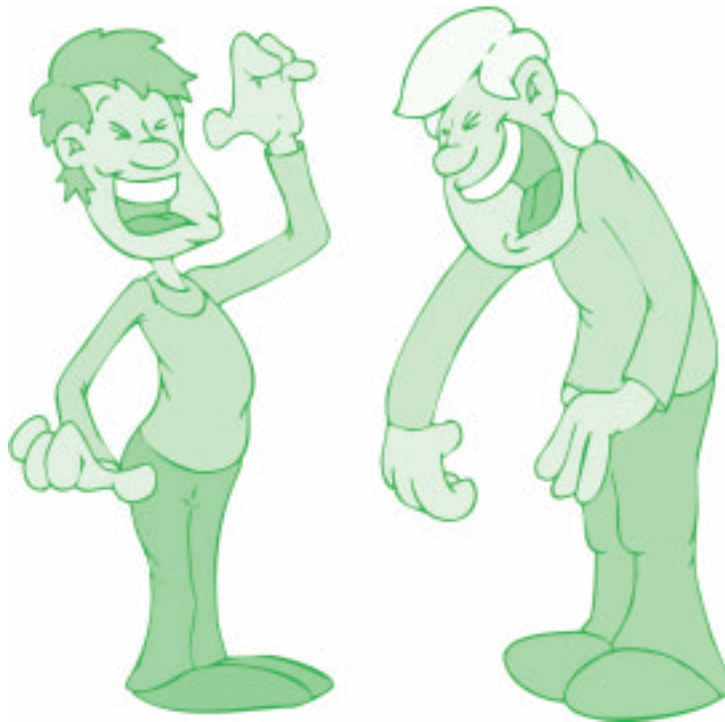
### Get Heart Smart: Know Fact From Fiction.

When it comes to heart health, myths can be dangerous.

Here are some popular ones, according to Dr. James Rippe,

- Myth: Heart disease strikes middle-aged and older people. Fact: A study of young adults shows that up to 75 percent have narrowing of the coronary arteries.
- Myth: Men are more likely to develop heart disease than women. Fact: Men just show symptoms earlier.
- Myth: Once you have it, it is always progressive. Fact: Some 20 major studies indicate that eating a low-fat diet, exercising regularly and taking cholesterol-lowering medications can often halt or reverse the progress of heart disease.
- Myth: After you have a heart attack, life moves inexorably down hill. Fact: Cardiac rehabilitation programs enable patients to lead vigorous lives.

- Myth: To get a heart benefit, you have to exercise until you are out of breath. Fact: Accumulating 30 minutes of moderate activity on most days can lower the risk of heart disease. Sessions of 10 or 15 minutes can be added to make 30.
- Myth: Medicalizing obesity is a form of prejudice. Fact: Being more than 20 percent overweight doubles the risk for heart disease. Obesity is a medical condition that can be treated.
- Myth: If you have chest pain, wait to see if it goes away. Fact: Ignoring symptoms of a heart attack is the worst thing to do. Call 911 immediately if you have pain, pressure, or squeezing in the chest; pain spreading to the shoulders,

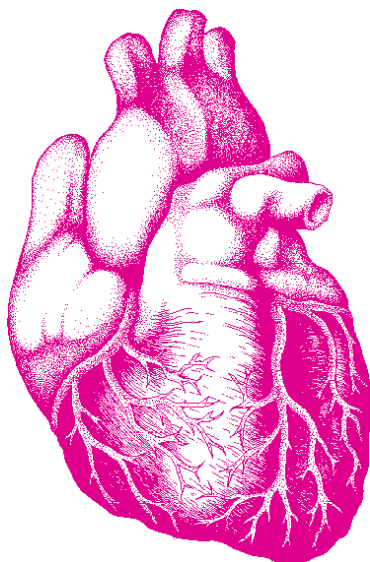


neck or arms; chest discomfort with shortness of breath, light-headedness, sweating or nausea.

- Myth: It's not possible to die of a broken heart or be scared to death. Fact: Heart health can be damaged by stress and how we handle it. Mind/body connections can be tapped to promote heart health.

Stanford University. Even the physical act is good for you. It increases blood flow and contracts abdominal muscles.

The most significant evidence of laughter's power comes from a study of heart attack patients. Half watched comedy shows for 30 minutes every day, the other half didn't. After a year, the laughers had one-fifth the number of repeat heart attacks that the control group had.



### Do Your Heart a Favor – LAUGH!!!

At last, doctors have a prescription that you'll like and the price is right! It's a big laugh and it's free.

Laughter can be strong medicine say researchers at

Doctors at the University of California, Irvine, say watching a humorous video decreases levels of two key stress hormones that can cause irregular heart rhythms. Heart disease patients are often given beta-blocking drugs that specifically block these

hormones. The doctors say laughter does the same thing and is a lot more fun.

In other studies, laughter has been shown to help children and adults handle painful medical procedures.

### **Dangerous Myth: The Safe Smoker**

Once there was a 100-year-old man who smoked all of his life and still seemed healthy. Or, maybe it was a relative of yours who smoked and didn't seem to suffer any ill effects. Could it be that some people are protected by their genes? Could you be one of the lucky ones?

Don't count on it. Doctors have heard many variations of the "safe" smoker myth, perpetuated by various studies like the one published last year in the *Lancet*. In the reported study, researchers looked at 2,200 men. They found that smoking men with one version

of the APO gene had fewer heart attacks than those with a different version. Problem is, while noteworthy, the difference was too small to be significant.

No study has found a gene that confers a lower risk for any of the myriad of other effects of smoking, including cancer, lung disease, dementia, stroke, diabetes and infertility.

What's worse, smoking often causes years of suffering before it kills people. Dr. Harry L. Green, editor of *Health News*, comes to this conclusion – as gambling games go, this is one that no one should play.

### **Make Your Back Healthier, Stronger This Spring**

Though sudden back pain can occur after a twist or sneeze, most back injuries are caused by years of mistreatment before that final painful injury.

Stresses such as poor posture, faulty body mechanics, obesity, emotional tension and lack of fitness over the long term are the cause. With these modern problems, it's not surprising that back pain is the number one complaint today.

Whether you want to treat it or prevent it, these steps will help.

- **Posture:** Stand with your ears, shoulders and hips forming a straight line. See

a physical therapist or trainer if they don't.

- **Body mechanics:** Keep the correct alignment of ears, shoulders and hips while performing everyday activities. Keep lifted objects close to your body and you reduce your risk of injury.
- **Exercise:** Make it central to maintaining a healthy back. Your program should include aerobic, flexibility and strengthening exercise.

Aerobic exercise includes walking, biking and swimming. Do it 10 to 15 minutes for three or four days a week to start, build up to 30 minutes.

Poor flexibility can be a key contributor to low back and neck pain. If your hips don't move freely, your spine will move more than it should leading to back problems. If you have a limited range of motion in an area, you need to stretch that area.

Well-balanced muscle strength is essential in maintaining good posture and a healthy back. Strong back, hip and abdominal muscles support the spine. Toned trunk muscles help to prevent back injuries.

Remember these top keys to a healthy back: posture, mechanics and exercise. The season for fun is now. Use it to get your back in shape for summer.



## The Pharmacy Corner



# A Primer on Colorectal Cancer

## What is Colorectal Cancer?

Before we can address colorectal cancer, it would be helpful to know a little bit about the parts of the body that are affected and how they work.

Your colon is a six-foot long tube connecting the small intestine to the rectum (it is also referred to as the large intestine). It is responsible for processing waste from your body. When the colon becomes full of stool, it empties its contents into the rectum to begin the process of elimination.

The rectum is an eight-inch chamber that connects the colon to the anus. It is the rectum's job to receive the stool from the colon and to let you know when the stool needs to be evacuated.

Cancer that occurs in either of these organs is referred to as colorectal cancer. The cancer occurs when the cells that line the colon or rectum become abnormal and grow out of control. This abnormal growth creates a tumor.

## Symptoms of Colorectal Cancer:

Unfortunately, colorectal cancer can strike without any symptoms. For this reason, it is very important to have routine

examinations (called colorectal screenings) to detect problems.

One of the early symptoms may be bleeding – however, most of the time tumors will only bleed a small amount and evidence of the blood can only be found by routine chemical testing of the stool. When the tumors grow larger, other symptoms might develop. They include:

1. Change in bowel habits such as constipation, diarrhea, or incontinence.
2. Blood on or in the stool. This does not always mean that cancer is present. There are other problems that can cause bleeding like hemorrhoids, ulcers, ulcerative colitis and Crohn's disease. In addition, iron and some foods, such as beets, can give the stool a red or black appearance. If you do notice blood in your stool, see your doctor to rule out a serious condition.
3. Unexplained anemia.
4. Unusual stomach or gas pain.
5. Unexplained weight loss.
6. Fatigue.
7. Vomiting.

If you experience any of these symptoms, please see your doctor

to get a proper diagnosis and treatment.

## How to Prevent Colorectal Cancer:

It is believed that eating a healthy diet with plenty of fiber, not smoking and getting exercise may help prevent cancer. However, in many cases, people have developed colorectal cancer for one specific reason – they inherited it. If there is a history of colorectal cancer in your family it is advisable to get routine screenings for this disease. Most health problems respond best to treatment when they are diagnosed and treated as early as possible. To catch any abnormalities or problems early, you will need regular checkups from your doctor, including a rectal exam, fecal occult blood test and possibly a sigmoidoscopy. These screening recommendations depend upon an individual's risk of colorectal cancer.

The NALC Health Benefit Plan covers one fecal occult blood test annually from age 40 and one routine sigmoidoscopy screening every five years at age 50 and older. You will pay 10% of the PPO allowance when a PPO provider is used or 30% of the Plan allowance if you use a non-PPO provider.

**FYI**

*Publication Updated*

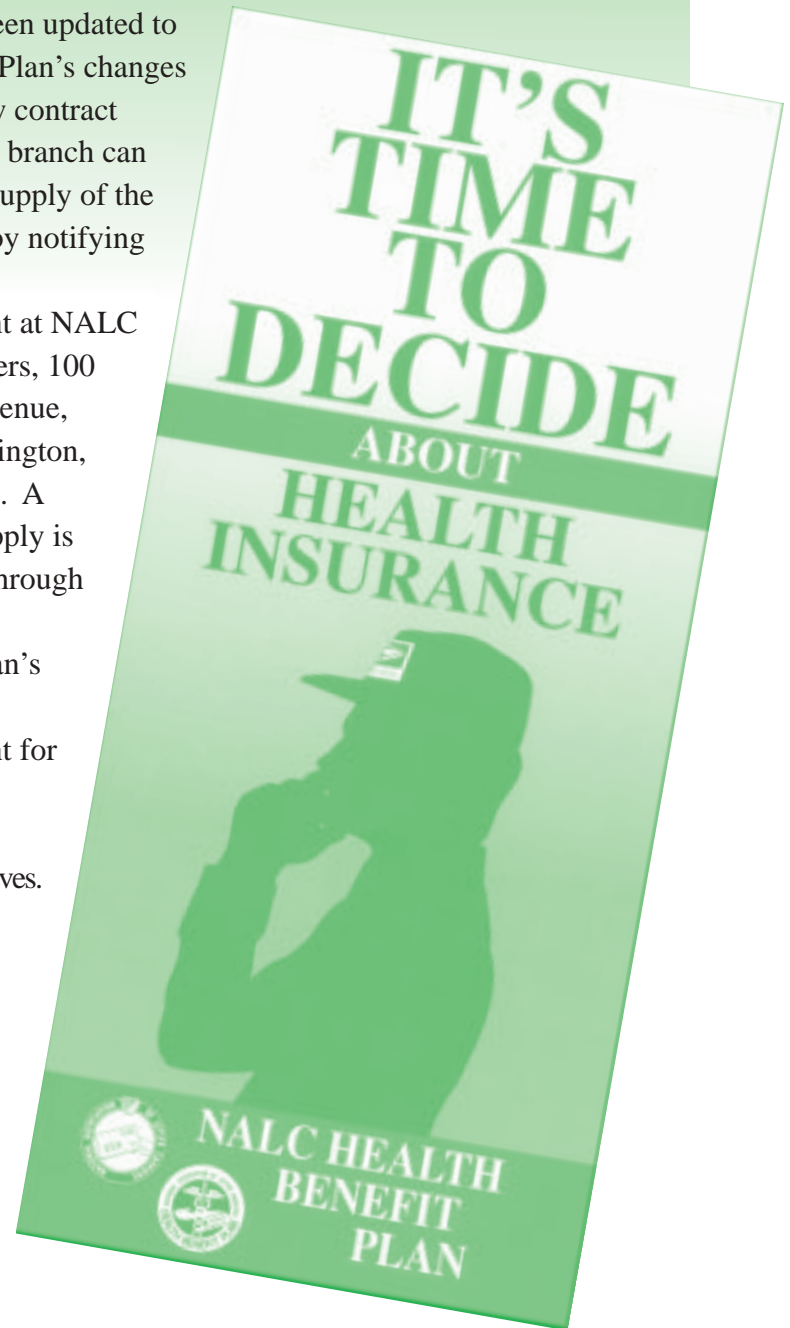
**Attention Health Benefit Representatives**

Now that many branches have held their elections, we find it necessary to update our Health Benefit Representative listing. Any changes in the HBR status for your branch should be reported directly to the NALC Health Benefit Plan in Ashburn, Virginia. Unless we received these changes directly, you may miss out on information that is important to you, as well as to the members in your branch. Help us to help you and your members by keeping us informed.

**Branch Reimbursement Certificates**

Certificates must be completed and postmarked no later than April 30, 2002 in order to receive your branch reimbursements for 2001. Please remember to send a copy of your branch printout along with the certificate.

The pamphlet, "It's Time to Decide About Health Insurance," used to inform new hires of the NALC Health Benefit Plan, has now been updated to reflect the Plan's changes for the new contract year. Your branch can obtain its supply of the pamphlet by notifying the Supply Department at NALC Headquarters, 100 Indiana Avenue, NW, Washington, DC 20001. A limited supply is available through the Health Benefit Plan's Supply Department for our Health Benefit Representatives.



Recorded Benefit Information	1-888-636-NALC	PPO Locator Service	1-800-622-6252
Fraud Hot Line	1-888-636-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	Mental Health/Substance Abuse	1-877-468-1016