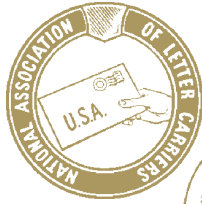


# The NALC Health Benefit Plan



Vol. 06-1



# HBR Report



January 2006

William H. Young, President • Timothy C. O'Malley, Director  
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# Director's Report

## 2005 Open Season Has Ended!



Timothy C. O'Malley  
Director

I hope everyone had an enjoyable **Holiday** and the **New Year** brings good health and happiness to you and your families.

The Open Season has ended

and I would like to *thank* all of the NALC Branch Health Benefits Representatives (HBR's) and other Branch Officers or members for their efforts in promoting the plan. Getting the information out to our members and potential members can be quite hectic at times. Your efforts are deeply appreciated by everyone here at the Plan.

The final numbers indicating the results of the recent Open Season are not in yet. Once we receive them, we will begin analyzing them in preparation for the Office of Personnel Management's "Annual Call Letter".

This month's report includes the annual Branch reimbursement instructions and form. Please

remember that the *postmark deadline* for completion of the form is **April 30, 2006**. *Please note the change to the form that the Social Security Numbers are no longer used and has been replaced with the Member's ID Number.*

Also, enclosed is our 2006 HBP calendar. As in prior years, we have a *limited* supply of additional calendars for use within your branch. Please phone the Plan with your requests.

It is expected that *New Membership ID Cards* will be mailed to every member sometime in January.

Again, Happy New Year, and I look forward to meeting with you in my travels.

## Safety First:

### *Beware of the many dangers of winter*

"Ho-hum," you might say. You already know that the streets are icy and the sidewalks are slippery too, what else is there? Plenty, according to Harvard Medical School. Read on.

- **Heart problems and strokes.** There is a well-documented rise during winter. In some places, the winter-summer difference is up to 70 percent, say researchers in Canada, but heart attacks and strokes rise even in Los Angeles County. So

bundle up, keep your house and car warm, and get enough rest.

- **Flu.** Viruses spread easily when people are inside and in close contact. Experts think the cooler air and less daylight are also involved. Flu shots help to avoid flu. January is not too late to get a flu shot.
- **Snow shoveling.** Two minutes of shoveling brings the heart rate to the upper limit for safe aerobic exercise. If you are not in good shape, don't shovel snow. Get a snow blower.
- **Seasonal affective disorder**

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(**SAD**). For up to 2 percent of Americans, winter blahs become clinical depression. Light therapy lamps help, but getting outside in daylight for one hour is as effective as 2 1/2 hours under artificial light.

- **Hypothermia.** When the body temperature falls below 95, the

## Retirement Update

# Thomas H. Young, Jr. Retires After Eleven Years as Director of the NALC Health Benefit Plan...

On Thursday, December 22, nearly 400 HBP employees, National Officers, retirees and friends attended a luncheon at the Health Benefit Plan in honor of Director Tom Young. Mr. Young's family, wife Loajean, daughter Melissa, son-in-law Andy Cook and grandsons Matthew and Mason were present as well as Andy's parents, who arrived the

day before from California.

Mr. Young was given the opportunity to visit with his other "family" (the HBP employees) during the course of three luncheon sittings, as well as greet many of our retired employees who traveled back to the Plan to offer their congratulations and thanks for his many years as our Director. Needless to say, he will

be missed by those of us who had the distinct honor of serving the NALC Health Benefit Plan members by his side over these eleven years.

Thank you again, Tom, for your devotion to this fine organization and the people who work here!! We will miss you!



Thomas H. Young, Jr. and Family



NALC President Bill Young offering his appreciation for Tom Young's dedication and service to the NALC HBP.



Mr. Young, Plan Administrator Cal Engel and HBP Staff

## Retirement Update

*continued from page 3*

**Mr Young and  
Director of Safety and  
Health Brian Hellman**



**Mr Young receiving gift from HBP Staff**

**Mr Young visiting with HBP Employees**



## Health in the News

# Food of the Month — Wild Rice

### *Wild rice is more than a delicacy, it has big health benefits*

In some parts of the world, the word for “to eat” literally means “to eat rice.” It may be the world’s most popular food, supplying as much as half of the daily calories for half of the world’s population.

The most nutritious kinds of rice are brown and wild rice, say doctors at Louisiana State University. They have high amounts of fiber, complex carbohydrates, and essential B vitamins, and they contain a compound that reduces the amount of cholesterol produced by the body.

In the mineral department, a cup of wild or brown rice contains half the daily value of manganese, 27 percent of selenium, 20 percent of magnesium, and 18 percent of a person’s daily requirement of tryptophan.

Half a cup of brown rice contains two grams of fiber. This means it passes quickly through the colon, reducing the risk of cancer.

The fiber in brown and wild rice binds with estrogen so there is less of the hormone circulating in the bloodstream. High levels of estrogen have been shown to trigger changes in the cells that can lead to breast cancer.

While white rice is softer and



fortified to contain B vitamins, it lacks fiber, containing only 1/10th the amount in brown rice.

Long-grain and wild rice are the gourmet’s favorites. Short-grain, however, has similar health benefits.

### *What you should know about your back*

If you have ever said, “Oh, my aching back!” you are in good company. About 90 percent of Americans will suffer from back pain at some point in their lives.

Knowing facts about your back could keep you from injury or help your aching back feel better.

- An inactive lifestyle is one of

the main causes of back injuries. Inactivity weakens key muscles increasing your risk.

- Only about one in six back problems starts with heavy lifting. Weak muscles are more often the cause.
- Strength training and aerobic exercise are among the most effective treatments for back pain. Do exercises that don’t make the pain worse.
- Only one in 20 back problems require surgery. Always get a second opinion before opting for surgery.
- Doctors quoted in *Prevention* say the old advice about sleeping on a hard mattress doesn’t apply. Sleep on a mattress with a little more cushioning.
- Most episodes of back pain clear up within a month.

### *Preschoolers get the flu first*

A Massachusetts study involving 400,000 people shows that 3- and 4-year-olds who are in preschool or day care are the first members of a family to come down with the flu. They then pass the flu to siblings and parents.

**Health In The News:** *continued from page 5*

Doctors at Vanderbilt University and the Federal Advisory Committee on Immunization Practices say the study results back up their recommendation for vaccinating preschoolers.

**Strength and osteoarthritis**

New data suggest that an 8-week strength-training program can reduce pain and immobility in people with osteoarthritis of the hip and knee.

Doctors at Johns Hopkins Medical Centers say the benefits of exercise for the knee are well documented, but studies of the hip are rare. This one included people over age 55 who did one-hour weekly group exercise sessions with fitness equipment plus home exercises.

**Vitamin E in walnuts, pecans**

Sesame seeds, walnuts, and pecans, could one day be targeted as valuable tools in the prevention and treatment of both lung cancer and prostate cancer. The nuts contain gamma tocopherol, an unusual form of vitamin E that is found in some plant seeds and nuts. A study published in the *Proceedings of the National Academy of Sciences* shows that

prostate and lung cancer cells treated with gamma tocopherol in a laboratory caused the cancer cells' death.

Doctors heading the Purdue University study say healthy cells were left intact.

**What to do about IBS, a common disorder**

Irritable bowel syndrome (IBS) affects 10 percent to 20 percent of the general population. It is a "functional" disorder, one that is caused by the way the body works rather than by an infection or structural abnormality.

Symptoms of IBS include abdominal pain or discomfort associated with a change in bowel pattern, such as loose bowels or constipation.

The problem is that IBS is not caused by a single food, but by any food that is high in fat, insoluble fiber, caffeine, is carbonated, or contains alcohol. All of these are either GI stimulants or irritants that can cause violent reactions in the muscles in the colon. Those reactions are painful.

Fat is the greatest digestive tract stimulant. It triggers the gastrocolic reflex more powerfully than any other food. This reflex causes the colon to start contracting. In IBS sufferers, it can cause pain, constipation, or diarrhea.

Meat, dairy products, and egg yolks are dangerous for all aspects of IBS. They pose high risks and may be best eliminated from the diet. For some people, wheat is also a trigger food.

IBS varies in cause and severity from one person to another. That's one reason it's difficult to treat. Most patients keep a food diary until they are certain of what causes colon spasms.

There are treatment options available to manage IBS, whether symptoms are mild, moderate, or severe.

**What happened 200, 150, 100, and 50 years ago**

- **In 1806, 200 years ago:** The returning Lewis and Clark Expedition was greeted with great fanfare in St. Louis and Washington, D.C.

The United Kingdom set up the Cape Colony, which became South Africa.

Noah Webster published the first dictionary of the English language.

Carbon paper was invented.

- **In 1856, 150 years ago:** The new Republican Party held its presidential convention, but Democrat James Buchanan was elected president.

The first kindergarten was opened at Watertown, Wisc.

Elisha Otis installed the first elevator in New York.

- **1906, 100 years ago:** A massive earthquake occurred in San Francisco, destroying about five square miles of the city. Fires burned for three days.

Congress passed the Pure Food and Drugs Act and Meat Inspection Act.

America’s first radio program was broadcast from Brant Rock, Mass.

- **In 1956, 50 years ago:** President Eisenhower signed a bill effectively creating the interstate highway system.

IBM produced the first data processing machines using magnetic disks.

Southdale, the first enclosed shopping mall, opened in Minneapolis.

### ***Dog walking beats dieting***

Studies reported in the **Tufts University Health & Nutrition Letter** show that walking a dog regularly can encourage people to lose more weight than dieting can. The study showed that those who walked dogs for 50 weeks lost an average of 14 pounds. They began walking 10 minutes daily, three times a week, working up to a routine of 20 minutes a day, five times a week.

Participants in the study said they knew it was good for their health, but they mostly enjoyed walking because it was good for the animals.

### ***Fish is food for your brain***

Want your brain to stay young or get younger? Eat fish. Research at Rush University studied mental function of people age 65 and older. They found that those who ate fish rich in omega-3 fatty acids once a week slowed their rate of cognitive decline by 10 percent.

### ***Don't use peroxide on cuts***

The American Academy of Family Physicians says peroxide can damage living tissue. Application of the powerful disinfectant can lead to a wound that heals slowly or not at all.

Soap and water are a much better choice. If you're worried about infection, consider a triple-antibiotic cream such as Neosporin.

### **Safety First:** *continued from page 2*

heart beats irregularly and kidneys begin to fail. Brain function slows, so people may not realize the danger they are in. It can occur even in mild weather. Wet clothes drain heat from the body. Hypothermia requires immediate medical attention.

- **Frostbite.** Cold temperatures constrict blood vessels near the skin. Your hands, feet, ears, and nose become more vulnerable to frostbite. Frost nip is when the skin becomes red and swollen. With frostbite, ice crystals may form in and between cells. Mild cases can be treated with rewarming. Start with cool or lukewarm water. If the affected area is large or affects muscle, get expert medical attention.
- **Carbon monoxide (CO) poisoning.** The danger is greater in winter. About 500 Americans die from unintentional carbon monoxide poisoning each year. Many more feel sick because of low-level exposure. To avoid CO poisoning, keep your furnace maintained and buy a carbon monoxide detector.

# The Pharmacy CORNER



## Are Germs Getting the Upper Hand?

Antibiotics were thought of as miracle drugs when they first appeared. Not only were they used to treat the wounds of soldiers in World War II, but they made it possible for people to survive raging bacterial infections that ordinarily would have killed them. Until the use of penicillin (the first antibiotic) became widespread, it was common for people to die from strep throat and bacterial pneumonia – infections that today we think of as eminently treatable. Patients' expectation for medicine and physicians willingness to prescribe it has contributed to the problem. One-third of the 150 million outpatient prescriptions for antibiotics written each year in the United States are unnecessary according to the

Centers for Disease Control and Prevention (CDC).

Antibiotics can be very effective in ending infections caused by bacteria, but infections caused by viruses do not respond to antibiotics. For many patients there is a knowledge gap – they need to understand that viruses cause colds and flu not bacteria, therefore rendering the prescribed antibiotic useless

In order for antibiotics to continue to save lives, however, they have to be used correctly. Unfortunately, they're not. Many people, when they begin to feel better, fail to take the full course of the drugs, allowing some germs to survive and flourish in a form resistant to antibiotics. As a result, many antibiotics, including penicillin,

are no longer able to cure some infections. New antibiotics are being developed, but they too are rapidly losing their power as a result of overuse and abuse.

Some experts warn that if we continue to take antibiotics when we don't need them, or use them incorrectly, we'll end up in the dark ages of medicine, when a minor cut could result in a deadly infection.

Another area of concern is the new found quest for a germ-free household. Dr. Richard Besser of the CDC said that there is no benefit in buying such household goods as hand soap, mattresses and toys that include antibacterial elements. Washing your hands with regular soap is the easiest way to reduce your chances of getting a cold.



Recorded Benefit Information **1-888-636-NALC** • Fraud Hot Line **1-888-636-NALC** • Caremark SPS **1-800-237-2767**

Health Benefit Plan **1-888-636-NALC** • PPO Locator Service **1-800-622-6252** • Precertification **1-800-622-6252**

Prescription Drug Program **1-800-933-NALC** • Mental Health / Substance Abuse **1-877-468-1016**