

Health Traxx

For Teachers by Teachers

A PUBLICATION FOR TEACHERS HEALTH TRUST PARTICIPANTS

WINTER 2008



VOLUME 7, ISSUE 4

Making Fitness Fit

Gearing up for the 2009 WellFit for Life & Best Weigh to Go Programs

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Outcome and Review

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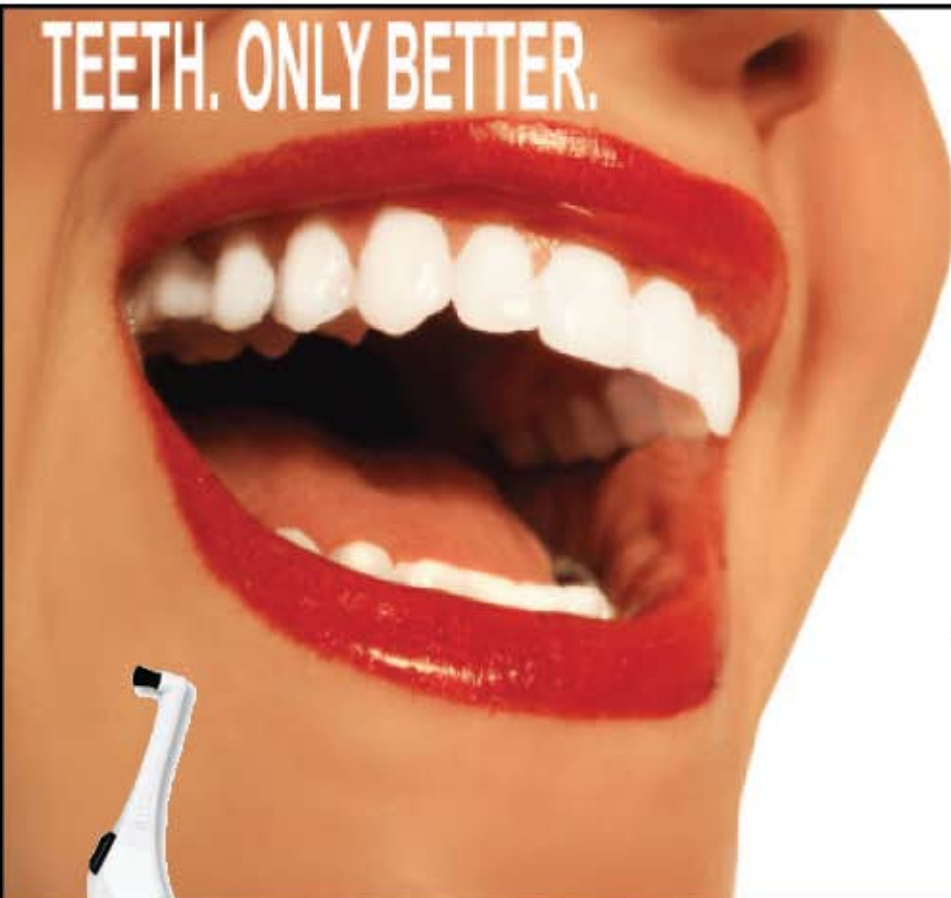
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HEALTH TRAXX
The Teachers Health Trust
Quarterly News Publication

Health Traxx is published quarterly by the Teachers Health Trust to help participants make life-saving decisions about health care. Although editorial content is based on sound medical information, we ask that you consult a health care professional regarding all medical concerns. We encourage you to keep copies of this news publication for the purpose of building a handy home medical reference guide or to 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 Trust. If you have questions or comments regarding this issue, e-mail the Trust at wellness@teachershealthtrust.org or write to:

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**A MESSAGE
 FROM THE CEO**

This edition of *Health Traxx* contains a copy of the Health Trust's audited financial statement for the fiscal year end June 30, 2008. The economy sure looked better at that time than it does now, at least on the surface. Despite the bleak economic outlook portrayed in the media (some of which is true), the Health Trust has been able to refrain from passing additional costs on to you and your dependents. Other than some minor co-pay changes over the past several years, the following is a partial list of some of the positive steps that have been taken for your benefit:

- Your premiums have not been raised for 6 years.
- The majority of co-pays have remained the same.
- Additional benefits were implemented.
- A zero co-pay for generic drugs was implemented.
- Reserves have been increased.
- Additional staff was added to better serve you.

All of this was possible due, in part, to the favorable economic climate during the last several years. But the pendulum has now swung in the opposite direction and is incumbent upon the Health Trust Board and staff to guide your health plan through this murky landscape. We need to manage our funds conservatively and to continue operating as efficiently as we do now. Of utmost importance, we need to convince our legislators and the CCSD administration how vitally important health benefits are to your families, particularly during difficult economic times. Governor Gibbons has made it quite clear that there will be substantial reductions in the budgets of all state agencies and school districts. It is reasonable to assume that these budget reductions will impact the Health Trust and it is incumbent upon all of us to minimize this as much as possible. Each of you can help get this message across. Adequate funding of your health benefits is a must!

As was true in all previous business cycles, we will emerge from the current economic turmoil and continue to provide you with the health benefits that you most certainly deserve.

Best wishes for a happy and healthy New Year.

Sincerely,

Peter Alpert
 Chief Executive Officer
 December 2008

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On the Cover

Health Traxx

For Teachers By Teachers



There are many pieces to the puzzle we call life, but are health and fitness included pieces in your puzzle? Turn to page 12 for more information on WellFit for Life and the Best Weigh to Go programs so you can make fitness fit.



Signs aren't always this clear.
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2008 Trust Financial Report



KAFOURY, ARMSTRONG & CO.
A PROFESSIONAL CORPORATION
CERTIFIED PUBLIC ACCOUNTANTS

INDEPENDENT AUDITOR'S REPORT

To the Board of Trustees
Teachers Health Trust

We have audited the accompanying statements of net assets available for benefits and of benefit obligations of the Teachers Health Trust (the "Trust") as of June 30, 2008 and 2007, and the related statements of changes in net assets available for benefits and of changes in benefit obligations for the years then ended. The financial statements are the responsibility of the Trust's management. Our responsibility is to express an opinion on these financial statements based on our audits.

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audits provide a reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial status of the Teachers Health Trust as of June 30, 2008 and 2007, and the changes in its financial status for the years then ended, in conformity with accounting principles generally accepted in the United States of America.

Our audits were conducted for the purpose of forming an opinion on the basic financial statements taken as a whole. The supplemental schedules for the years ended June 30, 2008 and 2007, listed in the table of contents are presented for the purpose of additional analysis and are not a required part of the basic financial statements. These schedules are the responsibility of the Trust's management. Such schedules have been subjected to the auditing procedures applied in our audits of the basic financial statements and, in our opinion, are fairly stated in all material respects when considered in relation to the basic financial statements taken as a whole.

Kafoury, Armstrong + Co.

Reno, Nevada
December 1, 2008

TEACHERS HEALTH TRUST
**STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
AS OF JUNE 30, 2008 AND 2007**

	<u>2008</u>	<u>2007</u>
ASSETS		
INVESTMENTS, at fair value	\$ 25,755,761	\$ 21,077,257
RECEIVABLES:		
Related party	687	21,797
Other receivables	22,015	-
	<u>22,702</u>	<u>21,797</u>
CASH AND CASH EQUIVALENTS	5,830,530	11,923,360
FIXED ASSETS (net of accumulated depreciation of \$2,199,030 and \$3,910,696, respectively)	5,681,365	4,674,572
OTHER ASSETS	5,039	4,843
PREPAID EXPENSES	276,395	348,161
	<u>37,571,792</u>	<u>38,049,990</u>
LIABILITIES AND NET ASSETS		
LIABILITIES:		
Accounts payable for administrative expenses	736,997	502,484
Due to related party	28,681	96,155
Deferred insurance contribution	115,621	7,968,903
	<u>881,299</u>	<u>8,567,542</u>
NET ASSETS AVAILABLE FOR BENEFITS	<u>\$ 36,690,493</u>	<u>\$ 29,482,448</u>

See accompanying notes

TEACHERS HEALTH TRUST

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
FOR THE YEARS ENDED JUNE 30, 2008 AND 2007

	<u>2008</u>	<u>2007</u>
ADDITIONS:		
Contributions		
Clark County School District	\$ 109,919,527	\$ 94,329,893
Employee deduction	21,858,718	20,717,021
Retiree participants	561,441	648,047
Self-pay, COBRA, staff participants	2,030,869	1,998,478
	<u>134,370,555</u>	<u>117,693,439</u>
Interest and other income	<u>2,624,039</u>	<u>3,567,354</u>
Total additions	<u>136,994,594</u>	<u>121,260,793</u>
REDUCTIONS:		
Insurance premiums	<u>3,069,657</u>	<u>8,442,156</u>
Benefits paid for participants		
Medical	79,046,886	67,651,695
Prescription drugs	25,542,262	21,686,616
Dental	11,641,132	11,088,841
Vision	2,168,800	2,156,006
	<u>118,399,080</u>	<u>102,583,158</u>
Administrative expenses	<u>8,317,812</u>	<u>7,633,116</u>
Total deductions	<u>129,786,549</u>	<u>118,658,430</u>
NET INCREASE	7,208,045	2,602,363
NET ASSETS AVAILABLE FOR BENEFITS, BEGINNING OF YEAR	<u>29,482,448</u>	<u>26,880,085</u>
NET ASSETS AVAILABLE FOR BENEFITS, END OF YEAR	<u>\$ 36,690,493</u>	<u>\$ 29,482,448</u>

See accompanying notes

TEACHERS HEALTH TRUST**STATEMENTS OF BENEFIT OBLIGATIONS
AS OF JUNE 30, 2008 AND 2007**

	<u>2008</u>	<u>2007</u>
AMOUNTS CURRENTLY PAYABLE TO OR FOR PARTICIPANTS, BENEFICIARIES, AND DEPENDENTS:		
Insurance premiums	\$ 2,318,894	\$ 195,501
Benefit claims	2,672,416	4,019,003
Prescription drugs	1,278,469	1,035,820
Total currently payable	<u>6,269,779</u>	<u>5,250,324</u>
OTHER OBLIGATIONS FOR CURRENT BENEFIT COVERAGE		
Claims incurred but not reported, at present value of estimated amounts	<u>8,527,585</u>	<u>8,730,997</u>
Total obligations other than postretirement benefit obligations	<u>14,797,364</u>	<u>13,981,321</u>
POSTRETIREMENT BENEFIT OBLIGATIONS:		
Current retirees	<u>19,286</u>	<u>818,395</u>
TOTAL BENEFIT OBLIGATIONS	<u>\$ 14,816,650</u>	<u>\$ 14,799,716</u>

18 September 2008
Teachers Health Trust
4230 McLeod Drive
Las Vegas, Nevada 89121

Re: Independent Service Auditors Claims and System Audit Opinion

In May 2008, Health Claim Auditors, Inc. (HCA) performed a Claim and System Audit of The Teachers Health Trust, a self administrated health plan. This audit was performed by collecting information to assure that The Teachers Health Trust is doing an effective job of controlling claim costs while paying claims accurately within a reasonable period of time.

The HCA examination included an overview of Claim and System Capability procedures to obtain reasonable assurance that (1) the accompanying overview of Claim Procedures and System Capabilities presents fairly, in all material respects, the aspects of The Teachers Health Trust policies and procedures that may be relevant to the administration of the self-insured medical plan, (2) the policies and procedures included in the overview are achieving the control objective (Accurate Payment and Financial), and (3) such policies and procedures had been placed in operation as of 01 January 2007. The claim audit procedures were determined by HCA and included those procedures we considered necessary, in the circumstances, to obtain a reasonable basis for rendering our opinion.

It is the unbiased opinion of Health Claim Auditors, Inc., the policies and procedures, as described, are suitably designed to provide reasonable assurance that the specified control objective (Accurate Payment) would be achieved.

In addition to the procedures we considered necessary to render our opinion as expressed in the previous paragraph, we applied tests to valid random and bias specific claims as they relate to The Teachers Health Trust, to obtain assurance about their effectiveness in meeting the control objective (Accurate Payment) during the period from 01 January 2007 to 31December 2007. The Specific policies, procedures, system edit capabilities, personnel abilities and the nature, timing, extent, and results of the audit are listed in the Claim Procedures and System Capabilities, HCA Claim Audit Procedures, Payment Accuracy, Financial Accuracy and Audit Results sections of our report. This information has been provided to The Teachers Health Trust and their Board of Directors to be taken into consideration when making assessments of the ability for adjudication of Teachers Health Trust claims.

It is also the unbiased opinion of Health Claim Auditors, Inc., the policies, procedures as well as the adjudication system's edit capability for cost containment and personnel accomplishments relating to The Teachers Health Trust were tested and operating above an acceptable level during the period from January 1, 2007 to December 31, 2007 based on the actual audit results provided. HCA conducts in excess of two hundred and fifty (250) audits annually and recognizes The Teachers Health Trust's overall results to be rated at well ABOVE AVERAGE for audits conducted by HCA on both a local and national scale.

Robert J. Carr III



Health Claim Auditors, Inc. - Nevada

Important Dates to Mark on Your Calendar

December 2008

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
14	15 - Spring Student Status mailed out.	16 - Retiree Health Trust Open Enrollment due.	17	18	19	20
21	22	23	24 - 26 Winter Holiday: Trust Offices Closed			27
28	29	30	31 - Trust Offices Closed: New Year Holiday			

January 2009

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
				1 - 2 New Year Holiday: Trust Offices Closed		3
18	19 - Trust Offices Closed: Dr. Martin Luther King, Jr.'s Birthday (Observed).	20	21	22	23	24

February 2009

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
15	16 - Trust Offices Closed: Presidents' Day (Observed).	17	18	19 - Spring Student Status due.	20	21 - WellFit for Life/Best Weight to Go Kick-off.
22	23	24	25 - Las Vegas Running Club: 6 p.m. - Nike-town at Caesar's Palace Forum Shops.	26	27	28 - Gold's Gym WellFit Classes: Visit www.wellfit.teachershealth-trust.org for locations and times.

March 2009

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1	2	3	4 - Las Vegas Running Club (6 p.m.).	5	6	7 - Gold's Gym WellFit Classes
8	9	10	11 - Las Vegas Running Club (6 p.m.).	12	13	14 - Gold's Gym WellFit Classes
15	16	17	18 - Las Vegas Running Club (6 p.m.).	19	20	21 - Gold's Gym WellFit Classes
22	23	24	25 - Las Vegas Running Club (6 p.m.).	26	27	28 - Gold's Gym WellFit Classes



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Teachers Health Trust

Log on and sign up beginning February 9, 2009 and start logging your miles

What Is WellFit for Life?

WellFit for Life is a 10-week cardiovascular program that encourages Clark County School District (CCSD) employees to get moving! The program is free, and it allows you to participate in fitness activities of your choice, from conventional (such as jogging or swimming) to non-traditional (such as walking the dog or gardening). To top it off, there are valuable incentives, including gifts and prizes for those eligible to participate.

Who Can Participate?

WellFit for Life is open to all active and retired licensed employees of the CCSD who are currently enrolled in a Teachers Health Trust plan as well as employees of the Trust and Clark County Education Association (CCEA).

Why Should I Participate?

Getting 30 or more minutes of exercise five days a week is ideal for maintaining a healthy lifestyle. Participating in WellFit for Life is an easy way to tone up, slim down, and begin the journey towards an optimal level of health. This 10-week program will help you to feel and look better as you improve your health, have fun, support friends and colleagues, and qualify to win gifts and prizes.

Getting Started

Follow the simple steps listed here to get started on the road to a happier, healthier you!

1. Complete the registration form found on the official WellFit for

Life Web site (www.wellfit.teachershealthtrust.org). You may also link to the WellFit for Life Web site from the www.teachershealthtrust.org. **The last day to register is March 21, 2009.**

2. Understand the program requirements, which include completing a minimum of 1/2 an aerobic mile a day, four days a week for seven of the 10 weeks.
3. Set and pursue personal fitness goals to achieve throughout the 10 weeks of the program.
4. Report your achieved daily miles utilizing the WellFit for Life Online Log. You are not required to log your miles daily; however, you must complete your online log by the final day of the program to be eligible for gifts and prizes.
5. Track and report fitness progress on a daily or weekly basis.
6. Optional: Attend the WellFit for Life kick-off for a free fitness test screening. During this test, you will learn your body fat percentage and meet with personal trainers and nutritionists to help determine your goals for the program. In addition, multiple vendors will be present to assist you, and giveaways will be distributed. The kick-off event will also provide the opportunity to weigh in for the Best Weigh to Go component of the WellFit for Life program (See p. 14 for more information on Best Weigh to Go.)
7. Optional: Participate in the 5K walk/run during the kick-off event.
8. Optional: Attend some of the weekly WellFit for Life events to receive additional wellness miles

(See calendar on p.10 for times, dates and locations.) Also, be sure to check on www.wellfit.teachershealthtrust.org regularly for additional events and free seminars.

The Trust encourages all participants to consult a physician before starting any cardiovascular and/or exercise regiment.

Receiving Gifts & Prizes

While nothing compares to the gift of health that you are rewarding yourself through participation, a little incentive can go a long way towards maintaining motivation to finish the program and meet your set goals. The following pages list the gifts and prizes available through the WellFit for Life and Best Weigh to Go programs.

Gift 1: Attend the Kick-Off

All licensed employees who attend the WellFit for Life and Best Weigh to Go kick-off event on February 21, 2009 shall receive a 2009 WellFit for Life keychain.

Gift 2: Complete the Program

All participants who complete the program will receive a free pair of Nike socks. Successful completion is defined as performing a minimum of 1/2 an aerobic mile of cardiovascular activity four days a week for seven of the 10 weeks. Additionally, all aforementioned activity must be reported utilizing the WellFit for Life Online Log for the participant to be considered as having completed the program.

2009 WellFit for Life



files on February 21, 2009, by visiting www.wellfit.teachershealthtrust.org.

Prize 1 : Divisional Competition

Upon completion of the 10-week program, 2009 WellFit for Life towels will be provided for winning competitors. Divisional winners will be selected from the worksite with the highest percentage of WellFit for Life participants who completed the program. One worksite will win from each division.

The towels will be imprinted with the 2009 WellFit for Life logo, the Best Weigh to Go winners and the worksite with the greatest participation.

The WellFit for Life divisions are:

1. Elementary School - Four worksites will be chosen.
2. Middle School - Three worksites will be chosen.
3. High School - Two worksites will be chosen.
4. Special School - One worksite will be chosen.
5. Rural School - One worksite will be chosen from the following areas: Indian Springs, Sandy Valley, Laughlin, Virgin Valley, Boulder City and other surrounding areas.
6. Licensed Department - One licensed department will be chosen from the following areas: Professional Development, Student Support Services, Title I, and Grants & Development.

The worksite with the highest percentage of WellFit for Life participants who complete the program will receive a free breakfast at their worksite.

Prize 2 : Mileage Competition

Nike Gift Cards will be awarded to winners from each divisional category (novice, intermediate, advanced, extreme and retiree). These winners will be selected based upon the number of completed miles within their respective divisions at the end of the 10-week program. In addition, winners will also be featured in the summer issue of *Health Traxx*.

The divisional categories are defined for the program as follows:

1. Novice - This category is reserved for beginners who will not exceed 75 miles during the program. (Participants can win only once in this category.)
2. Intermediate - This category is for participants who will not exceed 300 miles during the program.
3. Advanced - This category is for participants who will not exceed 600 miles during the program.
4. Extreme - This category is designed for marathon runners, triathletes and endurance athletes who will exceed 600 miles during the program.
5. Retiree - This category is for retired participants who will complete a minimum of 75 miles during the program.

Nike Gift Cards will be awarded within divisional categories (Novice, Intermediate, Advanced, Extreme and Retiree) as follows:

1. Elementary - Four winners in each divisional category.

2. Middle School - Three winners in each divisional category.
3. High School - Two winners in each divisional category.
4. Special School - One winner in each divisional category.
5. Rural School - One winner in each divisional category.
6. Licensed Department - One winner in each divisional category.

Special Awards

The **Lifetime Achievement Award** is presented to a participant diagnosed with a lifetime disease* who completes the WellFit for Life program despite complications from his or her disease. The recipient will be chosen through a lottery process by the Wellness Division. The winner of the Lifetime Achievement Award is honored at the annual Health Festival and featured within the H.E.R.O.S. section of *Health Traxx*. In addition, the winner shall receive a Nike gift card.

* A lifetime disease is defined as a serious medical condition one lives with the majority of his or her life.

The **Heart Saver Award** is presented to those participants who lose 15 or more pounds. Heart Savers will receive a free water bottle compliments of Red Rock Radiology.

The **Coordinators' Award** is presented to worksite coordinators who complete the program. These participants shall receive free passes for Sweet Tomatoes restaurants.

The Best Weigh to Go Program

Program Overview

A component of the WellFit for Life 10-week cardiovascular program, Best Weigh to Go encourages participants to add a little friendly competition to their daily workouts by forming teams and motivating one another to lose weight. Team weight totals are recorded at the beginning and end of the program. The teams that lose the highest percentage of weight are eligible to win prizes. **You may compete in the Best Weigh to Go program without participation in the WellFit for Life program.**

Guidelines & Instructions

- ▶ Teams **must** consist of two to five competitors who are eligible for the WellFit for Life program.
- ▶ Eligible participants may compete on one team only.
- ▶ Each team is required to have a team name and captain.
- ▶ All team members **must** weigh in and out together.
- ▶ Participants should wear comfortable athletic gear for weigh-in/out (shirt, pants/shorts, and socks).
- ▶ Shoes should be removed for weigh-in/out.
- ▶ The calculation for winning is based on the percentage of team body weight loss. The equation used is: **(pounds lost/weigh-in weight) X 100 = % of weight loss.**
- ▶ Prizes will be awarded to the three teams that lose the highest percentage of body weight; the top team will win the **Grand Prize of \$1,000.**
- ▶ **IMPORTANT:** For safety purposes, expectant mothers are not eligible to participate in the Best Weigh to Go program. Should you become pregnant during the course of the program, the Trust highly recommends that you cease participation immediately.

Weigh-In/Out Dates & Location

Weigh-In

Saturday, February 21, 2009,
9 a.m. - 1 p.m.

Weigh-Out

Saturday, May 02, 2009,
9 - 11 a.m.

Weigh-In/Out Location

Chaparral High School
3850 Annie Oakley Dr.
Las Vegas, NV 89121

Prizes

The three teams that lose the highest percentage of body weight will receive monetary awards as follows:

Grand Prize: \$1,000.00

2nd Place: \$500.00

3rd Place: \$250.00

Making Fitness Fit



2009 WellFit for Life

New for 2009

Make the Best Weigh to Go a Family Affair

The Teachers Health Trust knows that the best way to implement and maintain a healthy lifestyle is to make it a key component in the home. That is why the Trust is proud to announce that the 2009 Best Weigh to Go program will allow CCSD-licensed employee family teams to participate in 2009.


If you would like to participate in the 2009 Best Weigh to Go programs as a family team be sure to review the guidelines and instructions below.

Family Teams Guidelines & Instructions


- ▶ All members of a team must be active participants or dependents on the Teachers Health Trust Diamond or Platinum Plans.
- ▶ Teams **must** consist of two to five competitors who are eligible for the WellFit for Life program.
- ▶ There are no age restrictions for participation in the programs.*
- ▶ Teams may be made up of a mix of licensed employees and dependents (e.g., a five-member team consisting of two licensed employees and three dependents).
- ▶ All standard Best Weigh to Go guidelines and instructions apply to teams including dependents. Be sure to review the guidelines and instructions found on the opposite page.

** The Teachers Health Trust highly recommends that parents consult with their pediatricians before starting children on an exercise and diet regimen.*

**As Life Changes,
So Do Your Financial Needs**




Glenn Merryman, CLTC, LUTCF
Financial Services Representative
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Gmerryman@metlife.com



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MENTAL MUSCLE EXPRESS



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

The example below is "two-way radio."

OIDARRADIO

(1)

**E T
E H
R R
H E
T E**

(2)

ERIF

(3)

L L L

(4)

**tow
the**

(5)

**ROAD ROAD
ROAD ROAD
ROAD ROAD**

See answers on page 24.

KIDS KORNER

Eye Exam Leads to Life Saving Diagnosis for Little Boy



“Could a routine eye exam reveal something even a brain scan missed? This one did. The results? A healthy, happy nine-year-old boy with a renewed promise for a healthy life.”

A little boy and a renewed promise for a healthy life. Something that simple, and yet profound, was what VSP doctor Adam P. Rubin, O.D. will remember forever. We'll call his nine-year-old patient Jimmy, and it was to doctor Rubin's office that Jimmy's mom took the boy for a routine eye exam.

He'd been complaining about severe headaches for a few months and blurry vision in his right eye. A recent CT scan (brain x-ray) hadn't shown anything unusual, and Jimmy's regular doctor attributed the headaches to a sinus infection.

So Dr. Rubin settled in for the exam, but he quickly became concerned. "Right away, I noticed that his right pupil wasn't responding to light," he remembers. "That was alarming, and I continued looking more closely at the right eye."

Looking deeper still, the doctor saw something more troubling. "The optic nerve was completely discolored, a sign that can indicate a growth in that area. A tumor or large mass can press against the back of the eye, causing a pale-colored optic nerve head."

Dr. Rubin got on the phone and set up a visit for Jimmy with a brain specialist. It didn't take long for the specialist to find the real culprit – no sinus infection, but a

tumor growing near Jimmy's pituitary gland. The tumor, known medically

Rachel A. McConnell, M.D., FACOG, FACS
Subspecialty Board Certified in Reproductive Endocrinology and Infertility

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as "craniopharyngioma" was benign, but the results of it, if left unchecked, could have been anything but. That's because masses like these keep getting bigger and can press against the brain, so they can be fatal.

Jimmy had surgery soon after and is now doing great – in school and in life.

For Dr. Rubin's part, he'll never forget the day the boy's surgeon called him and congratulated him for "saving a

life." Without a doubt, optometrists don't usually deal with the scarier and more threatening parts of medical care. But, as Dr. Rubin says, you just never know. That's because our eyes really are a unique view into our bodies. An eye doctor can see things others simply don't.

Says Dr. Rubin, "Any health condition can present itself during an eye exam. That's why I think it's important to get a yearly eye exam – not only to

maintain good vision, but also to check your overall health and your eye health."

Optometry school preps future doctors to look beyond

just the eye exam. Dr. Rubin says, "When I was in optometry school, they taught us how to look for signs and symptoms of medical conditions during eye exams – including even rare conditions, such as brain tumors."

For one little boy and many others out there, that training paid off.

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FOCUS on the FACTS

Q: I have trouble falling asleep and staying asleep. I have been told by friends and family that I have insomnia. What is insomnia, exactly, and how do I get rid of it?

A: Most of us have at some point struggled to fall asleep or stay asleep despite our best efforts; this is the primary symptom of the sleep disorder known as insomnia. Some types of insomnia, however, are more severe than what the average person might experience due to, say, jet lag or a change of work schedule. The three main types of insomnia – transient, acute and chronic – vary in their degrees of seriousness with respect to your health.

Transient insomnia is the mildest form of insomnia and is characterized by short bouts of either days or weeks of disrupted sleep. Acute (or short-term) insomnia is defined by a period of three weeks to half a year of poor sleep. Chronic (or long-term) insomnia is the most severe form of insomnia; its sufferers can experience sleeplessness for years, which often leads to fatigue, irritability – even hallucinations.

Whatever type of insomnia you might be experiencing, the first step towards reclaiming restful nights is seeing your doctor. Because insomnia can be caused by such a wide variety of factors, ranging from the psychological (such as stress or depression) to the physiological (such as acid reflux disease or nocturnal asthma), proper treatment for insomnia is highly dependent upon an accurate diagnosis of its cause. While some types of insomnia can be remedied through behavioral therapies like meditation and sleep hygiene, others may require the use of a sedative, antidepressant, antihistamine, or melatonin. Once the particular cause of your insomnia is identified and treated, though, you should be on your way to catching some ZZZ's again.

*Raegen Pietrucha, Communications Specialist
Teachers Health Trust*

Trust Tidbits

Spring Student Status

The Spring Student Status Form will be mailed out on January 15, 2009. Required documentation includes a signed affidavit of your dependent's financial support and proof of full-time student status from the school or an authorized agent of the school your dependent attends. The Spring Student Status will be due on February 19, 2009. Remember to notify the Trust if any of your dependents' statuses have changed (due to life events such as graduation or marriage).

SPD Updates

The updated Summary Plan Document (SPD) will be available via Web at www.teachershealthtrust.org in early 2009. Primary changes for 2009 include a Hearing Aid Benefit increase to \$1,000 per ear every five years for Diamond Plan participants.

2009 WellFit for Life & Best Weigh To Go Programs

The 2009 WellFit for Life and Best Weigh to Go programs begin on February 21, 2009. For detailed information, turn to page 12.



THE TRUST WANTS YOU TO JOIN THE WELLNESS TEAM

The Teachers Health Trust relies greatly upon the input of its participants in order to achieve excellence in terms of wellness programs and benefits.

One of the primary sources the Trust utilizes for the development of wellness programs and benefits is the Wellness Team Leaders, not to be confused with educators who are coordinators of the Trust's WellFit for Life program in the spring.

The Wellness Team Leaders convenes regularly during the nine-month school year to ensure that the wellness programs and activities of the Trust meet the needs of all Trust participants.

Your participation in this group is vital to the success of the Trust and its programs.

The Trust is currently recruiting new Wellness Team Leaders for the 2008-09 school year. To learn more about the Wellness Team Leaders, to find out if your work site has a delegate, or to volunteer for the Wellness Team Leaders, contact the Wellness Division at (702) 794-0272 or via e-mail at wellness@teachershealthtrust.org.

JOIN TODAY





Have a voice. Put yourself and education first. Join CCEA Today!

TOP 10 REASONS TO JOIN CCEA...

- 1** CCEA's knowledgeable staff will be at your disposal to explain the negotiated agreement between the Clark County School District (CCSD) and the Clark County Education Association (CCEA).
- 2** You will get CCEA's representation in disciplinary meetings/procedures, grievance procedures and other employment-related matters.
- 3** CCEA membership includes membership in NSEA and NEA. It includes a \$1 million liability insurance policy, \$50,000 in accidental death and dismemberment life insurance coverage and \$150,000 of life insurance if death is due to homicide while actively engaged in your occupation.
- 4** CCEA protects members' rights by enforcing the contract and CCSD policies and regulations.
- 5** CCEA's expertise in negotiations. Highlights of some negotiated gains and accomplishments are included.
- 6** CCEA members' interests in the Nevada Legislature are represented and protected by a team of highly experienced lobbyists.
- 7** CCEA members enjoy the benefits of an attorney referral program for non-work related matters. Two FREE consultations are available per school year and if work needs to be performed, it is done at a discounted rate.
- 8** CCEA provides special workshops and training seminars to ensure members' success.
- 9** CCEA membership brings you discounts on a great variety of products and services—local entertainment, amusement parks, dining, travel, housing, car buying, tax preparation, financial planning, and many more.
- 10** CCEA will fight for you everyday. Because you are #1 on our list!

Benefits gained from CCEA's representation in negotiations include:

Preparation Period: Teachers have a minimum of 250 minutes of preparation time per week during the student day. This time is used for further development and refinement of professional skills and for instructional effectiveness, i.e. preparing lesson plans.

Salary: 32% increase since 1995. Two additional steps have been added to the salary schedule. Advance Studies Certification (ASC) is now available under Class G—that represents a \$3,000 increase from Class F. Ph.D. was increased from \$500 to \$1,000 for the 2008/2009 school year, thereafter it will be \$1,500.

Longevity Pay: Years of service with CCSD will determine the stipend amount. 10-15 years of service, \$500. 16-20 years of service, \$550. 21-25 years of service, \$800. 26 years of service and more, \$1,100.

Health Insurance: CCSD contributes \$538.87 monthly per teacher toward health insurance benefits which are administered through the Teachers Health Trust. As a result the Platinum health plan is offered to Teachers for FREE.

*There are many more benefits to be negotiated and many more strides to make.
With your support, we will take greater steps. Join CCEA today!*

2008 Annual Health Festival... RACING TOWARDS A HEALTHIER YOU!

13TH ANNUAL HEALTH FESTIVAL OUTCOME & REVIEW

October 25, 2008, turned out to be yet another warm, sunny day in the city of Las Vegas. Needless to say, it was perfect weather for the Teachers Health Trust 2008 Health Festival. Held at Cox Pavilion on the UNLV campus, the festival has become an October staple for the licensed employees, administrators, support staff, school police, family and friends of the Clark County School District. This year, the festival topped off at well over 2,500 attendees, all of whom had the opportunity to obtain flu and pneumonia vaccinations, blood glucose and cholesterol tests, and numerous other health screenings. Additionally, attendees enjoyed a plethora of demonstrations, products and informational content offered by over 80 vendors in attendance.

Of course, the Health Festival always ensures that entertainment and games are plentiful. Music and dance from local area talents such as Sinco, Dance Xpress, and the Las Vegas High School Choir kept people moving throughout the day. As if that were not enough, the CCEA Cake Walk, live deejay, face painters, fortune tellers, balloon twisters, and Girl Scouts of America games provided plenty of fun for both children and adults alike.

The 2008 Health Festival centered around the theme of "Racing Towards a Healthier You!" and incorporated complementary commentary, decoration, activities and fast pace — or maybe that was just me. Either way, those in attendance were provided with plenty to keep their engines running as they made the laps through the event, enjoying the sights, sounds and festivities.

Of course, what is a festival without prizes and giveaways? The Trust had little desire to find out the answer to that question, so prizes and giveaways were provided in abundance. The raffle winnings included a \$500 travel voucher courtesy of AAA Travel, Apple iPods, gas cards and wine tours, just to name a few.

The Trust would like to thank our partners, Clark County Education Association, CCEA Community Foundation and the Education Support Employees Association, for their help in making the 2008 Health Festival a success. We would also like to thank all our employees, sponsors, vendors and donators for their hard work and contributions. Last but not least, we would like to thank all our wonderful attendees who make the Health Festival such a great part of the academic year. Without you — well, we wouldn't really have much of festival to reflect upon.

We hope you enjoyed your time at the festival, and we want you to know all your feedback was greatly appreciated. As always, the Trust looks forward to utilizing all your comments and suggestions to make the 2009 Health Festival even bigger and better.



Philip DiGiacomo, Contributor
Teachers Health Trust

13th Annual Art Contest **WINNERS & RESULTS**

ELEMENTARY SCHOOL DIVISION



1ST PLACE

McKenzie Smith (E-9)
Grade 3, Bruner E.S.
Art Teacher: Mrs. Giancola



2ND PLACE

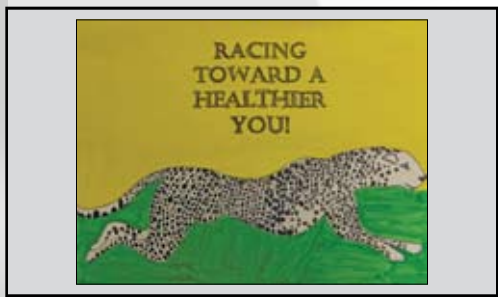
Madison Dobbs (E-13)
Grade 5, Kahre E.S.
Art Teacher: Sherry Tuss



3RD PLACE

Kimberly Compuesto (E-27)
Grade 5, Will Beckley E.S.
Art Teacher: Mr. Barkley

MIDDLE SCHOOL DIVISION



1ST PLACE

Angel Medina-Denton (M-17)
Grade 6, Mack M.S.
Art Teacher: Claire Michels



2ND PLACE

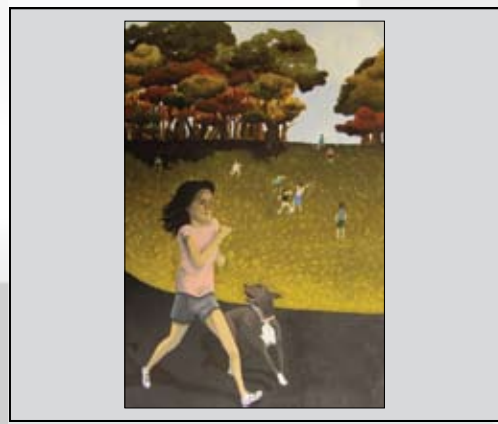
Casey Scott (M-14)
Grade 8, Garrett M.S.
Art Teacher: Heather Obermiller



3RD PLACE

Joan Rocha (M-18)
Grade 7, Mack M.S.
Art Teacher: Claire Michels

HIGH SCHOOL DIVISION



1ST PLACE

Elizabeth S. Lee (H-8)
Grade 11, Coronado H.S.
Art Teacher: Jessica Sellers



2ND PLACE

Alexandria Bartlett (H-9)
Grade 12, Coronado H.S.
Art Teacher: Jessica Sellers



3RD PLACE

Trenton Gibson (H-5)
Grade 11, Coronado H.S.
Art Teacher: Jessica Sellers

Legal News

Don't Let a Car Accident Get You Bent Out of Shape: Understand Your Medical Coverage

It happens. You are driving home, approaching a red light signal, listening to your favorite tune when — ouch! So much for a day without the proverbial bump in the road.

As if dealing with the red tape surrounding the damage to your property and nursing your injuries were not enough, questions regarding your auto and health insurance coverage begin to surface.

Should I notify the Trust if I am involved in an automobile accident?

Yes. The Teachers Health Trust requires participants to fill out a form entitled Injury/Accident Information Sheet and Subrogation Agreement, or TPL, whenever a participant is involved in a personal injury loss or loss caused by another party or entity. This includes, but is not limited to, automobile losses, medical malpractice, slip-and-fall incidents, and assault and battery charges against a third party.

As stated in the Trust's Summary Plan Document, the Trust does not cover losses caused by another party or entity; however, the Trust will process accident-related claims once the primary source of auto coverage, termed medical payments coverage or Medpay, has been exhausted.

How will my medical claims and prescriptions be paid?

When involved in a personal injury loss, regardless of fault, the participant must determine whether medical payments coverage was in effect at the time of the loss. If medical payments coverage is available through the participant's automobile insurance policy or any other source, this coverage must first be exhausted, and the Trust

must be furnished with a copy of the exhausted Medpay ledger before the Trust will process any accident-related medical claims.

However, if there is no available medical payments coverage, the Trust may advance payment for such expenses. The Trust would then assert its subrogation lien to recoup payments made from monies recovered from third- or first-party coverages.



What is Medpay?

Medpay is optional medical coverage offered by automobile insurance carriers and is considered a primary source of medical coverage in the state of Nevada. In most cases, depending on the provisions of the vehicle owner's policy, the Medpay provision will cover accident-related medical expenses incurred as a result of the loss (regardless of fault and with limited risk of an increase in insurance rates).

Medpay provisions may differ from state to state since each has its own insurance requirements and codes. Based on the majority of insurance provisions in Nevada which afford Medpay coverage, this provision is in effect:

1. Regardless of fault.
2. When you are the driver or passenger in any vehicle.

3. When you are a pedestrian hit by a vehicle.
4. When you are a passenger in a vehicle covered by the owner's Medpay provision. *(In this case, you will have access to two Medpay provisions, if applicable.)*
5. When you were injured while in the course and scope of operating or repairing the vehicle.

Many participants may question why Medpay should be included in their auto policies since the Trust will process accident-related

medical claims once Medpay is exhausted or confirmed as inactive at the time of loss. The benefit of this provision is if a third party is liable for damages and injuries and a settlement is negotiated, Medpay does not require reimbursement.

If I receive a settlement, will I be responsible for reimbursing the Trust for payments issued?

The Trust's plan provision requires reimbursement from settlement proceeds; however, the Trust only requests reimbursement at the contracted in-network provider rates.

Once a settlement is reached, the participant or legal representative must contact the Trust to request a breakdown of the accident-related medical bills to be reimbursed.

Although this information may be helpful in coping with the stress surrounding an automobile loss, it is important to take time to review your auto insurance declarations page to assess the coverage that best suits your needs and to research your legal rights in the state in which your automobile-related injuries occurred.

Sandra Garza-Chavez, Contributor
Teachers Health Trust

Grant Hamilton



Grant Hamilton is currently a fourth grade teacher at Will Beckley Elementary School. On any given school day, you will find him using his knowledge and experience to educate his students not only in English and Mathematics but also in how to maintain a healthy lifestyle.

Grant's newfound approach to healthy living is something he is still in the process of refining for himself. This is because not too long ago, healthy living was not a part of his daily routine. It was only one year ago that you would have found Grant 70 pounds heavier and struggling to keep up with his kindergarten class.

It was during this time of struggle that he had a routine doctor's visit where he found that, aside from his weight, he was in great health. It was at that moment that Grant decided, "[N]ow is a good time to start getting healthy." He took the decision seriously and began implementing activities in his daily life that would help him to achieve his goal.

To kick off his transition, he began frequenting Nevada's state parks. Grant

became enamored with hiking and mountain biking. Soon afterwards, he branched out to other fun and healthy activities such as yoga and hip-hop cardio.

Of course, Grant also was sure to address another key component to healthy living; he began actively addressing his eating habits. He knew he needed to begin paying close attention to his diet. Grant also recognized that he must make incremental sustainable changes, else risk a relapse. He took the advice of a good friend to ensure that "whatever he did, it [would have] to be sustainable."

The gains Grant made were remarkable. As he began to lose his excess weight, he realized that both his energy levels and self-confidence were climbing quickly.

The best part of the experience in interviewing Grant is witnessing the fact that he is not resting on his laurels. He is still determined to achieve his original goal of losing 100 pounds as he continues to expand his repertoire of healthy activities.

When asked what advice Grant might have for others who wish to follow in his footsteps, he responded, "If you want to make the change, make it sustainable and make it fun rather than work, or else you'll put it off."

The Teachers Health Trust is certainly proud to see another educator from our community making fitness fit into everyday life. This is why Grant Hamilton is yet another local hero you should know.

Philip DiGiacomo, Contributor
Teachers Health Trust



**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 illnesses, etc.

If you are injured on the job, the Clark County School District (CCSD) and the State of Nevada require that you submit a written Notice of Injury or Occupational Disease (Form C-1) within seven (7) days of the incident.

If a timely-filed claim and all permissible appeals (including court reviews) are 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 your claims in a timely manner.

Regardless of the severity or type, any injury or illness sustained on the job should be submitted to Workers' Compensation. Notify your administrator immediately and then call the Clark County School District's Risk Management office at 702-799-2967.

H.E.R.O.S. highlights outstanding CCSD-licensed employees or employee groups who have achieved excellence by being healthy educators. Healthy educator(s) can be a person or group who has won a competition; led a non-profit local or national health organization; developed a healthy policy, curriculum, program or wellness initiative at a worksite or in the community; achieved a drug-free nutrition or weight loss goal with before-and-after results; or made health-related strides in spite of a health condition. To nominate a licensed employee or group for H.E.R.O.S., contact Brenda Kelley at bkelly@teachershealthtrust.org.



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