

# Health Traxx

*For Teachers by Teachers*

A PUBLICATION FOR TEACHERS HEALTH TRUST PARTICIPANTS

SUMMER 2006



VOLUME 5, ISSUE 2

**GREAT  
NEWS —**  
*New SPD  
Coming  
Soon!*

Durable Medical Equipment

***Ways to Save Money***

(See page 5 for details)





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## A MESSAGE FROM THE CEO

Spring is in the air and it always makes me think of my childhood passion: baseball. Baseball, in turn, reminds me of Yogi Berra, who is renowned for his verbal “flubs,” one of which succinctly describes my message for this issue of *Health Traxx*. One of his best comments was: “Why buy good luggage? You only use it when you travel.” If Yogi was talking about the Health Trust, would he have said: “Why buy good health benefits? You only use them when you are sick or injured.”

I am constantly reminded in my dealings with teachers, other health plans and governmental officials, and numerous consultants, that the Health Trust is among the top health plans in the Western United States. Recent consumer surveys indicate that health care benefits are uppermost in the minds of a majority of employees in the United States. You are entitled to the best, and the Board of Trustees and the Health Trust staff are always looking for ways to make the best even better. Naturally, we have budgetary limitations and we have to operate with those in mind. In keeping with our goal to make the best even better, here are some of the things we are working on:

- The Plan Benefits Book has been entirely rewritten, complete with an index, in an effort to make it easier to navigate and understand. The effective date is May 1, 2006 and you will be receiving a CD in the mail during May, which will replace the Plan Benefits Book you now have. You will still have the options of accessing benefit information on our website ([www.teachershealthtrust.org](http://www.teachershealthtrust.org)), calling or e-mailing our Service Team, or coming to the Health Trust to speak to a Service Team member in person. Aside from some minor changes that will take place later this year (which you will receive information about in a subsequent mailing), the only thing that has changed is the format in which your benefits are presented to you.
- The Lifestyle Decisions program is being enhanced and will include many new features. The Health Trust should do more than just pay your medical and dental claims. It should give you options to help you live a healthier lifestyle, and that is what the enhanced Lifestyle Decisions program will do. Look for more information soon in your mailbox and on the Health Trust’s website.
- The Health Trust has purchased its own imaging equipment, which should make our claims processing function even more efficient. This function was previously performed by an outside vendor, but we think we can do it better and at a lower cost.

There are more ideas in the pipeline, most of which have come from the very talented staff that the Health Trust is fortunate to have on board. From my perspective, it makes my job much simpler when I have a professional staff to work with. We will keep you up to date as we continue our efforts to make the best even better. In the meantime, enjoy the approaching summer weather!

Sincerely,

  
 Peter Alpert  
 Chief Executive Officer  
 Teachers Health Trust  
 April 2006

## 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](mailto:wellness@teachershealthtrust.org) or write to:

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## 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 claim for payment. **The Trust will not consider a claim if Workers' Compensation denied it because you failed to file the 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

## DURABLE MEDICAL EQUIPMENT

### Things You Should Know



Durable medical equipment, or DME as it is commonly called, includes a large assortment of medical equipment that is prescribed by your attending physician.

Using these tips will help save you, and your Trust, money.

- **Use an in-network DME provider.** Watch out, your doctor's office may inadvertently refer you to a provider who is not on the plan.
- **Get prior authorization from Encompass (800-779-4158)** if the equipment is valued at \$500 or greater.
- **Ask the DME provider for a range of prices and features.** Stay in control of your pocketbook.

Prices for DME vary, depending upon the brand and features of the equipment. *For example, your physician may order a cervical traction unit for home use. You will find that the DME provider can provide a low cost cervical traction unit or one with a higher cost. As a wise health care consumer, this is important information for you because your financial responsibility will be either 20 percent or 30 percent of the contracted rate depending on the benefit plan you have selected.* **When you talk with the representative at a contracted DME provider, you want to make sure that the one you are purchasing is the one that will meet your physical and financial needs.** You may also want to talk to your attending physician once you have received all of the information from the DME provider.

Purchasing or renting DME can be compared to the car you choose to buy. Your choice is usually dependent upon the price and features of the car which best suits your needs.

## COMING SOON...

### SPD in CD-Rom

**Obtaining information about your health benefits just got easier!** Watch your mail in the coming weeks for the new Summary Plan Document (SPD). The easy-to-use document, complete with an index, is now in a CD format. It will help you find answers to your health benefits questions faster—just a click of your mouse. So when you see this CD mailer in your mailbox, check it out. We trust you will find it quite easy to navigate.



**SPD ARRIVING SOON—**  
Look for this colorful CD mailer in your mailbox in May 2006.

# NEWS & NOTES

## DEPRESSION

### *Children and Adolescents Experience It Too*



Depression can affect anyone, adults or children. Only in the past two decades has depression in children been taken seriously.

A depressed child's behavior may differ from the behavior of depressed adults. The depressed child may pretend to be sick, refuse to go to school, cling to a parent or worry that the parents may die. Other children may sulk, get into trouble at school, be negative, angry, irritable, feel lost and misunderstood. It is difficult to know whether a child is going through a temporary phase or is suffering from depression. If one or more of these signs of depression persist, parents should seek help:

- Frequent episodes of sadness, tearfulness and crying
- Loss of interest in activities once enjoyed
- A major change in eating or sleeping patterns
- Boredom, fatigue and loss of energy
- Increased irritability, anger or hostility
- Low self-esteem and feeling of self-blame or guilt
- Poor concentration
- Hopelessness
- Helplessness
- Thoughts or expressions of suicide or self-harm
- Social isolation and poor communication
- Extreme sensitivity to rejection or failure
- Difficulty with relationships
- Frequent physical complaints of illnesses, such as headaches and stomachaches
- Frequent absence from school or poor performance
- Talk of or efforts to run away from home
- Drug and/or alcohol abuse

If parents suspect a problem with their child, they should be aware of the behaviors that concern them, make a record of how long and how often the behaviors have been occurring and the severity of the child's mood. Parents should:

- Visit the child's pediatrician to rule out physical problems.
- If no physical problem exists, then the child needs to be evaluated by a mental health clinician.
- Educate yourself about depression.
- Learn about available treatments and resources.
- Join a support group and talk to other families who may be able to offer advice and support.

Treatment of depression varies based on the severity of symptoms. The child may need medication, counseling, or a combination of both. Remember, early diagnosis and interventions are important. Check your health insurance benefits and call your behavioral health provider should you need more information

Source: Anis Abi-Karam, Human Behavior Institute

## Skin Cancer ABCD's

Skin cancer is common but need not be fatal. Self-care is your key to early detection. The American Cancer Society recommends the ABCD method of skin cancer screening that you can do yourself. Take a look at the ABCD method outlined below:

**Asymmetry.** Check with your doctor if one side of a mole doesn't match the other.

**Border.** Any mole with edges that are irregular, ragged, or notched should be checked.

**Color.** Note if your moles change color, and then report it to your doctor.

**Diameter.** If your mole is getting larger in diameter or is larger than the end of an eraser, have it checked.

#### Limit Exposure to the Sun:

- Avoid exposure when the sun is at its hottest between the hours of 10 a.m. to 5 p.m.
- Always wear sun block.
- Apply sun block 30 minutes before going out in the sun.
- Reapply sun block frequently – especially after going in the water.
- Choose a sunscreen that protects against both “UVA” and “UVB” radiation.
- Keep babies and children well protected. A sunburn in childhood is a major risk factor for skin cancers.
- Never use a sun lamp at tanning bed.

Source: Fern Carness, RN



# NEWS & NOTES

## BULKING UP

### *How to Obtain The Desired Results*



For years, bodybuilders have fed themselves a traditional diet consisting of egg whites, chicken breasts, canned tuna and protein shakes. They have shunned burgers and fries for a very “clean” diet—and they’ve gotten results.

Historically, we’ve had inadequate science to debate those rigid dietary

rules. But today, exercise physiologists are researching the best ways to build muscle—without steroids. In particular, they are examining the role of nutrient timing—the impact of when and what you eat in relation to resistance exercise.

#### ***What should I eat right before I lift weights?***

Eating carbohydrates 10 minutes before exercise will provide fuel for a stronger workout. By eating protein, your body digests it into amino acids, which the muscles use during and after exercise. Good choices for a pre-exercise snack include a fruit yogurt (150 calories) or a small bowl of Cheerios and milk.

#### ***Why should I eat right after I lift weights?***

After a hard gym workout, your muscles begin to break down. Their glycogen (carbohydrate) stores are reduced and hormone levels are increased. Muscle damage that occurs during exercise causes inflammation, while glutamine—the amino acid that provides fuel for the immune system—is diminished. If you just drink water after your workout and dash to work, you will miss the 45-minute post-exercise window of opportunity to optimally nourish, repair and build muscle.

You can switch out of the muscle breakdown mode by eating a carb-

*(continues on page 8)*



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# NEWS & NOTES

## BULKING UP

(continued from page 7)

protein combination shortly after your workout. Carbohydrates stimulate the release of insulin, a hormone that helps build muscle. Carbs, combined with a little protein, create an even better muscle-building response and reduces cortisol.

In a 12-week training study (Esmarck et al. 2001) published in the *Journal of Physiology*, elderly subjects who took a carb-protein supplement immediately after each exercise session achieved an eight percent increase in muscle size and a 15 percent increase in strength, as compared to the control group who took the supplement two hours later and saw no change in muscle size or strength.

Just as eating protein before and after exercise optimizes muscle development, so does eating protein throughout the day. When amino acid levels in the blood are above normal, the muscles take up more of these building blocks—which enhance muscle growth. Hence, eating several protein-containing meals and snacks is preferable to eating one big dinner at the end of the day. Also, don't restrict calories while building muscle. With inadequate fuel, you will use protein for energy and not for building muscle.

### How much protein should I eat to build muscle?

According to John Ivy, exercise physiologist and co-author of *Nutrient Timing*, strength athletes need about one gram of protein per pound of body weight per day for optimal muscle development when lifting weights. In comparison, the recommended protein intake for sedentary people is about 0.45 grams of protein per pound and for active people it's about 0.6 to 0.7 grams of protein per pound. Most hungry athletes can consume this much

protein by choosing protein-rich foods and low-fat milk at all meals and snacks. For example, a 180-pound strength athlete can consume 180 grams of protein by drinking two quarts of skim milk (80 grams) and eating the equivalent of two (six-ounce) chicken breasts (105 grams) per day.



### Why are protein supplements so popular?

In today's fast-food society, one way to get healthful (e.g. no cholesterol, low-fat) protein is with supplements. Protein shakes, in particular, are popular because after strength training sessions athletes may not feel hungry, but are probably thirsty. Skim milk, a banana, protein powder (or powdered milk) and sugar (for fast-acting fuel) is a simple, hassle-free way to consume the protein and carbs needed to build muscle and refuel depleted glycogen stores. Yet, protein supplements are not a whole food and fail to offer the complete package of health that protective nutrients found in natural foods do. Use them to supplement

wise eating, not to replace it.

### What's all the hype about whey protein?

Whey comprises 20 percent of the protein found in milk, while casein comprises the other 80 percent of the protein. The two are separated while making cheese. Whey used to be discarded, but today it is made into whey powder and used in a variety of protein supplements.

Whey is digested and absorbed into the bloodstream faster than other proteins like casein. Whey is a rich source of the branched-chain amino acids (BCAAs) leucine, isoleucine and valine. BCAAs are taken up directly by the muscles instead of having to be metabolized by the liver first. Hence, whey is fast-acting and a fairly efficient muscle energy source during exercise—plus a good source of raw materials for building muscle after exercise.

The 20 grams of protein found in a glass of (protein-fortified) skim milk offers 1,900 milligrams of the BCAA leucine. A serving of MetRx Ultramyosyn Whey Powder offers 2,120 milligrams of leucine. Unfortunately, whey powders often provide very low carbs. Athletes need a foundation of carbs—with protein as the accompaniment—to optimize results from their training.

For more information, check out the book *Nutrient Timing* by Exercise Physiologists John Ivy, PhD, and Robert Portman, PhD.

**Source:** Nancy Clark, MS, RD, counsels both casual exercise and competitive athletes in her private practice at Healthworks, the premier fitness center in Chestnut Hill, MA. Her popular *Sports Nutrition Guidebook, Third Edition, Food Guide for Marathoners and Cyclist's Food Guide* are available at [www.nancyclarkrd.com](http://www.nancyclarkrd.com).



# NEWS & NOTES

## SUNGLASSES: *Not Just a Fashion Statement*

Considered by many to be little more than fashion accessories, sunglasses actually are essential in protecting your eyes year-round from dangerous ultraviolet (UV) rays.

“Sunglasses used to be more about looking stylish than about taking care of your vision, but not anymore,” says VSP network provider Stephen Cohen, O.D., of Scottsdale, AZ. “Today, there’s increasing evidence that ultraviolet rays in sunlight can significantly increase your risk of developing cataracts and macular degeneration.”

“Because both conditions can threaten healthy vision, I recommend wearing sunglasses on sunny days year-round. Also, you’ll experience better night vision when you wear sunglasses on sunny days.”

What’s the best way to make sure your new shades provide maximum vision protection? Says Dr. Cohen: “When buying sunglasses, make sure they carry a consumer-protection label stating they’re 99 or 100 percent UV absorbent, or provide UV absorption up to 400 nanometers (nm).”

“Once you’ve eliminated the threat from UV light, you can focus on other issues such as reducing glare and choosing a tint that will allow you to control the degree of brightness reaching your eyes.”

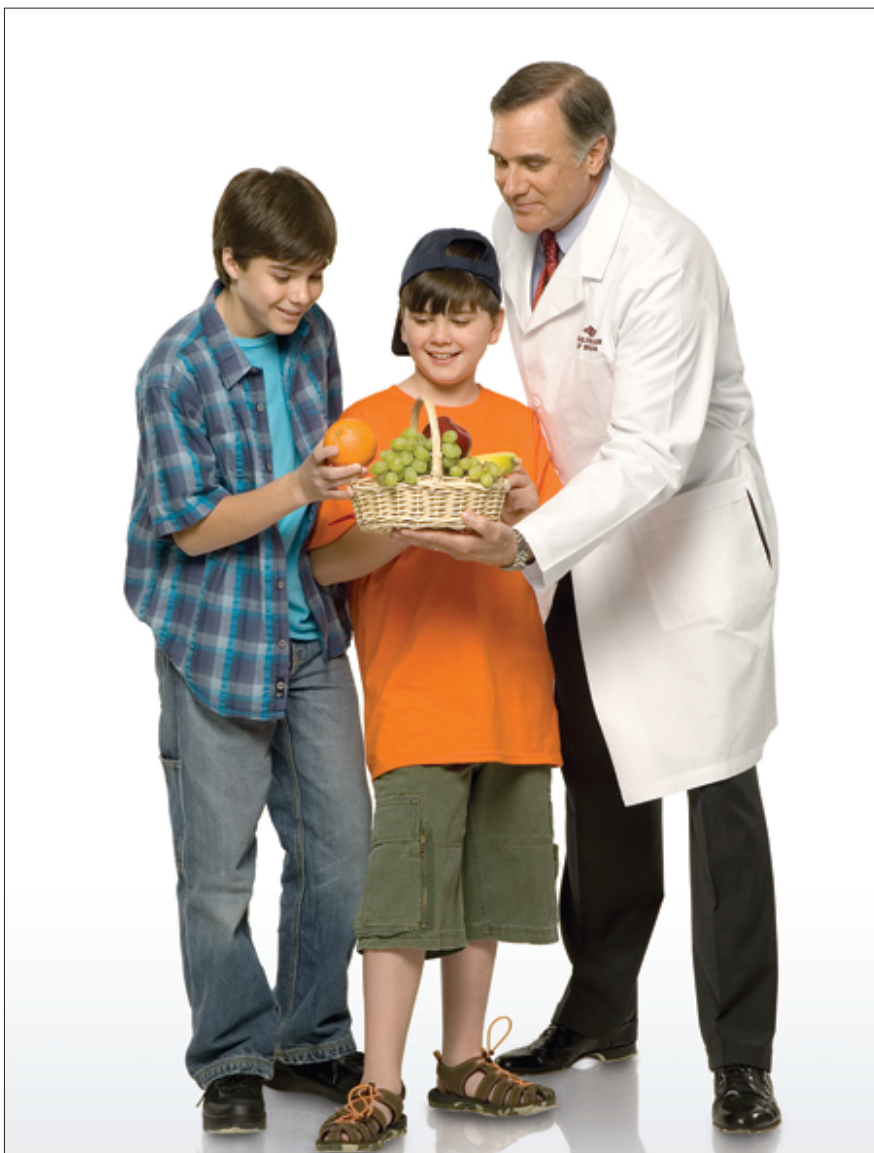
### Here are tips for making sure your new sunglasses protect your vision:

- ▶ Larger lenses and wrap around sunglasses provide added UV protection.
- ▶ Polarized lenses are designed to block out sunlight glare that bounces off windshields, pavement, and other smooth surfaces.
- ▶ Gray lenses are optimal because they don’t modify colors. Green and brown also are good choices.
- ▶ If you often wear corrective lenses outdoors, consider prescription sunglasses that protect against UV rays and glare and enhance your vision.
- ▶ To convert ordinary corrective eyeglasses to sunglasses, try clip-on tinted lenses or tinted lenses that attach magnetically to the frames of prescription glasses.
- ▶ Consider wearing photochromic glasses that darken automatically outdoors, then lighten again when you go back inside.

Once you’re sure your sunglasses will protect your eyes, select a style you enjoy most.

“Walking on the beach in your new shades is lots of fun,” says Dr. Cohen. “You’ll enjoy it even more knowing you’re also taking good care of your eyes!”

Source: VSP



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# CLASS TIDBITS

## Numbers That Scare...

### At Home

- **40,000,000** 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 billion** is the estimated annual monetary losses from drowsy driving.

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



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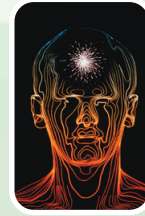
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The example below is "uptown."

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W  
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T

1

W D E S T

2

S A L A D

3

M A U P

4

all all all all all all  
dn

5

TIJUSTME

See Answers on page 16.



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7125



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7134



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7144



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7149



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7123



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.

# FOOD FOR THOUGHT

## How's Your Credit?

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a division of **Equifax**

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The FICO score has become the single most important indicator used by lenders to predict whether you will repay. *The New York Times*

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Think of your credit score as a major personal asset. The ability to secure credit for big-ticket items such as automobile loans and home mortgages is crucial for most people. Credit scores, often referred to as FICO scores, generally range from 300 to 850. The higher your FICO score the better. Credit scores above 720 are generally viewed positively by lenders and result in the most favorable interest rates and credit terms. Scores below 675

can lead to loan denials or higher interest rate charges to compensate the lender for the higher risk in making a loan.

## Screening Your Credit

Employers, insurers and landlords will often request credit reports when screening candidates. A low credit score can lead third parties to question a person's ability to be a reliable employee, good insurance risk or tenant.

## Your Consolidated Credit Report

So how do you find out your credit score? My recommendation is to order a "consolidated" credit report from the three credit scoring agencies (Equifax, Experian and TransUnion). Each credit agency assigns its own FICO score based on your credit and payment history. You can order a consolidated report by going to [www.myfico.com](http://www.myfico.com). Your consolidated report will cost about \$45 and can be delivered to you online in a matter of minutes.

## FICO Score Influence

The best part of receiving a consolidated report is that you'll find out the key factors that influence your assigned FICO score from each agency. You'll also be amazed at how much financial data each agency collects about you, especially if you have a credit card or other forms of consumer debt.

## Pay On Time!

Here's one tip for making the biggest impact on your credit score. Pay all bills on time. Being delinquent on payments to your creditors is a big time score killer. For example, missing just one payment to a creditor can knock off 50 to 100 points from your FICO score!

# NUTRITION

## One Piece of Advice

The summer is here and most people want to eat better so they can maintain or look better in their swim suits. But that's no easy task, in part because the science of nutrition changes. Many of us are not sure what we are supposed to eat. We get mixed messages, or at least new messages, from the nutrition community all the time. And that's because nutrition is a young science that we continue to learn more about each day.

There is much we don't know or understand about nutrition, and that can lead to confusion. Why can the French eat a diet high in saturated fat and have such low rates of heart disease? Why are some folks salt sensitive and others are not? What are antioxidants, and how do they work? Why does calcium help with weight loss?

Faced with this uncertainty, some folks develop a defeatist attitude: They become frustrated, throw in the towel, and eat anything. Others jump on the latest fad diet in an attempt to find the magic bullet. Most of us, however, try to follow sensible nutritional guidance—trimming the fat from pork chops, removing the skin from chicken, eating less red meat, and drinking an occasional glass of red wine.

But if I had to give just one piece of nutritional advice, it would be to eat a variety of foods—preferably foods like our grandparents ate. Seek out natural foods with minimal processing, foods with labels you can understand, or better yet, foods with no labels, like fruits and vegetables. (If you drink ordinary orange juice that's minimally processed, you don't have to worry about the kind of sugar or sugar substitute or calcium that's added to your "fruit juice beverage." Ditto with chicken: Fresh chicken doesn't have the kinds of fats that are in breaded, frozen, processed chicken tenders.)

If you rely on a variety of foods, it's OK if they are not all ideal. Nachos for dinner are fine on occasion. Stick to the basics, and a variety of them, and you are bound to get ample nutrients—some of which we probably don't even know about yet.

Source: Jill Melton, Senior Editor/Food Editorial Director of *Cooking Light Magazine*

## Help Your Health Guide

### Guiltless Potato Chips

**Preparation & Ingredients:** Wash and slice unpeeled potatoes. A mandoline works the best. There are a number of different types, ranging in price from \$30 to \$200. Save your money, an inexpensive model works well. The key is to get a uniform cut in order to brown the potato evenly.

The best potatoes for chips are russet potatoes. Place sliced potatoes on a microwave-safe sheet. Flavor with favorite seasonings... (no salt), Mrs. Dash's, rosemary, or dry ranch dressing. Microwave on high until brown, 4-8 minutes. Cool and store in an airtight bag.

#### Nutrition Information

A usual 15-ounce bag of potato chips has 2,250 Calories, 150 g Fat, 225 g Carbohydrates and 15 g Protein. Guiltless potatoes have 445 Calories, 1.5 g Fat, 101 g Carbohydrates and 10.5 g Protein. The net savings: Fried potato chips have 150 Calories per ounce versus 30 Calories. **Enjoy.**

### Italian Sausages with Roasted Peppers

Mark Twain once said, "**There are two things you should never watch being made in this world...laws and sausages.**" Sausages and hot dogs were once labeled variety meats, using up all of the unwanted trimmings. In recent years, manufacturers have "cleaned" up the recipes. However, no need to worry with these links. **They are completely vegetarian.** The only lips in these doggies are yours!

#### Ingredients :

4 Boca Italian Sausages  
1 chopped red pepper  
1 chopped onion  
1 chopped green pepper  
4 whole wheat hot dog buns  
1 T Oil

#### Preparation:

In a large sauté pan, add peppers and onions. Sauté until softened. Add sausages. Cook until warmed. The sausages are already pre-cooked. For a change of pace, use smoked sausages and replace the peppers with sauerkraut.

#### Nutritional Analysis

Serving size: 1 Italian sausage. Analysis does not include a bun.  
Calories 130, Fat 6g, Carbohydrates 6g, Protein 13g.

**NOTE:** If you are taking thyroid medication the soy ingredients in the sausage may have an affect on your medication. If you have menière disease, you may have an allergic reaction to the soy.

Source: Richard Collins, M.D



# HIGHLIGHTS

## *Your Health Benefits at Work*

### Participant's Testimonial

**Andrea Awerbach**, 43, an Intermediate Autism Teacher at Rowe Elementary has been a participant of the Teachers Health Trust and an employee of CCSD since 1998. Andrea is a proud single parent of a 14-year-old male in the district too. Awerbach has gone through some major life changing events, but has learned to cope with those events through her faith in God and by participating in one of the Health Trust's prevention programs – WellFit.

“On November 10, 2005, my son was hit in the eye with a brass knuckle by a group of boys,” said Awerbach. “The blow created a macular hole, which caused him to be blind in that eye and need major medical assistance.”

Just when a light was beginning to shine on the traumatic incident, her home was robbed, her car was stolen, and the bills related to her son's eye incident were starting to arrive. She felt she had nowhere to turn to address these issues and didn't know whether anyone would care. That is when she decided to call the Health Trust.

“The Health Trust staff attitudes were caring” said Awerbach. “It was obvious that the Service Team Member, Anita Connolly, did whatever she could to try and get reimbursement for us for the eye surgical recovery equipment.”

In addition to the Trust's caring service team staff, it also has a Wellness Division that strives to change attitudes about living a healthier lifestyle. Prevention programs are designed to assist and support those who are trying to become healthier. In her experience with difficult times,

Awerbach has taken advantage of those programs.

“WellFit came at the right time,” said Awerbach. “The stress was creating physical symptoms – lack of sleep, not eating, upper respiratory infections, which caused me to take four to six daily doses of Sudafed -- just when we couldn't afford for that to happen.”

The goal of WellFit is to get a large percentage of employees to start moving and to create behavioral changes toward a WellFit future. By participating in the program, you can feel and look better. There are also weekly activities that assist you and/or your family with ways to focus on your physical and mental health for at least 10-weeks.

“My son and I are now members of a gym,” said Awerbach. “I am eating better, sleeping better, breathing better, taking minimal Sudafed medication on windy days, doing more at home with my son; my thinking is definitely clearer, and I am coping more positively with life-changing events.”

Awerbach received great support by not only calling the Trust for her medical bill questions, but also found a source of coping positively with life-changing events through wellness.

“We are blessed with great support and want to thank you, the Trust, for being proactive and for providing incentives for change,” said Awerbach. “You are truly a Health Trust!”

*Source: Darryl Thomas, THT Health Promotions*

## SIMPLIFYING YOUR LIFE

Most of our lives are filled with clutter – stacks of paper, bills, and other should-be-organized stuff. But how does all that clutter affect your time? To illustrate, consider the following example: on a typical workday, a person with a cluttered work area will spend an hour and a half simply looking for things or getting distracted. Over the course of a year, that's a month and a half of lost time. Consider the following suggestions for taking the clutter out of your day.

- **Cancel subscriptions to magazines you never read.** These just add to your list of things you'd LIKE to do – more importantly, it's a waste of money.
- **Set up automatic bill payments.** This process will help alleviate late payments, save you time, and save money on postage.
- **Say no when necessary.** You can't always please everyone, so realize you don't have to take on every project or responsibility.
- **Simplify your wallet or purse.** Take out those unused, unnecessary credit cards and items that you don't use.
- **Consolidate your debt.** Combine your debts and search for one low interest rate. Not only will this save you money, it will save you time.

Organization is not glamorous, nor is it commonly thought of as a time-saver. However, clutter is the companion of inefficiency. Make organization a priority and you'll find time is on your side.

*Source: Families and Work Institute*



## NEED EARLY REFILLS FOR YOUR SUMMER VACATION?

To alleviate the stress of running out of your medications while vacationing, you may fill an additional 30-day supply through a retail pharmacy one time per calendar year. You may request your vacation refill at your pharmacy. If your pharmacy has a problem completing a fill, have them call the **Medco** help desk at **1-800-922-1557**.

If you plan an extended vacation and need more than an additional 30-day supply, you may want to use the mail order program. You can obtain up to a 90-day supply of medication through the mail order program and you will save time and money!

The co-pays under the **Diamond** (*formerly PPO Plus*) and **Platinum** (*formerly PPO*) are shown below:

	<b>Retail</b> (30-day supply)	<b>Mail Order</b> (90-day supply)
<b>Diamond</b> ( <i>formerly PPO Plus</i> )		
Generic	\$0	\$0
Formulary (Preferred)	\$25	\$30
Non-Formulary (Non-Preferred)	\$40	\$45
<b>Platinum</b> ( <i>formerly PPO</i> )		
Generic	\$0	\$0
Formulary (Preferred)	\$50	\$60
Non-Formulary (Non-Preferred)	\$80	\$90

If you are taking a maintenance medication to treat an on-going health condition such as high blood pressure, you are allowed to fill your maintenance medications two times at a retail pharmacy without a penalty. If you continue to fill your medications at a retail pharmacy and do not use the mail order program, an extra charge will be added to your regular co-pay noted in the above chart.

For the **Diamond Plan** (*formerly PPO Plus*), you will be charged \$10 in addition to your regular co-pay; for the **Platinum Plan** (*formerly PPO*), you will be charged \$20 in addition to your regular co-pay. The penalty also applies to generic medication.

You may contact **Medco** at **1-800-818-2364** or log on to their website at **www.medcohealth.com** to obtain additional information and the forms required to start the mail order program. **If you choose to obtain an early fill of up to a 30-day supply, please inquire at your pharmacy.**



# H.E.R.O.S.

## HEALTHY EDUCATORS RUNNING OUR SCHOOLS



### Nancy Kinder

Working out in less than desirable weather conditions can be tough; especially at a time when the Las Vegas heat is at its peak or the winter months are cold and occasionally wet—the need to not make time stubbornly hangs on, decreased drive, which can present a seemingly endless supply of excuses.

Thoughts like those can make it hard to motivate yourself to actually get out and move, or to finally put into action your New Year's resolve to drop a few pounds before the summer season rolls around. Then there is Nancy Kinder, a woman of character and boundless energy.

Kinder, 49, is an Alternative Routes to Licensure Personnel staff member, 17-year veteran of CCSD, and one of the coordinators for the WellFit program since its inception. Last year, she participated in her first triathlon and placed fifth in her age category – 45 to 49. Achieving such great results, is incredible for a person who weighed more than 200 pounds a few years ago. Where did she get such inspiration and drive?

“WellFit inspired me for the challenge,” said Kinder. “I incorporated the goal concepts of WellFit into the goals for the triathlon.”

In addition to weather being an excuse for not following through with your goals, a spouse or loved one can blur your vision. Not for Kinder, she was able to stay focused on her goals with the assistance of her spouse.

“My husband joined me,” said Kinder. “WellFit got him working, which made it easier for him to join the competition,” said Kinder.



### Andrea Kilpatrick

Ever looked at the definition of hero in the dictionary? The essence of the word — a mythological or legendary figure often of divine descent endowed with great strength or ability. Those are the key elements that embody the essence of Andrea Kilpatrick.

Kilpatrick, 33, is an 8-year veteran of CCSD, employed as a Special Education Facilitator at Shadow Ridge High School. She is a former Mrs. Nevada America and achieved second runner-up for the 2006 Mrs. Nevada USA competition on March 18. One would think basking in the warmth of hundreds of spectators and the glamour would be the exhilarating reasons for one to compete in pageants, but not for her.

“I compete in pageants to learn something new about myself,” said Kilpatrick.

“I do a lot of talking out loud to myself in the car and self-evaluating -- going over how I can grow to be a better person.”

Coming of age was challenging for Kilpatrick. She came to America not knowing the English language. She was ashamed of who she was and how she looked – thought she was a band geek, had severe acne, and wore glasses. There were even times when other kids would call her derogatory racial names and attack her at the bus stop. She attributes her survival skills during those times to her passion for working with kids who have special needs.

“I worked hard to become bilingual, overcome my poor self-image, and to understand wellness,” said Kilpatrick. “I will always be a work in progress, but will continue to focus on being the best that I can be.”

**Mental  
Muscle  
Express  
Answers:**



**Teachers Health Trust**  
2950 E. Rochelle Avenue  
Las Vegas, NV 89121

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- 1) West Indies
- 2) Tossed salad
- 3) Mad about you
- 4) Up down and all around
- 5) Just in time

# FOR YOUR BENEFIT

Event	Date	Location / Time
Life Steps Weight Management Class	May 23 – August 22	Barbara Greenspun Women’s Center 100 N. Green Valley Pkwy., Suite 4 • Henderson, NV 4:00 - 5:30 p.m. Cost: \$85 RSVP at (702) 616-4900
Advantage Life Screening Tests (Details on page 3)	June 8, 2006	Teachers Health Trust Sedway Conference Room 2950 E. Rochelle Avenue • Las Vegas, NV 9 a.m. – 6 p.m. Schedule appointment at 1-800-331-2558
Advantage Life Screening Tests (Details on page 3)	June 15, 2006	Teachers Health Trust Sedway Conference Room 2950 E. Rochelle Avenue • Las Vegas, NV 9 a.m. – 6 p.m. Call 1-800-331-2558
Advantage Life Screening Tests (Details on page 3)	June 21, 2006	Advantage Diagnostic Imaging Center 2980 S. Jones Blvd. • Las Vegas, NV 8 a.m. – 5 p.m. Call 1-800-331-2558
Advantage Life Screening Tests (Details on page 3)	June 22, 2006	Advantage Diagnostic Imaging Center 2980 S. Jones Blvd. • Las Vegas, NV 8 a.m. – 5 p.m. Call 1-800-331-2558
Las Vegas Running Club	Every Wednesday	6:00 p.m. at Niketown in the Forum Shops Refreshments provided. Every last Wednesday of the month, a drawing for a free pair of Nike shoes is held. Runner of the Quarter — acknowledge a member in the club who’s dedicated to Nike and is there every Wednesday. Winner receives a one-of-a-kind Nike ID watch. Shoe testing — running club members get to test shoes for launch. Suitable for all ages. A great way to get a training run.