



- (1) 100 Years of Education
- (2) A number of healthy school employees in Clark County
- (3) Safety in numbers
- (4) Growing Pains
- (5) Double Indemnity

H.E.R.O.S.

(HEALTHY EDUCATORS RUNNING OUR SCHOOLS)



Deborah Hopkins

She walks, performs Pilates, and hikes. For the Health Trust 2K5 WellFit's Lifetime Achievement Award recipient, exercise and being diagnosed with cancer contributed to her goal of

completing the WellFit program—being more aware of the disease and sustaining a positive outlook on life.

Deborah Hopkins, 45, Japanese Teacher at Mojave High School, was diagnosed with Non-Hodgkin's Lymphoma Stage 4 disease in March of last year. Since her diagnosis, she has managed to continue exercising regularly, in spite of the daily challenges she faces with the disease.

"Walking is relaxing to me," said Hopkins. "When I walk, I listen to books on tape, especially inspirational books."

When she was diagnosed with Hodgkin's she felt as if her life would be shorter than expected, and the negative energy started to take over. Luckily, she was able to turn her energy into a more positive way of thinking.

"I wrote a letter to all my friends and family informing them of my condition," said Hopkins. "I later reviewed the letter, noticed how negative it was, and changed my attitude to be more positive."

The lymphoma that Hopkins has is known to have a 30 percent chance of being cured; she is taking measures to accept the disease and is focusing on the 30 percent chance that it will go away.

"I look at the disease as a wake-up call," said Hopkins. "You have to focus on yourself, look at what you have and can do to make the disease better, and exercise because you will feel better and more positive."



Delores Lyon

Call it perseverance or determination. The efforts of Delores Lyon, 52, a Special Education Teacher at Helen J. Stewart School, during the 2005 WellFit program shall not go

unnoticed. Lyon completed the WellFit program, walking 5 miles per day, seven days per week, with a broken foot.

"I didn't want to let my team down," said Lyon. "Plus, I have walked for so many years and it is difficult to go a day not exercising."

Lyon was also one of the award winners in the *Special Schools Intermediate Category* of the Heath Trust's 10-week cardiovascular program. She walked over 280 miles, four days out of a seven-day-week, six weeks out of ten weeks.

"I had to do it," said Lyon. "I was afraid to stop because I feared not starting again."

Lyon has been employed by the Clark County School District for eight years. Her students can be challenging at times, so she uses exercise as a stress relief.

"Walking helps a lot with my job," said Lyon. "I do it at 3 a.m. in the morning; it wakes me up and clears my head for the day ahead."

Lyon's recipe for being a Healthy Educator Running Our Schools is: "Start walking because it is free," said Lyon. "It is a way to relieve stress, enjoy nature, solve problems, and start your day."

Source: Darryl W. Thomas, Wellness Division

Health Traxx

For Teachers by Teachers

A PUBLICATION FOR TEACHERS HEALTH TRUST PARTICIPANTS

FALL 2005 VOLUME 4, ISSUE 3



FREE TEETH WHITENING !!!

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*HEALTHGRADES
(2004-2005)



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SUNRISE
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2005

Celebrating 100 Years of Employees Representing Our Schools

OCTOBER 22, 2005 • 8 A.M. TO 4 P.M. • COX PAVILION (off Swenson, next to UNLV Thomas & Mack Center)

Come and discover how to save money, prevent an illness, or discover tools to ease a disease.
All CCSD employees are encouraged to bring their family and friends.

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DENTIST for Life



HEALTH

- ♥ **FREE Flu Vaccines** for ALL active CCSD employees eligible to enroll in a Teachers Health Trust or a CCSD sponsored plan (with a valid school picture I.D. and/or paycheck stub) and attendees who are covered by Medicare Part B (with a valid picture I.D. and Medicare Part B card).
All Others – \$25
Discount coupons will be available to all dependents of a sponsored plan at scheduled pre-registration sites. Log on to the Teachers Health Trust website for a listing of pre-registration sites (www.teachershealthtrust.org).
- ♥ **Pneumonia Vaccines** – \$35; must have a serious medical condition and/or be age 65 or older
- ♥ **Glucose & Cholesterol Screening**
(For more accurate results, consider fasting for 12 hours)
FREE for ALL active CCSD employees eligible to enroll in a Teachers Health Trust or a CCSD sponsored plan (with a valid picture I.D. and/or paycheck stub)
All Others – \$10 per test
- ♥ **Screens for Depression, Osteoporosis, Eye, Body Fat, and much, much more**

WELLNESS

Reflexology, Massage Therapy, and more

ENTERTAINMENT



- Sacred Grove
- Unlikely Probability
- Meet the cast of La Rève
- Fun games and much more

FREE SNACKS & DRINKS

Continental breakfast will be awarded to staff at a worksite with the most employees present at the Health Festival

FREE T-SHIRTS

The first 2,000 attendees will receive free 2K5 Health Festival t-shirts

RAFFLE



Must be a CCSD employee eligible to receive health benefits from the Teachers Health Trust or a CCSD sponsored plan to enter the raffle.

- Gift certificates, tickets to many Las Vegas shows, and other valuable prizes
- **Grand Prize**
4-Night Royal Caribbean Cruise for Two to Baja, Mexico (leaving from LA)

CONTRIBUTORS:





A MESSAGE FROM THE CEO

By now, most of you have no doubt been exposed to the barrage of media publicity about new and more expensive prescription drugs. The “purple pill”, sex enhancement pills, anti-aging formulas and arthritis cures are just a few of the multitude of prescription and over-the-counter medications flooding the market. The American public uses more drugs per capita than almost any other country in the world. This demand has driven up the retail prices and the increase in retail prices (and resulting profitability) has encouraged the major drug companies to keep introducing new products to the market, many of which are near duplications of what is already being marketed to the public. The impact of higher utilization and increased prices has caused consumers to look to other markets, such as Canada and Europe, and has encouraged many smaller drug companies to look at cheaper alternatives, most of which are marketed as “generic” substitutes to the familiar brand names. In short, the drug industry is now a complex web of laws and regulations, with choices for the consumer which are, at best, confusing.

The Health Trust has been working hard to keep up with the changing drug environment and to control the cost increases to the consumer that seem to be inevitable. Working closely with our pharmacy benefit manager, Medco, we have structured a drug plan that covers virtually all medications that our participants use. The copays and other information pertaining to the drug plan are detailed in the Plan Benefits Book that you have all received. Because of the favorable contracts we have been able to negotiate with Medco, the Health Trust has not raised prescription drug copays for several years and there will be no increase for 2006. In fact, for those enrolled in the PPO Plus Plan, there is currently no copay for generic drugs obtained through the mail order system (maintenance drugs) and the existing copay for generic drugs obtained from a retail pharmacy will be eliminated in 2006. You may be asking why we are doing this when drug prices are rising at double digit rates. The simple answer is that the more we can convince you to use generic drugs, the cheaper it is for you and for the Health Trust. You get the drugs with no out-of-pocket cost and the Health Trust pays substantially less for the generic drug than it would for a brand name drug. The savings are astonishing and most of the reliable research indicates that there is no difference in the effectiveness of the drugs, whether they are generic or brand name. The Health Trust can save millions of dollars as more of its participants switch to generic drugs. I would encourage you all to discuss the effectiveness of generic drugs with your own physicians as only they can advise you as to the suitability of a particular drug for the type of illness you are being treated for.

The Health Trust will remain financially strong as long as we all work together to control costs. Medical and drug inflation is substantially higher than the overall inflationary rate in the United States. If all of us as a group work together to obtain the best possible medical services and drug products at the lowest possible cost (without jeopardizing quality), then the Health Trust will continue as one of the leading health plans in this part of the country. I urge you to consider this message carefully and to discuss it with your health care providers the next opportunity you have. It will result in more dollars in your pocket and a financially sound Health Trust for many years to come.

Sincerely,

Peter Alpert
Chief Executive Officer
Teachers Health Trust

HEALTH TRAXX

The Teachers Health Trust
Quarterly News Publication

Health Traxx is published quarterly by the Teachers Health Trust to help participants make life-saving choices when making health care decisions. Although editorial content is based on sound medical information, we ask that you consult a health care professional for all matters of concern. We encourage you to keep copies of this news publication to build a handy home-medical reference or recycle issues to friends and family.

Any opinions expressed by an author/source whose article appears in this publication are solely the opinions of the author/source and do not necessarily reflect the views of the Teachers Health Trust. Questions or comments regarding this issue should be e-mailed to wellness@teachershealthtrust.org or write to:

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• ADVERTISEMENTS •

This publication is made in part by the generous donations of network providers and non-profit community organizations. Individuals or companies interested in advertising opportunities in *Health Traxx* should contact: **Darryl W. Thomas, Wellness Director** at wellness@teachershealthtrust.org or contact the **Health Trust Wellness Division** at (702) 794-0272. Any advertisements in the *Health Traxx* publication do not mean the Health Trust endorses the provider or service. Ad purchase space is based on a first-come, first-serve basis and advertisers are required to be a part of the PPO or PPO Plus provider network. Other organizations have to be non-profit local or national health agencies/organizations approved by the Health Trust Special Events Committee, or a profitable company with a valid business license.

NEWS & NOTES

• URGENT CARE CENTERS •

A Misunderstood Healthcare Option



Urgent Care Centers (UCC) are considered a regular option when accessing healthcare, yet they are underutilized. One can identify a continuum of health care options from the physician office (PO), to the UCC, to the emergency room (ER). Let's look at how you should use each one.

The PO is still the cornerstone of the healthcare system and can save you the most out-of-pocket expenses. Due to the growing population, the explosion of medical knowledge, new diseases and insurance complexities, the PO cannot function like it did in the past, taking on nearly all roles. Your PO is best used to help maintain your optimal level of health function. This is best accomplished by regular evaluations based on age-specific factors, gender-specific factors, and your personal medical profile. Prevention is the cornerstone of a good PO practice. The goal is to discover potential problems before they arise and intervene. For example, getting a pap smear on a regular basis will discover early cervical cancer and allow less invasive interventions than if detection is delayed. Everyone would agree this type of evaluation is not proper for a UCC or ER. Additionally, when physicians/providers are inundated with visits better handled by the UCC or ER, their ability to maximally deliver this type of preventive care is diminished.

The UCC has filled a very critical void between the PO and the ER, and in most cases have the same out-of-pocket

expenses as a PO. It is best used for those **conditions which arise unexpectedly, but regularly**. It is used for non-life threatening conditions. Certainly, a PO could handle most of these conditions, but not as efficiently as UCCs. A good example is any injury such as a minor laceration or the onset of minor cold or fever symptoms. You must be seen quickly to assess and treat these conditions. But, a PO will already be scheduled with the preventive care and maintenance type patients. Instead of compromising the very important functions of the PO, the UCC should be available and ready to take patients without appointments.

If these unexpected conditions are more severe, then the ER is a better place for evaluation and management. How do you determine whether to use the ER or the UCC? There is no easy answer. For minor injuries or conditions, most people would know to go to the UCC. But, what about chest pain? Chest pain is best treated in the ER and not the UCC, but how do you know it is chest pain? Answers to these types of questions are part of what should occur during the regular PO visits. This is part of what a good provider should do for their patients. You are given instructions on what may occur and how to respond. Your providers can do this if their time is not taken up regularly with problems that are best handled by the UCC or ER.

Look for a private provider that has convenient office hours to take care of your preventive and maintenance medical needs and is associated with a UCC that can take care of your urgent needs as they arise. It will save you the money, trip, and time you will experience at an ER.

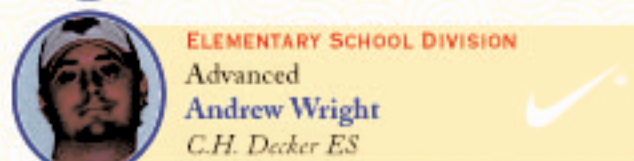
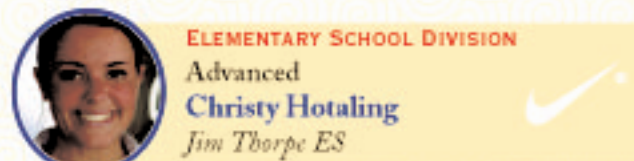
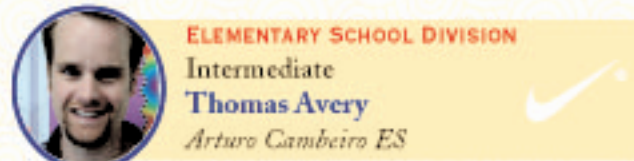
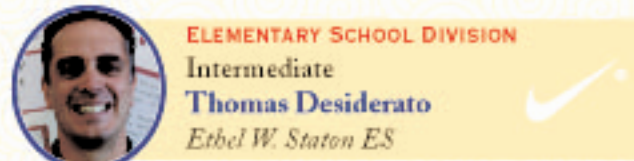
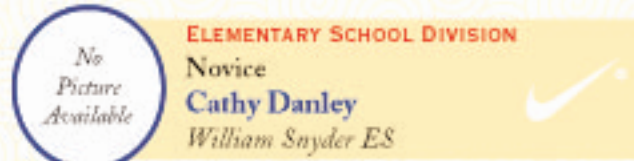
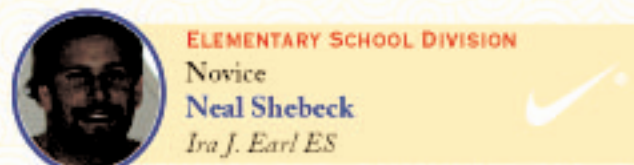
Source: Michael Flowers M.D., Hogan Medical Center

Urgent Care Centers

A way to save money & time

| Facility | PPO Plus In-Network Office Visit Co-payment | PPO In-Network Office Visit Co-payment |
|--------------------------|---|--|
| Urgent Care Center (UCC) | \$20 | \$30 |
| Emergency Room (ER) | \$100 | \$200 |

For a listing of in-network UCC providers, please go to the Health Trust website at www.teachershealthtrust.org, click on “Provider Search”. In addition, various in-network doctor's offices have extended hours. When you make an appointment, inquire whether they have extended office hours.



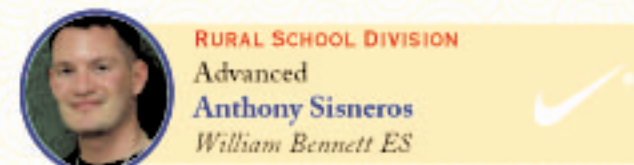
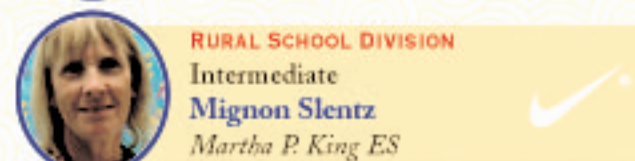
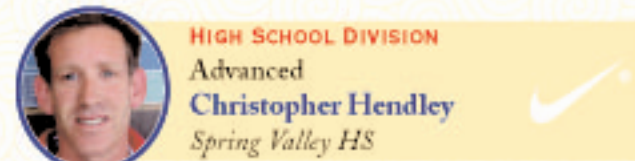
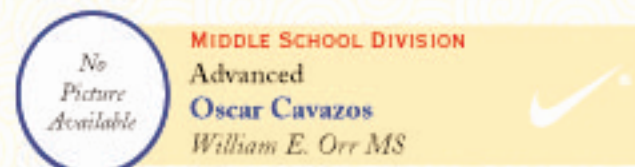
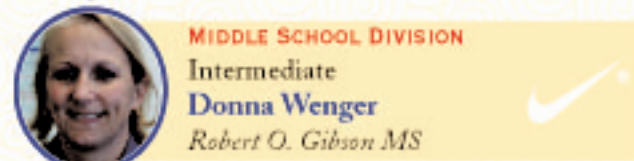
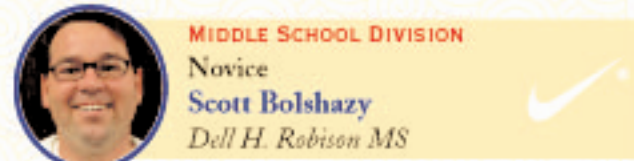
Centennial Celebration

WELLFIT 2005

Celebrating 100 Years of Fitness

Cardiovascular program ends with remarkable success

• INDIVIDUAL WINNERS •



• DIVISION WINNERS •



ELEMENTARY SCHOOL DIVISION
 Frank Lamping ES
 Coordinator: **Ronette Badalucco**

No Picture Available

ELEMENTARY SCHOOL DIVISION
 Doris French ES
 Coordinator: **Beth Moss**



ELEMENTARY SCHOOL DIVISION
 Ethel W. Staton ES
 Coordinator: **John Bahr**



ELEMENTARY SCHOOL DIVISION
 M.J. Christensen ES
 Coordinator: **Naomi Petersen**



MIDDLE SCHOOL DIVISION
 Thurman White MS
 Coordinator: **Diana Truax**



MIDDLE SCHOOL DIVISION
 Thurman White MS
 Coordinator: **Kim Jefferson**

No Picture Available

LICENSED DEPARTMENT DIVISION
 Northeast Region
 Coordinator: **Joni Schmidt**




MIDDLE SCHOOL DIVISION
 Robert O. Gibson MS
 Coordinator: **Star Golia**



MIDDLE SCHOOL DIVISION
 William E. Orr MS
 Coordinator: **Marjorie Gibson**



HIGH SCHOOL DIVISION
 Durango HS
 Coordinator: **Jennifer Shaps**



HIGH SCHOOL DIVISION
 Shadow Ridge HS
 Coordinator: **Robyn Smith**



SPECIAL SCHOOL DIVISION
 Helen J. Stewart
 Coordinator: **Elmira Mitchell-Benson**



RURAL SCHOOL DIVISION
 Martha P. King ES
 Coordinator: **Jill Miller**

• **TRUST SERVICE CENTER** •

Operations Update

The Trust Service Center will be closed on **Thursday, August 18** and on **Friday, August 19**. The Service staff will be assisting with the Benefit Orientations for the new Licensed Personnel for the 2005-2006 school year. **The office will re-open on Monday, August 22 at 8 a.m.**

The Service Center will close at 3:30 p.m. on Wednesday, August 24, to conduct a benefit orientation for licensed employees who are returning from a leave of absence.

The Teachers Health Trust will be observing the following holidays:

Labor Day – Monday, September 5, 2005

Nevada Day – Friday, October 28, 2005

NEWS & NOTES

• **FACT OR MYTH?** •

This quiz will shed light on some long-held beliefs about your eyes

Remember how Mom used to load your plate with carrots, all the while urging you to eat them to keep your vision strong?

Was Mom right? To learn that and much more, simply take the following vision quiz.

| | True | False |
|--|-----------------------|-----------------------|
| 1 Eating carrots will improve your eyesight. | <input type="radio"/> | <input type="radio"/> |
| 2 Reading in a dim light will injure your eyes. | <input type="radio"/> | <input type="radio"/> |
| 3 Staring into a computer all day gradually will ruin your eyesight. | <input type="radio"/> | <input type="radio"/> |
| 4 Wearing incorrect lenses will permanently damage your eyes. | <input type="radio"/> | <input type="radio"/> |
| 5 Sight loss is inevitable as you grow older. | <input type="radio"/> | <input type="radio"/> |


Answers

- FALSE.** Carrots contain substantial amounts of vitamin A, an essential nutrient for proper functioning of the retina. But the eye requires only a small amount of this substance. "If you're eating a variety of fruits and vegetables in your regular diet, there's no need to add extra carrots," says David Norcott, O.D., an Auburn, California, optometrist who also serves as VSP's associate optometry director.
- FALSE.** Reading under inadequate light often will produce eyestrain, headaches and eye muscle fatigue, but it cannot injure your eyes or weaken your eyesight.
- FALSE.** Spending long hours at a computer monitor can trigger what doctors call computer vision syndrome (CVS), in which workers develop recurring headaches, occasional blurred vision and muscle strain in the eyes, head, and neck. But so far, no studies have shown that CVS can injure the human eye. These unpleasant symptoms can usually be prevented by wearing the proper eyeglass prescription and by combining eye exercises with the use of lubricating eye drops.
- FALSE.** "It's not true. Sure, you may give yourself a whopping headache, or wind up with some blurred vision at


times," says Dr. Norcott. "But wearing the wrong lens cannot damage your eye in any lasting way."

- FALSE.** Many sight-threatening conditions, including cataracts and vision problems caused by disorders such as diabetes, can be controlled or corrected if diagnosed early during a regular eye exam. "All of us need to remember that good eye care is a fundamental requirement for good health in general," says Dr. Norcott. "Getting your regular eye exam is a key step on the road to remaining healthy throughout life."

Source: Vision Service Plan



Human Behavior Institute
*Southern Nevada's Leader
 in Handling Life's Daily Challenges*

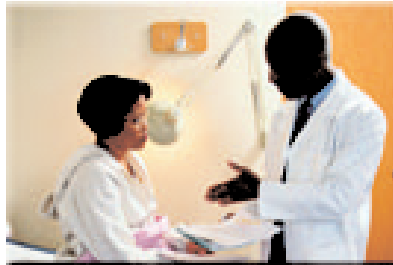


HBI
 2740 S. Jones Boulevard
(702) 248-8866 or (800) 441-4483
 Monday - Friday 8 a.m. - 8 p.m.
(By appointment only)

NEWS & NOTES

• OUTSMART THE FLU •

Take a Few Steps to Protect Yourself



Okay, you were denied a flu shot last season. But getting pricked isn't sure protection. When making the vaccine, experts must predict which strains might be circulating, and sometimes they get it wrong. Flu shot or not, it's wise to take steps to protect yourself.



Sleep well, eat well, de-stress.

"Stress increases vulnerability," says Joseph Dalovisio, MD, of the Ochsner Clinic in New Orleans. Stress hormones depress immunity. "Sleep and good nutrition recharge the immune system."



Wash your hands.

Do it before meals and after contact with other people—or their stuff. Keep an alcohol-based hand cleaner in your purse or wallet in case there's no sink in sight.



Avoid touching your eyes, nose, and mouth.

You could end up delivering the virus to the very areas it wants to be. If you feel the symptoms—hit-by-a-truck exhaustion, fever, body aches, coughs—stay home and away from others. Call your doctor or visit an urgent care center. Flu-stopping antiviral drugs such as Tamiflu and Relenza can ease your misery and shorten how long you are sick, but you have to start taking them within 48 hours of the onset of symptoms.

Source: Sari N. Harrar, Well Workplace

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The right choice.

19600 W. Charleston Blvd.
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www.nevadacare.com

Join the Wellness Team

The solutions the Health Trust seeks to achieve excellence are increasingly based on some of your input, especially when it relates to wellness programs and benefits.

One primary source to assist in developing wellness programs and benefits is the Wellness Team, not to be confused with educators who are coordinators of Health Trust's WellFit program.

The Wellness Team meets on the first Monday of every month, during the nine-month school year, to ensure that the wellness programs and activities of the Health Trust meet the needs of all Health Trust participants. Your participation in this group is vital to the success of the Health Trust.

To inquire about who the Wellness Team member is at your work site or to sample the Wellness Team, call Jana Onosaki or Darryl Thomas at (702) 794-0272 or contact them by e-mail at wellness@teachershealthtrust.org.

Join

HEALTH LINE

Colds & Flu

(800) 328-8914

PIN #130

**MESSAGE /
TOPIC CODE**

Sinus Problems / 4457



Strep Throat / 4458



Tonsillitis &
Sore Throat / 4459



Colds / 4331



Flu / 4333



Fever / 4908

The Health Line is a free service provided to the Teachers Health Trust by United Healthcare Service at no charge to you. It is available 24 hours a day, seven days a week. Call the toll-free number above, enter PIN 130, and select one of the specially recorded topic codes. After listening to the message, you can have the information faxed to you. The option to speak to a registered nurse is not available.

The Health Line is designed to help you become more informed about specific health issues. It is not intended to replace a medically-necessary consultation that may be needed. The information provided in the tapes represents information available at the time of taping. New information and research may be found after the tapes have been released. Always consult with your doctor for further information.

NEWS & NOTES

CASE MANAGEMENT SERVICES

For High-Risk Pregnancies



The Teachers Health Trust provides personal case management services for all PPO Plus and PPO Plan participants who may experience a difficult pregnancy. Services are provided at no charge and are coordinated by registered nurses (RNs).

The purpose of the Case Management Department is to manage your health care benefits in the most cost-effective manner and to assist with interpretation of your benefit coverage. The Case Management Department is available to assist you during those challenging times and to achieve the best possible outcome for you and your new family member(s).

The RNs work closely with your attending physician and other providers to facilitate activities and communications among the health care professionals involved in your treatment plan. Below are some questions and answers about case management services and high-risk pregnancies.



What is a high-risk pregnancy?

Some examples include:

- Expecting multiple births
- Additional medical diagnoses (e.g. diabetes, blood disorders, high blood pressure)
- Nutritional issues (e.g. excessive vomiting and weight loss)
- Unusual physical or mental stress (e.g. financial concerns)
- Signs & symptoms of pre-term labor
- Pregnancies with a history of:
 - Previous miscarriages
 - Previous pre-term labor with or without pre-term deliveries



What can I expect from the Case Management Department?

The RNs and/or their case management assistant are available to assist you with any questions or concerns you may have, should you become high-risk during your pregnancy. Some examples may include:

- Co-payment responsibilities
- Benefits available for home health services
- Information about OB home care services

You may call the Teachers Health Trust at (702) 794-0272 or (800) 432-5859 between 8 a.m. – 5 p.m., Monday through Thursday, and 9 a.m. – 4:30 p.m. on Friday. When you call, ask for the Case Management Department, or you may e-mail the department at casemanager@teachershealthtrust.org.

NEWS & NOTES

WEIGHT SKEWS MAMMOGRAMS

Obese women are 20 percent more likely than healthy-weight women to receive a false-positive on a mammogram. University of Washington scientists discovered this after analyzing more than 100,000 screenings.

The women's size meant a larger area in which technicians could find problems; this may have led to more calls for follow-up testing. Heavier women should keep the false-positive risk in mind, says lead author Joann Elmore, M.D., an associate professor of medicine and epidemiology. "Try to go to the same facility each year so the radiologist can compare your test to previous ones," says Elmore.

Source: Caroline Bollinger, Prevention Magazine.



**YOU MUST FILE
A REPORT ON
ALL INJURIES
AND/OR
ILLNESSES
INCURRED AT
WORK WITHIN
SEVEN DAYS!**

Claims resulting from work-related injuries must be filed through your Workers' Compensation carrier, NOT the Teachers Health Trust. This includes but is not limited to coaching injuries, environmental illness, etc.

IF YOU ARE INJURED ON THE JOB, THE CLARK COUNTY SCHOOL DISTRICT (CCSD) AND THE STATE OF NEVADA REQUIRE YOU TO SUBMIT A WRITTEN NOTICE OF INJURY OR OCCUPATIONAL DISEASE (FORM C-1) WITHIN 7 DAYS OF THE INCIDENT.

If a timely-filed claim is denied as not being work-related, the Trust will review your claims for payment. **The Trust will not consider claims if Workers' Compensation denied them because you failed to file a claim in a timely manner.**

To be on the safe side, if you are a licensed employee and become ill or injured while on the job, notify your administrator immediately and then call the School District's Risk Management office at **799-2967**.

NEWS & NOTES

• LIFE INSURANCE •

Is Your Life Insurance Beneficiary Up-To-Date?

As an eligible participant of the Health Trust, your named beneficiary will receive the proceeds of your life insurance benefit upon your death. If no beneficiary is named on your enrollment form, the process for your loved ones to receive assistance can be cumbersome.

Active employees receive \$50,000 and retirees receive \$10,000 in the case of death. The coverage is provided at no cost to you. In addition, named beneficiaries are entitled to receive 24-hour telephonic counseling by a qualified grief counselor, attorney, and financial consultant. Also included is a face-to-face session with counselors, attorneys, or financial partners for a total of five combined sessions.

If you are uncertain as to whom you named as a beneficiary, you can call the Health Trust automated line at (702) 866-6111, prompt #2, to request a change form or you can request a change form by e-mailing a service team member at serviceteam@teachershealthtrust.org.

Due to privacy issues, the Health Trust is forbidden to verify beneficiary information over the phone or through e-mail. You must complete a change form or come into the Trust office, if you are unsure or want to make a change.

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NIKETOWN 5 FOR KIDS

GIVE 100%

SAT., NOVEMBER 12, 2005

Get ready.

Keep a watchful eye for all details as the education community readies for a fun 5K run/walk to benefit CCSD's Physical Education departments.

See you at the starting line!

If you are not a smoker, but your loved ones are, please share these tips and advice with them, and help support their effort to quit smoking for life.

Did you know, after your last cigarette...

- ✗ your **blood pressure** may drop to normal in 20 minutes.
- ✗ your **oxygen level** in the blood may increase to normal in 8 hours.
- ✗ your chance of a **heart attack** decreases in 24 hours.

By quitting smoking, you will be healthier and save money!

How much money could you save in one year if you stopped smoking? Below is an example to assist you in adding up those costs.

| | |
|--|-------------------|
| Packs of cigarettes smoked each day | 1 |
| Multiply that number by the number of days in a year | 1 x 365 |
| This is the average number of packs you smoke a year | 365 |
| Multiply that number by the average cost of a pack of cigarettes | 365 x \$3.00 |
| THIS IS HOW MUCH YOU SPEND ON CIGARETTES EACH YEAR | \$1,095.00 |

Health Plan of Nevada offers **The Puff Stops Here**, a stop-smoking program.

For more information or to register for The Puff Stops Here, please call the Health Education and Wellness Division at **(702) 877-5356**.

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CLASS TIDBITS

At Home

- Forty million Americans suffer **debilitating sleep disorders** that affect the quality and quantity of their sleep.
- Only 35 percent of adults sleep the **recommended 8 hours** or more per night during the workweek.
- Fifty-six percent of adults report symptoms of **insomnia** a few nights a week.

At Work

- Nineteen percent of adults report having **dozed off at work**.
- Eighteen percent of adults indicated that they have **called in sick** due to a poor night's sleep.
- Twenty-nine percent of adults indicated that they **do not feel well-rested** when they get up for work.

On the Road

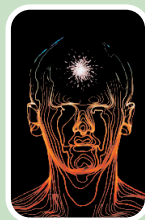
- Twenty-seven percent of adults have **dozed off at the wheel** of an automobile in the last year.
- One thousand five hundred **fatalities** are caused by drowsy drivers every year.
- Over \$12.5 billion is the estimated annual **monetary losses** from drowsy driving.

Source: U.S. National Highway Traffic Safety Administration (NHTSA), National Sleep Foundation & the Better Sleep Council.



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Boost your brain power by solving these puzzles. See if you can uncover the meaning in these words, letters, symbols and their positions. Each puzzle represents a common word, phrase, expression, person or place.

The example below is "uptown."

N
W
O
T

1 
1HUONDROED

2 **CLARK#HEALTHYSCHOOLEECOUNTY**

3 **6S4A9FE3T7Y**

4

| | | | |
|---|---|---|---|
| | P | P | P |
| P | A | A | A |
| A | I | I | I |
| I | N | N | N |

PAIN

5 **iiinnddeemnniitty**

See Answers on page 24.

FOOD FOR THOUGHT

Beware of Those Home Loans

Trying to buy the house you love best? A new breed of mortgages offers the lowest monthly payments ever. There is a catch, of course. Cheap loans are putting a world of money into buyers' hands, who are using it to bid prices up. The loans are inexpensive, but carry higher interest rates than one would otherwise pay. They also carry risks you won't believe, unless they trip you up. The National Association of Realtors reports annual, double-digit gains in 66 of 136 metropolitan areas – the highest number ever—as well as record sales. The new mortgages help you buy your house, but at a higher cost and with more debt.

Surprisingly, there has rarely been a better time for the simple, fixed-rate, 30-year loan. Rates have fallen since March to an average of 5.9 percent—near record lows. But home prices are rising so fast that even that's not low enough. Since the middle of last year, buyers have been migrating toward adjustable-rate mortgages (ARMs), whose rates rise and fall with the general level of market rates. A hybrid ARM, with the rate fixed for the first five years and then adjusted annually, now averages 5.27 percent, reports HSH, a mortgage-tracking firm. ARMs that adjust every year can be had for 4.53 percent—still too high for first-time buyers trying to get in the game.

Enter the interest-only ARM and its seductive cousin, the option ARM, which accounted for over half the loans originated last year, reports the securities firm UBS. Here is where your risks and costs compound.

With an interest-only ARM, you pay interest—but no principal—for the first few years of a 30-year loan. Then your holiday ends. Payments soar, to a level that will retire the loan over the mortgage's remaining term. You are gambling that your income will rise by enough to do the job. You're also counting on your home to rise in value, so you'll pick up some equity to balance the loan's higher cost. For example, if you want a \$200,000 mortgage for 30 years, and opt for a hybrid ARM at 5.27 percent, you'll pay \$1,107 a month. A comparable interest-only ARM costs 5.34 percent—a hair more—but your monthly payment drops to \$890. That gives you an extra \$217 to play with. Five years later, however, you will still owe the original \$200,000, which means you will be paying more in interest over the time you hold the loan. What is more, to retire the loan, your payments will jump to \$1,209 a month.

Lenders sell them by touting all the other things you could do with that \$217 you are "saving" every month—say, add it to college savings or to your 401(k). If you do, and earn more than the mortgage rate, you will be ahead. If you spend the money or invest badly, you have hindered your financial growth.



First-time homeowners might choose an interest-only loan to get the house they want. Maybe you plan to sell before the higher payments start. But then what? You will still need a place to live. If home prices rise, you will have gained some equity, but a regular ARM would have given you more. If the housing boom slows, you might build no equity at all. If your income drops (or fails to rise), the higher loan payments will weigh your life. Those are big risks.

Even riskier is the option ARM—"the fastest growing and least understood" of all the new loans, says mortgage expert and Wharton professor emeritus Jack Guttentag. A lot of borrowers are getting suckered.

Lenders advertise option ARMs at rates as low as 1 percent, for a payment that might be one fourth the size of other loans. But you get that rate for exactly one month. In the second month, you start owing the ARM's normal, monthly adjustable rate—say 5.6 percent (more than you would pay on an interest-only ARM). However, your first year's payments are based on that phony 1 percent—so, month-by-month, you are not paying enough to cover the interest that's actually being charged. Do borrowers know that? Probably not. The additional sum you owe will be added to the loan, so your debt (plus interest) will steadily go up.

After a year, your monthly payment will increase, but usually by no more than 7.5 percent. That still might not be enough to cover what you really owe, especially if interest rates rise. In the fifth year, you typically have to start paying off the loan on a regular schedule—and the cost could be a shock. The bank might force you to start repayments earlier, if your underlying debt goes up by 10 percent or more. Ouch.

Source: Newsweek

HIGHLIGHTS

Your Health Benefits at Work

Participant's Testimonial

Janice Jenkins, 51, a Primary Resource Teacher at Wilhem Elementary School, was diagnosed with Alpha1-Antitrypsin Deficiency (genetic emphysema) about two years ago. Jenkins consults with the Trust's Case Management Department frequently.

"Judy and Roz are absolutely wonderful," said Jenkins. "I was scared to death about my diagnosis and they very calmly explained and helped me to understand everything, they helped tremendously to ease my fear."

Dealing with a serious illness cannot only be mentally challenging, but it can be financially challenging too. The Case Management Department not only assists participants with difficult medical conditions, they can also assist participants with their benefits.

"I am amazed with the benefits provided by the Health Trust," said Jenkins. "My augmentation therapy (infusion therapy to ward-off a transplant) is fully paid by them."

Jenkins has been an employee of the CCSD for thirty years and a member of the Health Trust for as long as she can remember.

"I have a very good response from everyone at the Health Trust each time I call," said Jenkins.

WellFit 2005

With more than 3,000 participants and 190 worksites participating in this year's WellFit program, the Health Trust Wellness Division experienced the highest enrollment since the inception of the 10-week cardiovascular program. Some of this year's milestone markers are highlighted below:

- The number of employees who lost more than 15 pounds was over 100.
- Durango HS had the most employees (over 75 employees) enrolled in the program in the high school division and won the lottery, which prompted Nike, Inc. to provide athletic shoes to all participants who completed the program.
- Robert O. Gibson MS, Thurman White MS, Doris French ES, Helen J. Stewart SS, and Martha P. King ES continued their multiple-year winning streaks by winning in their respective divisions for the fourth straight year.
- Ronette Badalucco, former employee/coordinator of Doris French ES, carried her winning strategy tactics to Frank Lamping ES, which helped them win the elementary school division for the first time.
- Robert Swift, special education teacher at Variety School, continues to rack up the miles and maintain the most miles throughout the entire WellFit program, and he continues to win his division since the inception of WellFit.

NUTRITION

Clearing Up Calorie Confusion

It's all about calorie balance. That means if you eat more calories than your body uses, they will be stored as fat. One pound of body fat is equal to 3,500 calories. In theory, losing one pound requires a deficit of 3,500 calories. For example, eating 500 fewer calories per day would result in losing one pound per week. Of course, every "body" is different, so you may find that your weight loss can vary from week to week.

Portion Management

To keep calories in check, be mindful about the amount of food you eat on each occasion at breakfast, lunch, dinner and snacks. You may still enjoy your favorite foods, just in moderation. To do this, you need to be aware of portion sizes and choose the amount that's right for you.

Research suggests that we eat in "units," such as a sandwich, a plate of food or a slice of pizza—but today's units come in varying sizes! Of course, the bigger the portion, the more calories you're eating—and this is where the nutrition label can be a useful tool. Use the label to determine the amount of calories and nutrients per serving so you can keep track of how much you're eating. When dining out, some tips to managing portions are:

- Request a half order of an entrée.
- Have it served on a salad plate rather than a large dinner plate.
- Share an entrée with a friend.
- Ask about child-sized portions.
- Get a "to-go" box when you are served and put half the meal into it before your start to eat.
- Order an appetizer as an entrée.

Go Ahead and Snack

It's a smart strategy to incorporate your favorite "fun foods," just do so in moderation. Divide larger packages into smaller portions or choose foods in pre-proportioned single-serving packages. Look for snacks such as fat-free yogurt, fruit cups, crackers, reduced fat cookies or cheese that provide about 100 to 150 calories per package.

Jot It Down

To get an idea of how much you're eating, try keeping a food diary for a few days. Jot down everything you eat and drink, including the portion size. This will help you spot those "hidden" calories that seem to sneak in.

People tend to underestimate how much they eat. To help you get a perspective on your portion sizes, read food labels to see what is listed as the serving size. To get an idea of what serving sizes look like, use measuring cups to portion out one serving. Do this a few times for foods you eat frequently and soon you'll be able to gauge on your own how much you are eating by visual cues.

Portion Control is in Your Hands

Judging serving size is a learned skill. For a quick estimate of portion sizes, here are some helpful reminders:

| Food | Serving Size | About the size of... |
|---------------------|---------------|--|
| Meat, Poultry, Fish | 2 to 3 ounces | Deck of cards or palm of your hand |
| Pasta, rice | ½ cup | Small computer mouse or the size of your fist |
| Cooked vegetables | ½ cup | Small computer mouse |
| Fruit | ½ cup | Small computer mouse or a medium apple, pear or orange |
| Cheese (Hard) | 1 ½ ounces | C battery or your thumb |

Calorie Balance

Research suggests that subtracting 100 calories a day could go a long way in helping you manage your weight. There are many ways to burn 100 calories through physical activities. It can be as simple as walking your dog around the neighborhood, gardening, or kicking around a soccer ball. Here are some tips to making fitness fun

Easy Ways to Burn 100 Calories

| Activity | Minutes Needed* |
|--------------------|-----------------|
| Gardening | 20 |
| Washing the Car | 20 |
| Walking the Dog | 20 |
| Pushing a Stroller | 20 |
| Bicycling | 25 |
| Aerobic Dance | 15 |
| Skating, Roller | 15 |
| Jogging | 15 |

*Based on a 150 pound person

Bottom Line

Make all your calories count by choosing a wide variety of healthful foods each day. Be sure to get the nutrients you need by including whole grains; fruits and vegetables; lean meat; low-fat or fat-free dairy foods; and moderate portions of your favorite snacks. Add regular physical activity and you're on your way to a healthy and balanced lifestyle.

Source: Reprinted with permission by Kraft/Nabisco. The contents have been reviewed by the American

Dietetic Association's Fact Sheet Review Board. The appearance of this information does not constitute an endorsement by ADA of the sponsor's products or services. This fact sheet was prepared for the general public. Questions regarding its content and use should be directed to a dietetic professional.

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• **HEART DISEASE** •
Reduce Your Risk

Americans hear a lot about heart disease from doctors and the media. And for good reason: Heart disease is our nation's leading cause of death among older people. Two conditions that contribute to heart disease are high blood pressure (hypertension) and high cholesterol (hypercholesterolemia). The longer a person has these conditions, the more risk they pose.

Hypertension

More than half of all older adults and almost 65 percent of adults over the age of 60 in the United States have hypertension. Unless you visit a doctor regularly, you may not even realize you have the condition—there may be no symptoms whatsoever.

If you are diagnosed as having hypertension, it means your blood is traveling through the arteries at a pressure that is too high to be good for your heart and blood vessels. Left untreated, high blood pressure can lead to heart failure, stroke and other serious illness. A normal blood pressure reading is about 120/80. The top number refers to the maximum blood pressure you should have during a heartbeat and is known as the systolic pressure. The bottom

number refers to the maximum blood pressure between heartbeats and is known as the diastolic pressure. Blood pressure greater than 140/90 is considered hypertension.

Get a handle on it

If you have hypertension, there are some things you can do to help lower your blood pressure.

♥ **Get checked.** Have your blood pressure checked by your doctor or local pharmacy. (Many pharmacies offer free readings.) If you are healthy and your blood pressure is normal, you will need to have it checked every two years. If it is above normal, you will probably need more frequent monitoring.

♥ **Follow your doctor's orders.** You may need to lose weight, consume less alcohol, quit smoking and adopt a regular exercise program to lower your blood pressure. You may need to change your diet by reducing your salt intake or, if you are overweight, by reducing calories. Often, medication is prescribed to help control hypertension.

Risk factors for hypertension

- Over age 60
- African-American
- Smoking
- Overweight
- Family history of hypertension

Cholesterol

Many older Americans have high cholesterol. A study based on 1990 data estimates that more than five million U.S. Americans over the age of 65 may be candidates for medicines that help lower cholesterol.

Cholesterol is a white, waxy fat produced naturally by the body to build cell walls and make certain hormones. Too much

(continues on page 21)

FOR YOUR BENEFIT

Important Numbers for All Participants

Medco Health

(800) 818-2364

www.medcohealth.com

Prescription Drug Program information, including mail-order procedures, a list of in-network pharmacies, formulary and non-formulary drug information, co-pays, and how to order new PPO Plus and PPO Plan ID cards is available from Medco.

Encompass Pre-Certification Line

(800) 779-4158

www.encompassonline.com

Pre-certification of PPO Plus and PPO medical in-patient and out-patient procedures, surgery, and other tests as listed on the back of your ID card.

Health Plan of Nevada (HPN)

(702) 242-7300

www.healthplanofnv.com

HPN benefit and service questions.

Vision Service Plan (VSP)

(800) 877-7195

www.vsp.com

Vision services – including names of in-network providers, schedule of benefits, billing and reimbursement questions.

Diversified Dental

(800) 249-3538

www.ddsppo.com

On-line display of dental providers.



• **HEART DISEASE** •

(continues from page 20)

cholesterol, however, can cause hardening and clogging of the arteries (atherosclerosis). When atherosclerosis occurs in the arteries that supply blood to the heart muscles, it is called coronary artery disease (CAD) or coronary heart disease (CHD). CHD can cause a number of heart problems, including chest pain (angina), congestive heart failure and heart attack and other conditions such as stroke and leg cramps with exercise or lameness (claudication).

What's high?

Essentially there are two kinds of cholesterol: “good” cholesterol (HDL), which cleanses the arteries; and “bad” cholesterol (LDL), which clogs the arteries. According to the National Cholesterol Education Program, everyone aged 20 and older should get a test to measure their LDL and total cholesterol (both LDL and HDL) once every five years. Your doctor will interpret your results based on the following guidelines:

| Risk for Heart Disease | Total Cholesterol | LDL | HDL |
|------------------------|-------------------|-----------|--------------|
| High | Above 239 | Above 159 | Less than 35 |
| Borderline | 200-239 | 130-159 | N/A |
| Desirable | Below 200 | Below 130 | Above 60 |

Adapted from: Cholesterol Health Information Card, HIC-11D. HEALTH Magazine

Cut it out

Luckily, if your cholesterol level is high, there are ways you can decrease it.

♥ **Get exercise.**

Thirty minutes of aerobic exercise three or four times a week may be all you need to improve your cholesterol reading. Talk to your doctor before beginning an exercise program.

♥ **Reduce your fat and cholesterol.**

Following a low-fat, low-cholesterol diet can usually reduce your LDL cholesterol by about 10 percent, which can lower your risk of heart disease by 20 to 30 percent. (Results will vary based on genetic makeup and former eating habits.)

♥ **Take medication.**

For some people, lifestyle changes aren't enough. They may need medication combined with a good diet and exercise program. Talk to your doctor about whether medication is an option for you.

Source: Medco Health



11TH ANNUAL PPO PLUS & PPO PLAN

National Breast Cancer Awareness Campaign

September, October & November

Due to the overwhelming response to the Breast Cancer Awareness Campaign last year, your Health Trust—in conjunction with Hogan Medical Center, Desert Radiologists, and Steinberg Diagnostic Medical Imaging Centers—will be conducting FREE breast exams, as well as writing referrals to receive a FREE mammogram during the months of September, October, and now November 2005.

Eligibility: PPO participants who are at least age 35 or have a known family history of breast cancer should obtain an annual mammogram and breast exam. If you are age 20-34, you should have a physician examine your breasts every three years and conduct self-breast exams regularly.

All PPO participants, regardless of age, should check for changes in their breasts' appearance and sensitivity monthly, preferably 7-10 days after menstruation. PPO participants who no longer menstruate should check their breasts the first day of every month.

To receive your FREE exam, follow these two simple steps:

STEP ONE: Set Up An Appointment

Call one of the facilities listed below to set up an appointment to receive an exam and/or mammogram at no charge to you.

F denotes exam performed by a female examiner / *M* denotes exam performed by a male examiner.

— Exam and Mammography Recommended Sites By Appointment Only —

Desert Radiologists

3920 S. Eastern Avenue, Suite 100-A, Las Vegas — 387-6900

Saturday, September 10, 2005 9 a.m. – 3 p.m. (F)

Saturday, September 17, 2005 9 a.m. – 3 p.m. (F)

Wednesday, October 5, 2005 2 p.m. – 5 p.m. (M)

7200 W. Cathedral Rock, Suite 230, Las Vegas — 387-6900

Saturday, October 8, 2005 9 a.m. – 3 p.m. (F)

Wednesday, October 12, 2005 2 p.m. – 5 p.m. (M)

Saturday, October 15, 2005 9 a.m. – 3 p.m. (F)

2020 Palomino Lane, Suite 100, Las Vegas — 387-6900

Wednesday, October 26, 2005 2 p.m. – 5 p.m. (M)

Saturday, October 29, 2005 9 a.m. – 3 p.m. (F)

Wednesday, November 9, 2005 2 p.m. – 5 p.m. (M)

Wednesday, November 16, 2005 2 p.m. – 5 p.m. (M)

2811 Horizon Ridge Drive, Henderson — 387-6900

Saturday, September 24, 2005 9 a.m. – 3 p.m. (F)

Wednesday, October 19, 2005 2 p.m. – 5 p.m. (M)

Saturday, November 5, 2005 9 a.m. – 3 p.m. (F)

Steinberg Diagnostic Medical Imaging Center

4 Sunset Way, Henderson — 732-6000

Monday, September 12, 2005 3 p.m. – 5 p.m. (M)

2950 S. Maryland Parkway, Las Vegas — 732-6000

Monday, September 26, 2005 3 p.m. – 5 p.m. (M)

Monday, November 14, 2005 3 p.m. – 5 p.m. (M)

2767 N. Tenaya Way, Las Vegas — 732-6000

Saturday, September 17, 2005 9 a.m. – 1 p.m. (F)

Monday, September 19, 2005 3 p.m. – 5 p.m. (M)

Monday, November 7, 2005 3 p.m. – 5 p.m. (M)

Save money! During this campaign, your diagnostic copay of \$10 (PPO Plus) or \$20 (PPO) will be waived. In addition, if you have a doctor and want to save more money by not paying the normal \$20 or \$30 office visit, a Hogan Medical Center medical practitioner will be available during the times listed above to examine you at no charge and write a referral for your mammogram. If a mammogram is needed, they will confidentially forward your results to your doctor.

The dates listed above have been set-up for your convenience; however, you can still obtain a mammogram at the facilities listed above during dates not listed.

Also, during this campaign, you may obtain a mammogram at any PPO radiology provider at no charge to you. You may need a referral from your doctor which may require a co-payment for the office visit.

STEP TWO: Review Your Test Results

Once you have had your mammogram, the results will be sent to Hogan Medical Center. If you wish, they will forward your results to your personal doctor. If your results are normal, a notice will be sent to you regarding your test results within two to three weeks from the time your test was performed.

For more information on mammograms, or other medical questions, log on to the Health Trust website at www.teachershealthtrust.org, click on Links (health links), and go to the American Cancer Society icon.

If you have other questions regarding this campaign, you may call the Health Trust Wellness Division at (702) 794-0272 or e-mail us at wellness@teachershealthtrust.org.



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