

HEALTH

A Publication for Teachers Health Trust Participants



TRAXX

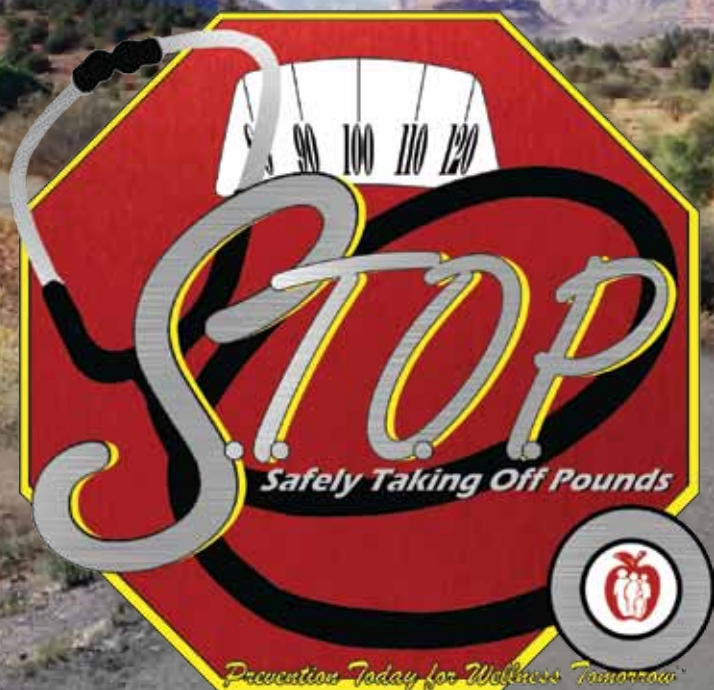
Winter 2010 • Volume 9, Issue 4
For Teachers by Teachers

Complacence


Good Health


Safely Taking Off Pounds

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& Best Weigh to Go**
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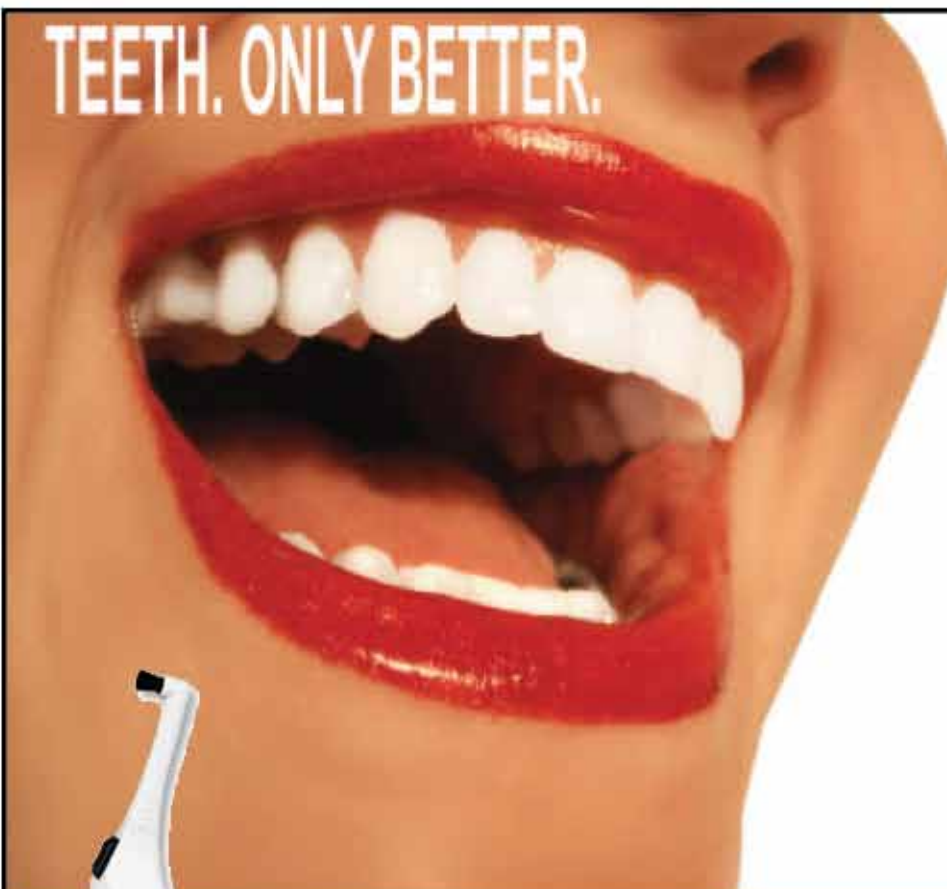
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HEALTH TRAXX

*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

In the last edition of *Health Traxx*, I gave you a preview of the S.T.O.P. Weight Management Program. The details have now been finalized and the program will be operational effective January 1, 2011. The Trust staff has worked many hours putting this program together and we look forward to it being a huge success. As with any new

program, I suspect there will be some initial kinks that need some work which we will deal with, but the design of the program is geared to help each and every one of you that enrolls to benefit by managing your weight and improving your quality of life. This is a big undertaking for the Trust, but I am confident that it will help those who are interested in it and, at the same time, help the Trust in minimizing its long-term costs associated with obesity. I encourage those of you who have been talking about losing weight for a long time but never got around to it to take a look at S.T.O.P. and see how it fits into your lifestyle. A more complete description of the program can be found on page 10 and will be available on the website at www.teachershealthtrust.org. Try it – what have you got to lose except some weight!

On a more serious note, the Trust is closely monitoring the positioning and politicking that is taking place prior to the opening of the next session of the Nevada Legislature on February 7, 2011. The recent elections have highlighted the economic problems facing Nevada, and with the opinions expressed by many legislators that the budget deficit will not be resolved by raising taxes, the alternative is to reduce spending by cutting budgets and/or eliminating governmental programs. Education is the major part of Nevada's budget and we all need to prepare for the impact of any actions that may be taken by the 2011 Legislature and/or Governor-elect Sandoval. While there are no crystal balls in my office at the Trust, there have been many warning signs that the Nevada economy could not keep supporting the level of debt that it has been incurring over the last decade. The Trust has worked diligently over the past several years to strengthen its reserves and to enforce strict compliance with its Plan Document so it would be able to withstand the proverbial "rainy day". I am confident that the Trust will be able to do just that. While the Trust cannot cover every medical issue or procedure that you may encounter, it is still one of the most liberal plans in Nevada, if not the entire West.

The Trust's financial statements for the fiscal year ended June 30, 2010 will be published in the next edition of *Health Traxx*. While the lack of additional funding from CCSD and increasing medical and prescription drugs costs are having a more dramatic negative impact on the Trust's cash flow during the current fiscal year, it is well-positioned to continue providing you with the excellent benefits that have been its standard for many years. There will be no premium increases on January 1, 2011, but the outcome of the next legislative session will dictate any future measures the Trust may have to take in order to protect your benefits.

Enjoy the holiday season with family and friends and if all of the good food has a noticeable impact on how your clothes fit, consider S.T.O.P.

Sincerely,

Peter Albert

Chief Executive Officer
December 2010

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Trust Tidbits

Find Your Subscriber ID#, Win \$25.00

We will continue to offer one lucky reader the chance to win \$25.00 each issue. For your chance to win, find the *Health Traxx* \$25 bill (sample shown above). If your subscriber number is on the bill, you win! To collect your prize, e-mail the Wellness Division at wellness@teachershealthtrust.org. All prizes must be claimed within 90 days of the issue's mail date.



Beneficiary Update Reminder

It is important to keep your beneficiary information current with the Trust. Be sure to contact the Trust's Service Department via phone at (702) 794-0272 or e-mail at serviceteam@teachershealthtrust.org in the event of the death of, or divorce from your current beneficiary.

Updated Plan Document

The updated Plan Document (PD) will be available via Web at www.teachershealthtrust.org in early 2011. Primary changes for 2011 include the elimination of the 2 million dollar lifetime limit as well as the ability for dependent children aged from 19 up to 26 to be enrolled for coverage regardless of full-time student or marital status* at the usual dependent premium.

The eligibility guidelines are simple:

- The dependent cannot be eligible for or have health insurance coverage through his/her employer.
- You will need to complete a change form and submit it to the Trust.
- If the dependent has never had coverage with the Trust or has been off of the plan for more than two years, a copy of his/her certified birth certificate must be submitted.

*Dependents may only be added during the Open Enrollment period or following a life event (see your Plan Document for details).

On the Cover
HEALTH TRAXX
 A Publication for Teachers Health Trust Dependents
 Volume 20 | Issue 1 | Fall 2010

Safely Taking Off Pounds
 Medical Weight Management Program p. 14

STOP
 Are You Ready to S.T.O.P.?
 To learn more about S.T.O.P. visit us at www.teachershealthtrust.org

2010 Trust Financial Report Now Available, Page 6

The Trust realizes just how difficult achieving and maintaining healthy weight loss can be. That is why we will be rolling out the S.T.O.P. Medical Weight Management Program in January to coincide with the 2011 WellFit for Life Program. Be sure to turn to page 10 of this issue of *Health Traxx* to learn all about S.T.O.P., page 14 for the 2011 WellFit for Life and 16 for Best Weigh to Go.

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Important Dates to Mark on Your Calendar

December

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23 - Winter Holiday: Trust office closes at noon.	24 - Winter Holiday: Trust office closed.	25
26	27 - Winter Holiday: Trust office closed.	28 - Winter Holiday: Trust office closed.	29 - Winter Holiday: Trust office closed.	30 - Winter Holiday: Trust office closed.	31 - Winter Holiday: Trust office closed.	

February

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		1	2	3	4	5 - Gold's Gym WellFit Classes.
6	7	8	9	10	11	12 - Gold's Gym WellFit Classes.
13	14	15	16	17	18	19 - Gold's Gym WellFit Classes.
20	21 - Presidents' Day: Trust office closed.	22	23	24	25	26 - Gold's Gym WellFit Classes.
27	28					

January

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17 - Martin Luther King Day: Trust office closed.	18	19	20	21	22 - 2011 WellFit for Life/Best Weigh to Go Kick-off.
23	24	25	26	27	28	29 - Gold's Gym WellFit Classes: Visit www.wellfit.teachershealth-trust.org for locations and times.
30	31					

March

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		1	2	3	4	5 - Gold's Gym WellFit Classes.
6	7	8	9	10	11	12 - Gold's Gym WellFit Classes.
13	14	15	16	17	18	19 - Gold's Gym WellFit Classes.
20	21	22	23	24	25	26 - Gold's Gym WellFit Classes.
27	28	29	30	31		

The Teachers Health Trust wishes all our participants a

Happy New Year.

May 2011 bring you a year of good health and great cheer.

At a Glance: Medical Cards & Copays

A Quick Reference Aid to Your In-Plan Benefits

In September, you received information pertaining to your benefits for 2011. Each year, the Trust seeks to enhance and refine our health care plans in order to maximize the benefits offered to participants.

It is important that all our participants are aware of any changes and additions made to ensure they are well-informed when receiving health care. It is equally important that our participants are informed about the details of their health care benefits, including the copayments they may be responsible for during an office visit.

Of course, we at the Trust try to find as many ways as possible to communicate information to our participants, including the *Health Traxx* quarterly publication. In order to help all our

participants stay up-to-date with this important information, the Trust has created the At a Glance Chart found on the following page.

At the top of the At a Glance Chart, you will find an example of each of the two types of Trust medical cards distributed to participants. Additionally, the Trust has agreed to include the card and comparable information for participants of the Retiree Health Trust.* The cards are displayed in the following order:

1. THT DIAMOND Plan
2. THT PLATINUM Plan
3. Retiree Health Trust Plan

Please take the time to review the information in the column directly below the card that represents your

plan, as that column contains a list of the most common copayment types and amounts.

This information can also be found in:

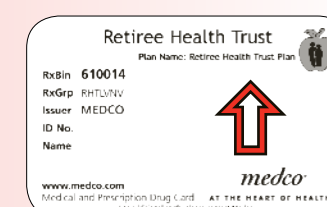
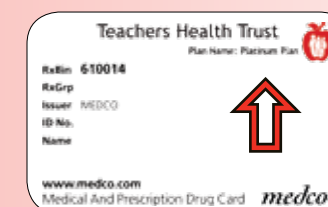
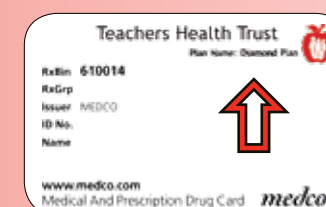
1. THT Plan Document
2. www.teachershealthtrust.org
3. Annual Open Enrollment Booklet
4. RHT Plan Document*
5. www.retireehealthtrust.org*

**The Retiree Health Trust is not affiliated with the Teachers Health Trust.*

Of course, if you have any additional questions, you can always contact the Trust Service Department directly via phone at 702-794-0272, via fax at 702-794-2093 or via e-mail at service@teachershealthtrust.org.

THT MEDICAL CARDS AND COPAYS

The following are examples of the various Trust medical cards. Look for the plan name at the top right-hand corner of the participant's medical card.




BASIC COPAYS

In-Plan Benefits	THT DIAMOND Plan	THT PLATINUM Plan	RHT Plan
All Office Visits (including Mental Health)	\$20 per visit	\$30 per visit	\$30 per visit
Urgent Care	\$20 per visit	\$30 per visit	\$30 per visit
Laboratory	\$0 if performed by an in-network, free-standing laboratory in the service area, \$10 per test if performed by other network physician/lab	\$0 if performed by an in-network, free-standing laboratory in the service area, \$15 per test if performed by other network physician/lab	\$0 if performed by an in-network, free-standing laboratory in the service area, \$15 per test if performed by other network physician/lab
Diagnostic & Radiology Procedures	\$10 per test procedure	\$20 per test procedure	\$20 per test procedure
CAT Scans	\$50 per test procedure	\$75 per test procedure	\$75 per test procedure
MRI	\$50 per test procedure	\$75 per test procedure	\$75 per test procedure
PET Scans	\$200 per test procedure	\$400 per test procedure	\$400 per test procedure
Outpatient Facility	\$150 per surgery	\$200 per surgery	\$200 per surgery
Outpatient Surgeon	\$125 per surgery	\$250 per surgery	\$250 per surgery
Anesthesia	\$100	\$150	\$150
Assistant Surgeon	\$0	\$0	\$0
Hospital Observation	\$100 per day	\$150 per day	\$150 per day
ER - Emergency Services	\$150 per visit	\$300 per visit	\$300 per visit
ER - Non-Emergency Services	\$250 per visit	\$400 per visit	\$400 per visit
Ambulance	20% coinsurance	30% coinsurance	20% coinsurance
Routine OB Care (Physician)	\$150 for all routine office visits and delivery	\$300 for all routine office visits and delivery	\$300 for all routine office visits and delivery
Inpatient Routine Newborn Circumcision	\$20	\$30	\$30
Inpatient Hospital/Facility (including Mental Health)	\$150 per day up to \$450 per admission	\$300 per day up to \$900 per admission	\$300 per day up to \$900 per admission
Inpatient Procedures (Surgeon)	\$125 per surgery	\$250 per surgery	\$250 per surgery
Anesthesia	\$100	\$150	\$150
Assistant Surgeon	\$0	\$0	\$0
Inpatient Visits	\$0	\$0	\$0
Allergy Testing	\$1 per test	\$2 per test	\$2 per test
Allergy Antigen	\$1 per dose	\$2 per dose	\$2 per dose
Allergy Injections	\$5 per injection	\$10 per injection	\$10 per injection
Orthotics & Prosthetics (includes foot orthotics)	Participants are responsible for 20% coinsurance	Participants are responsible for 30% coinsurance	Participants are responsible for 20% coinsurance
Durable Medical Equipment	Participants are responsible for 20% coinsurance	Participants are responsible for 30% coinsurance	Participants are responsible for 20% coinsurance
Inpatient and Outpatient Hospice Services	Participants are responsible for 20% coinsurance	Participants are responsible for 30% coinsurance	Participants are responsible for 20% coinsurance
Home Health Care	Participants are responsible for 20% coinsurance	Participants are responsible for 30% coinsurance	Participants are responsible for 20% coinsurance
Skilled Nursing & Rehabilitation Facilities (This is separate from hospital copays.)	\$150 per day up to \$450 per admission	\$300 per day up to \$900 per admission	\$300 per day up to \$900 per admission
Outpatient Dialysis Facility	\$20 per visit	\$30 per visit	\$30 per visit
Outpatient Dialysis Physician	\$20 per visit	\$30 per visit	\$30 per visit

Get Involved...

Merriam-Webster's definition of Preparedness:
a state of adequate preparation in case of war

When the 2011 Nevada Legislature convenes on February 7, 2011, we will engage in one of the most challenging sessions this state has experienced, especially as the budget shortfall grows. We will face a tough fight to secure adequate funding for public education and to protect our collective bargaining rights as NRS 288 is under fire, but, with your help and active involvement, we will prevail.

The first step is to create a rapid-communication system. Go to www.ccea-nv.org and sign up to receive e-mail communications by clicking on the  icon. Don't delay; active participation will be a crucial component.



Stay Connected.

The Teachers Health Trust and Clark County Education Association Community Foundation proudly introduce the

Safely Taking Off Pounds Medical Weight Management Program

Launching in 2011, S.T.O.P. offers a selection of providers, methodologies, tools and resources in order to allow you to approach weight loss in a manner optimal to your goals and needs!

Are You Ready to S.T.O.P.?

If you are a consistent reader of *Health Traxx*, have visited the Trust website recently or were present at the 2010 Health Festival then you are likely well aware that the Trust and CCEA Community Foundation have been not-so-covertly developing a medical weight management program for our participants and their dependents.

The Trust and its partners see the effects that obesity has on our participants on a daily basis, and we are determined to assist them in enjoying a higher quality of life. It was this goal that originally gave rise to the idea for our newest program. Our hopes are to empower individuals who wish to lose weight by assisting them in achieving and maintaining their loss safely and effectively under physician supervision and direction.

The Safely Taking Off Pounds Medical Weight Management Program (S.T.O.P.) has been specifically designed with our participants in mind. A selection of providers utilizing different methodologies, tools and resources have been chosen in order to allow our participants to approach weight loss in a manner optimal to their goals and needs. This program is open to all participants and/or their eligible dependents enrolled in a Diamond, Platinum or Retiree plan.



Program Enrollment

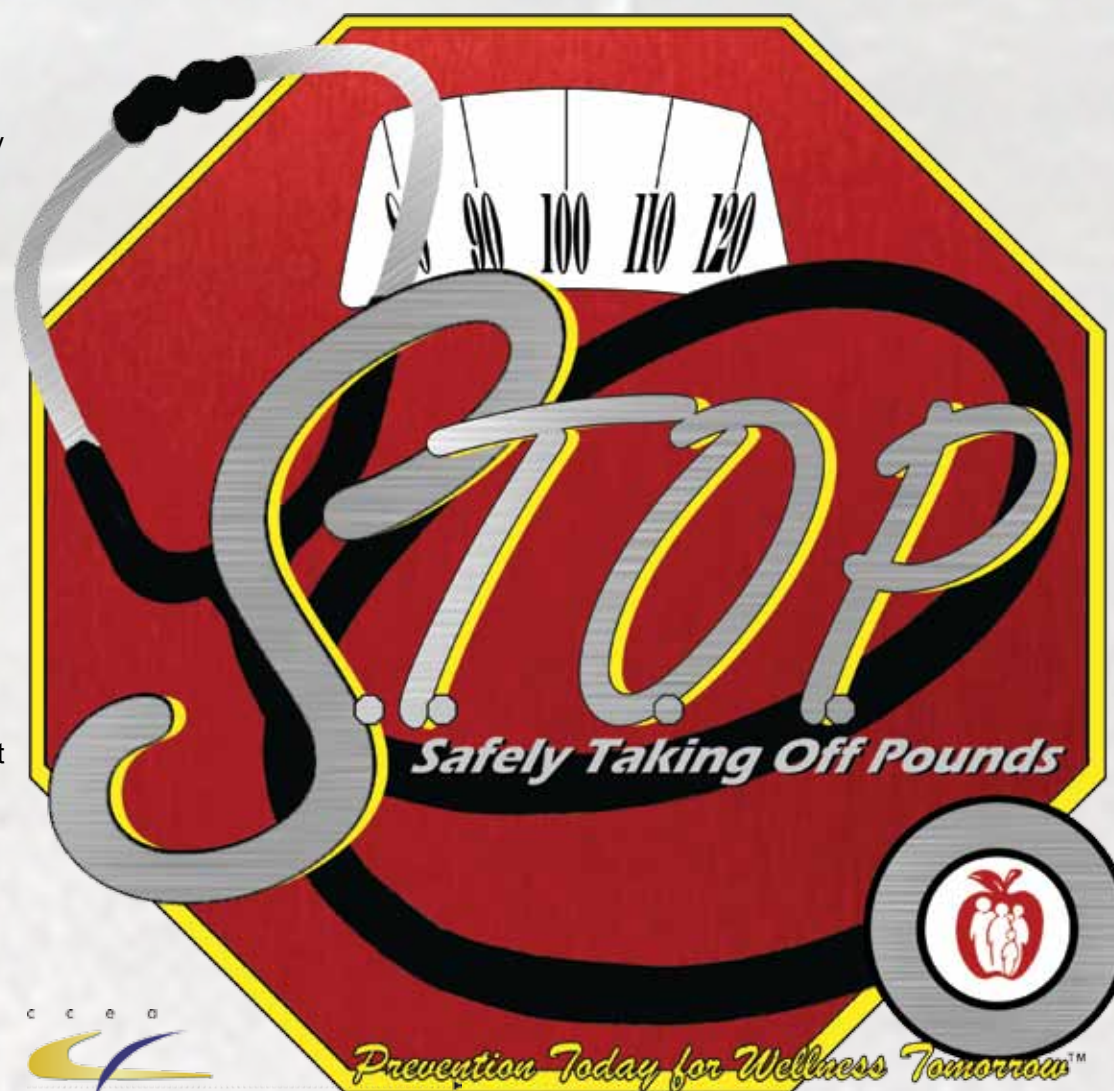
So how exactly does one get started in the S.T.O.P. Program? Starting January 1, 2011, any eligible participant who wishes to enroll in the program will begin by simply logging on to www.teachershealthtrust.org and selecting the S.T.O.P. Program link. From there, it is just a matter of completing the online enrollment and selecting a provider (see page 12 for a step-by-step walkthrough of S.T.O.P. online enrollment).

Program Overview

The beauty of S.T.O.P., in the hearts and minds of those responsible for the development of the program, can be found in the lack of rigidity of the weight loss methodologies offered to our participants.

The Trust realized early on that successfully implementing a medical weight management program required an understanding of the numerous physiological and/or psychological components that lead to someone being overweight or obese. Helping the greatest number of people possible to achieve their healthy weight loss goals required an understanding that no singular approach would or could work for all.

In January, the S.T.O.P. Program will launch with five providers across the valley, thus offering numerous locations as well as a wide array of weight loss programs and methodologies, allowing each participant to select the approach that best fits their personal needs and goals.



c c e a
community foundation
Prevention Today for Wellness Tomorrow™
Program Enrollment Opens at www.teachershealthtrust.org on 01/01/2011.

Important Notes on Keeping Your Out-of-Pocket Costs Down

The S.T.O.P. Program covers a wide array of services and activities. Nonetheless, certain guidelines must be followed to minimize out-of-pocket costs:

- ⇒ **Laboratory Testing:** No copayment is required for laboratory testing related to the S.T.O.P. Program provided all tests are completed by an in-network free-standing lab.
- ⇒ **Prescriptions:** Weight loss medications are covered under standard prescription benefits provided that they are prescribed by a S.T.O.P. provider and filled by a contracted pharmacy. Over the counter medications are not covered. Some prescriptions may require pre-authorization.
- ⇒ **Vitamins, Supplements and Nutritional Products:** Some S.T.O.P. providers utilize these products in their program. These products are not covered by the Trust and should be considered an additional out-of-pocket expense.
- ⇒ **Out-of-Network Referrals:** Be sure to discuss the need to utilize in-network providers for all services related to the S.T.O.P. Program. Contact the Trust if referred to any out-of-network provider.

Selecting a Provider

With numerous providers and program types to choose from, you will likely find yourself wondering how to choose the best fit for your personal needs.

Fortunately, the Trust has generated detailed overviews for each provider and made them available online. These overviews include information on the programs and approaches offered by each participating provider. When reading the overviews, be sure to consider the following three questions:

1. Do I want to utilize a program methodology of fitness and nutrition regimens, pharmacological support or a combination thereof?
2. Would I benefit from counseling as a component of my program?
3. Do I wish to include the optional out-of-pocket expense of nutritional supplements such as shakes or meal replacement systems?

Methodologies

There are numerous approaches available with the S.T.O.P. Program and it is important to determine which type is optimal for achieving your weight loss goals. When enrolling in the program, be sure to review the Provider Bios to determine if the philosophy and methodologies they utilize is right for you.

Some of the program types that will be included at program launch on January 1, 2011 include:

hCG: Human Chorionic Gonadotropin (hCG) is a naturally occurring hormone. Programs utilizing hCG usually consist of oral administration or injection on a daily or weekly basis to boost weight loss.

Programs that utilize hCG require the patient to maintain a specific low-calorie diet in order to promote optimal weight loss.

Phentermine: This oral medication has been proven to curb appetite and has been given approval by the FDA to be used for weight loss. Use of phentermine combined with a specific diet has been shown to greatly aid patients in achieving weight loss goals.

Behavioral Therapy: For some patients, there is a mental component to weight loss that must be achieved in order to achieve and sustain a healthy weight. Programs that utilize behavioral therapy will combine medical weight management with counseling sessions designed to help the participant recognize, confront and overcome any issues that have impeded their previous attempts to lose weight.

Dietician/Nutritionist Consultation: One of the key components to successful and sustainable healthy weight loss is understanding how your diet and your personal physiology help or hinder your efforts. Programs that utilize dietary consultations allow you to spend time with a dietician and/or nutritionist in order to formulate a diet plan that works best with your personal needs and goals.

Get Ready to S.T.O.P.

No matter what type of program you choose, and there are many more types available than outlined here, the Trust is ready to help you achieve your healthy weight loss goals.

Be sure to visit us online to learn more about S.T.O.P. and, beginning January 1, 2011, return to enroll in the program.

Philip A. DiGiacomo, Contributor
Teachers Health Trust

S.T.O.P. Program Enrollment

Enrollment for the S.T.O.P. Program begins on January 1, 2011. The enrollment process is completed online at www.teachershealthtrust.org by following these simple ten steps:

Step 1: Visit the S.T.O.P. Website

Enrolling in the S.T.O.P. Program begins by visiting www.teachershealthtrust.org. From the Trust homepage, select the Safely Taking Off Pounds link to open the S.T.O.P. Home Page. Click ENROLL NOW in the navigation bar to begin.



Step 2: Getting Started

You will be brought to the Program Overview Page. Take a moment to review the Mission Statement, Program Overview and all-important Getting Started list. With that out of the way, click *Next: To FAQ* at the bottom of the page to move on to the program FAQ.

Step 3: Frequently Asked Questions

The S.T.O.P. FAQ Page is a quick way to find answers to the most commonly asked questions about the program to date. Once you have completed reading the FAQ, you should have most, if not all, of your questions concerning the enrollment process answered. Afterwards, click the Next button at the bottom of the page to proceed to the Enrollment Information page.

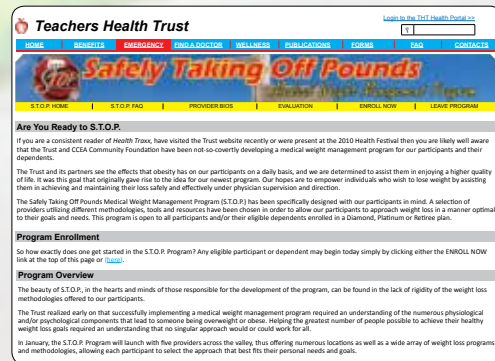


Step 4: Enrollment Information

The Enrollment Information Page serves as your introduction to the enrollment process. Here, you will find key overview information and a necessary confirmation that you reviewed the FAQ. Check the box and click *Enroll in S.T.O.P.* to continue.

Step 5: Account Login/Creation

If you have participated in any of the programs or events already offered at www.teachershealthtrust.org, then you have likely created your account already. If so, simply login using your existing user ID and password. If you do not have a member account or cannot remember your login information, click the link that reads "I Forgot My Username or Password/Create New Account." Once you have logged in you will be asked to confirm your personal information before continuing.



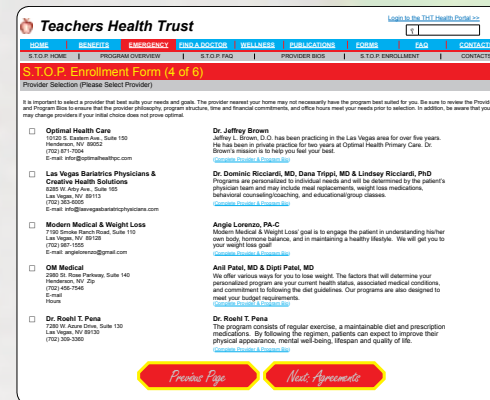
Step 6: Provider Overviews

The Provider Bios Page contains important information about each participating provider. Additionally, each folder has a link to a detailed Program Overview. The Trust strongly recommends reviewing each of these documents in full prior to selecting your provider. When you have completed your review of these materials, click the Next button to select your provider.



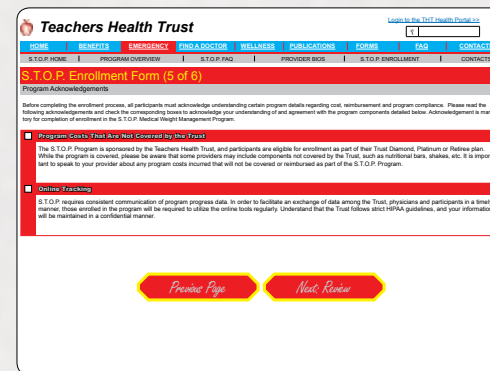
Step 7: Provider Selection

The Select Provider Page contains selection boxes that correspond to each of the five participating providers. Check the box for the provider you wish to utilize and click the Next button to continue.



Step 8: Acknowledgements

The Program Acknowledgements Page outlines critical information concerning possible out-of-pocket costs and the online tracking component of the program. Select each of the check boxes to confirm that you understand and agree to these components. Click Next to continue.



Step 9: Confirm Information

A listing of your personal profile data as well as your chosen provider will be displayed. Review all of this information carefully. Click update to resolve any errors in the displayed information. Once all information is as desired, click the Confirm and Complete button.



Step 10: Schedule Your Appointment

Congratulations, you are now enrolled in the S.T.O.P. Program. Shortly after completing the enrollment process, you should receive a confirmation e-mail. The next step is to call your chosen provider to schedule your first appointment and get started on stopping. Good luck!

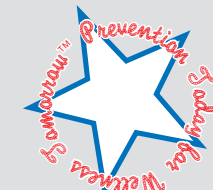
THE TRUST WANTS YOU TO BE A: WELLNESS TEAM LEADER

The Teachers Health Trust relies greatly upon the input and participation of our Wellness Team Leaders to help us provide quality service, programs and benefits.

One of our primary sources for the development, coordination and improvement of wellness programs and benefits are our Wellness Team Leaders.

The Wellness Team Leaders serve as on-site liaisons to the Trust and help to ensure that our programs and activities meet the needs of participants. The inclusion of a Wellness Team Leader from each school and worksite is vital to the success of the Trust and its programs.

The Trust is continuously in need of and recruiting new Wellness Team Leaders. To learn more about the Wellness Team Leaders, to find out if your worksite has a delegate or to volunteer, contact the Wellness Division via phone at (702) 794-0272 or e-mail at wellness@teachershealthtrust.org.



Road to Good Health Starts & Ends with You!

Join us for the Kick-off and 5K on January 22, 2011. Log on and sign up beginning January 10, 2011 by visiting www.wellfit.teachershealthtrust.org.

2011 WellFit for Life: The Road to Good Health Starts & Ends with You!

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 all eligible participants.

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 or Retiree Health Trust plan as well as employees of the Trust and Clark County Education Association (CCEA).

Why 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 look and feel 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 website (www.wellfit.teachershealthtrust.org). You may also link to the WellFit for Life website from www.teachershealthtrust.org. **The last day to register is February 13, 2011.**
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 duration 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 and 5K event 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, vendors will be present to assist you, and giveaways will be distributed. The kick-off events will also provide the opportunity to weigh in for the Best Weigh to Go component of the WellFit for Life program. *(Turn to page 16 for more information on Best Weigh to Go.)*
7. *Optional:* Attend some of the weekly Trust-sponsored WellFit for Life events to receive additional wellness miles. *(See the calendar on page 18 for times, dates and locations.)* Also, be sure to check www.wellfit.teachershealthtrust.org regularly for additional events and free seminars.
8. *Optional:* Attend the WellFit for Life & Best Weigh to Go Weigh-Out event for a final screening and to determine your program achievement.

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

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 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 Event

All licensed employees who attend the WellFit for Life and Best Weigh to Go Kick-off and 5K event on January 22, 2011, shall receive a WellFit for Life 2011 magnet.

Gift 2: Complete the Program

All participants who complete the program will receive a pair of athletic 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.



Prize 1: Divisional Competition

Upon completion of the 10-week program, 2011 WellFit for Life mousepads 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 of the six divisions.

The mousepads will be imprinted with the 2011 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

Sporting goods gift cards will be awarded to winners from each mileage category. 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 mileage 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. **Fit at 55** - This category is for retired participants who will complete a minimum of 75 miles during the program.

Sporting goods gift cards will be awarded within divisional categories (Novice, Intermediate, Advanced, Extreme and Fit at 55) 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.

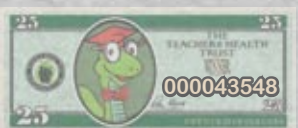
Special Awards

The **Lifetime Achievement Award** is presented to a participant living with a lifetime challenge* who completes the WellFit for Life program despite complications from his or her challenge. 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 sporting goods gift card.

* A lifetime challenge is defined as a serious disease, medical condition or disability one lives with the majority of his or her life and that increases the difficulty of maintaining a fitness regimen.

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

The **Wellness Team Leaders' Award** is presented to worksite leaders who, along with ten participants from their worksite, complete the program. These participants shall receive free Sweet Tomatoes restaurant passes. In addition, all qualifying leaders will be entered into a raffle to win a sporting goods gift card.



Family Team Overview

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 encourages all eligible CCSD-licensed employees and their dependents to create family teams to participate in 2011.

If you would like to participate in the 2011 Best Weigh to Go program as a family team, be sure to review the guidelines and instructions below.

Family Team Guidelines & Instructions

- ▶ All members of a team must be active participants or dependents on either the Trust's Diamond or Platinum Plan.
- ▶ 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 that include 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 family pediatrician(s) before starting children on an exercise and diet regimen.*

Trust-Sponsored Classes & Activities

The Trust is delighted to announce that Gold's Gym will continue their support of the Teachers Health Trust WellFit for Life & Best Weigh to Go Program. Gold's Gym will once again host free classes at five Las Vegas area locations for all participants each Saturday during the programs.



In addition, the overall Best Weigh to Go grand-prize-winning team members will be awarded free one-year memberships and second-place team members will be awarded three-month memberships. Children under 13 are not eligible for gym membership; a maximum of five memberships will be awarded.

Visit www.wellfit.teachershealthtrust.org for class dates, times and locations.

Best Weigh to Go 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

What is Best Weigh to Go?

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 participating in the WellFit for Life program.

The program offers three types of teams so that everyone can find a group that best fits their fitness goals and schedule. All teams must be registered at www.wellfit.teachershealthtrust.org.

Licensed Personnel Team

Active and/or retired CCSD-licensed employees currently enrolled in a Teachers Health Trust or Retiree Health Trust plan.

Family Team

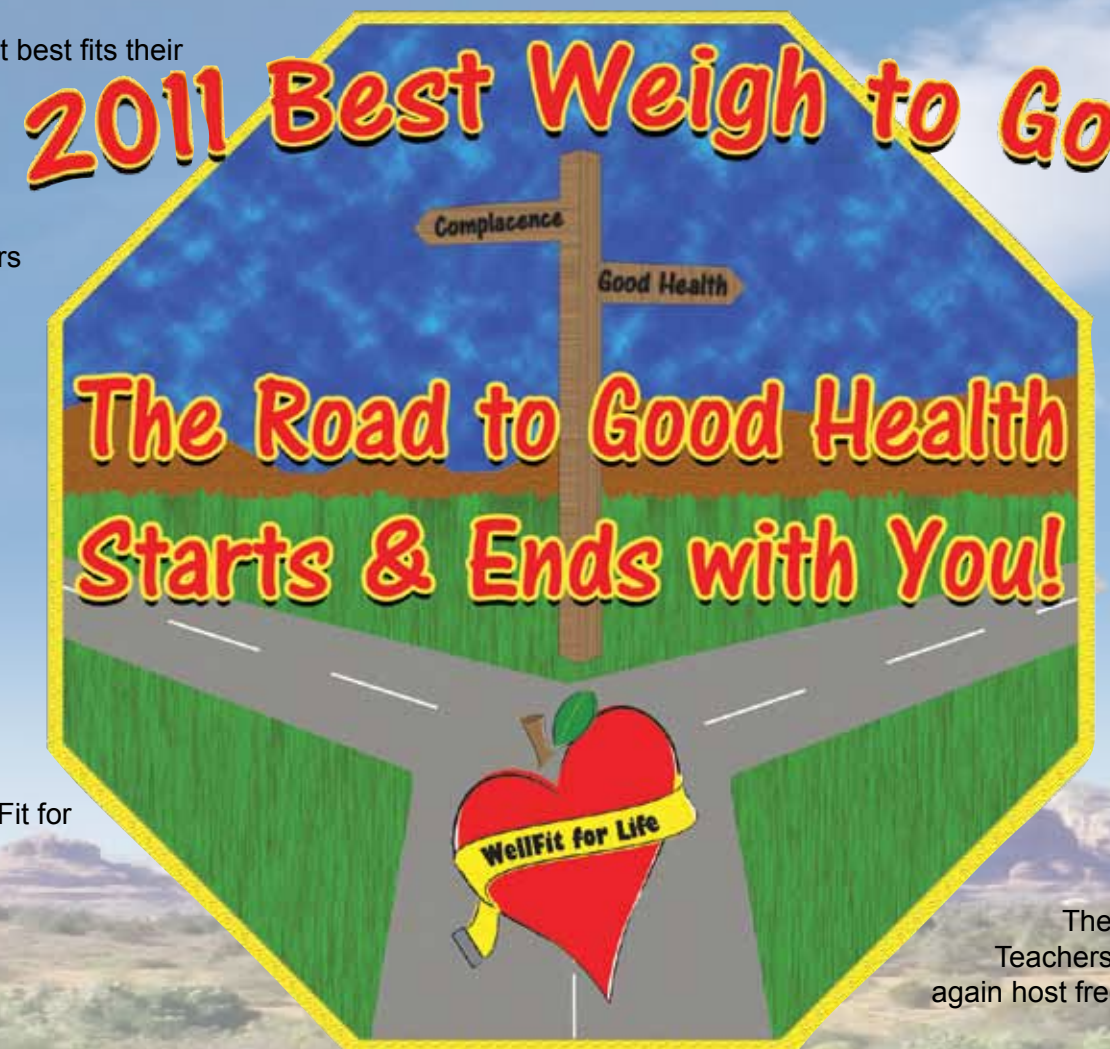
Active and/or retired participant and/or his/her dependents indicated under the main insured's plan.

Combined Team

Mix of CCSD-licensed employees, retirees and/or eligible dependents (e.g., five-member team consisting of two licensed employees, one retiree and a dependent).

Guidelines & Instructions

- ▶ Teams **must** consist of two to five competitors who are eligible for the WellFit for Life program.
- ▶ Participants may compete on one team only.
- ▶ Each team must 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 and a one-year membership to Gold's Gym of Las Vegas.
- ▶ **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, January 22, 2011, 8 a.m. - 12 p.m. - University of Nevada, Las Vegas Student Union, Ballroom A
Weigh-Out: Saturday, April 2, 2011, 9 a.m. - 12 p.m. - Teachers Health Trust: Sedway Room (2950 E. Rochelle Avenue, Las Vegas, NV 89121)



2010 Health Festival Round-Up to Good Health

Outcome & Review

Well partners, the largest Trust-sponsored event of the year has once again come and gone. The 2010 Health Festival: Round-Up to Good Health! was held at the Cox Pavilion on Saturday, October 16, 2010 and played host to well over 2,000 attendees. In addition, over 80 vendors, including Nevada Comprehensive Pain Centers, Medco Health Solutions, Family and Cosmetic Dentistry and Comprehensive Cancer Centers of Nevada joined us for this year's festival.

Serving as the primary venue for influenza and pneumonia vaccinations, this year's festival offered an array of additional services such as blood pressure screenings, body fat analyses, financial consultations and much more.

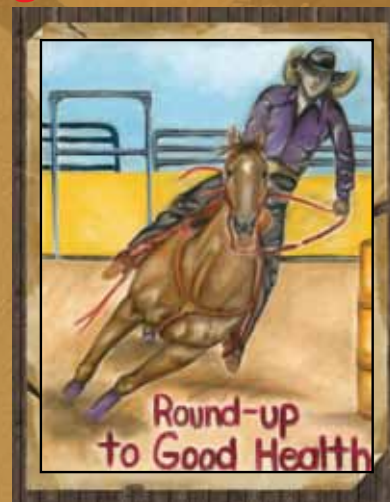
Of course, the annual festival always includes numerous forms of entertainment as well. This year was certainly no exception with music and fun from our live deejay, caricature artists, fortune tellers, face painters and, of course, the fan-favorite CCEA Cake Walk. On top of all the entertainment, the Health Festival once again awarded a rodeo-sized supply of prizes, gifts and giveaways throughout the day! This year, our rodeo wranglers won everything from iPods to helicopter tours.

We at the Trust always hope the festival brings our participants as well as their families and friends to the rodeo ready to ride, and with over 2,000 attendees this year, it was clear that the educational community of Clark County came ready to round-up all the healthy services, food and fun they could! The Trust would like to thank our 2010 partner, Clark County Education Association, as well as all our employees, sponsors, vendors and donors for their hard work and dedication. Most of all, though, we want to thank all the wonderful attendees who help make the annual Health Festival the success that it is! We certainly hope you enjoyed the rodeo. As always, the Trust looks forward to reviewing your comments and suggestions so we can make 2011 the best festival yet!



2010 Art Contest Winners

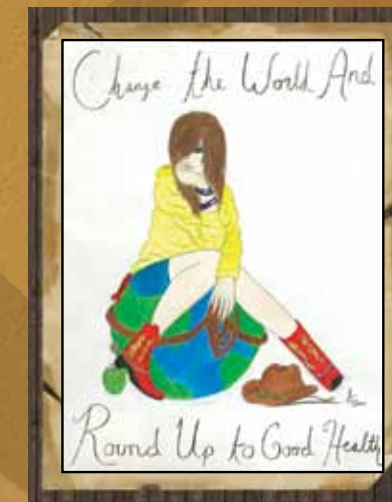
High School



Codi Kern, Coronado

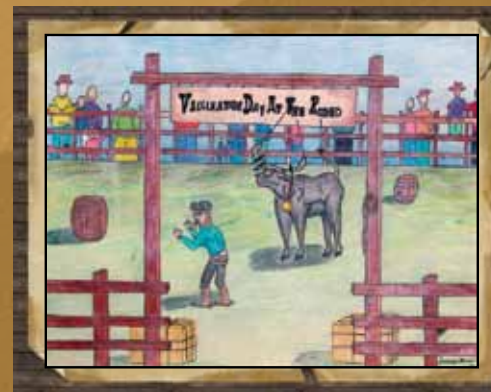


Jordan Bauza, A-TECH



Ashley V. Seda, A-TECH

Middle School



Jessica Green, Lawrence



Ariana Recinos, Roy Martin



Krystal Allman, Garrett

Elementary School



McKenzie Smith, Bruner



Jean Hernandez, Ruby Thomas



Karina Miranda, Frias

Honorable Mention

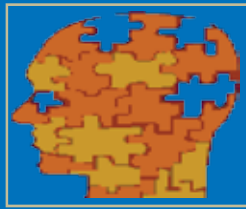
Mariah Jackson, Green Valley High School

Lea K. Ligot, NWCTA

Ryan Kerstein, Coronado High School

Darlene Serra, Green Valley High School

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 "safety."

SAFE S SAFE
A
F
E

(1)

SSSSSSSSSSSC

(2)

CCC



(3)

HANDS EXPERIENCE

(4)



(5)

COFFEE



See answers on page 24.

Depression...Risks & Treatments

by Dr. Anis Abi-Karim, PhD



Every one of us feels sad every now and then. It's part of life. But when there is no joy in pleasurable activities, then the "blues" becomes a serious problem. When these feelings linger for a while, over two weeks, without any relief then our outlook in life, self, career, school, and family become negatively impacted. Clinicians call this "clinical depression".

Depression is a medical disorder which can affect the person's thoughts and feelings. Without appropriate treatment, this condition can go on for a very long time. The three most common types of depression are: major depression, dysthymia, and bipolar disorder. In most cases, major depression is a recurrent, episodic illness. This means that a person who has been depressed once and has recovered, is most likely to have another episode in the future. Dysthymia shares the same symptoms as major depression, less intense but longer lasting, over two years for adults. Although symptoms might not be disabling, they prevent a person from functioning at full-capacity, thus, impacting family and career. In bipolar disorder, episodes of depression alternate with episodes of extreme high (mania) which leads to dangerous and inappropriate behaviors, to feelings of low (depression) and hopelessness.

Signs and Symptoms

The following are signs and symptoms of depression:

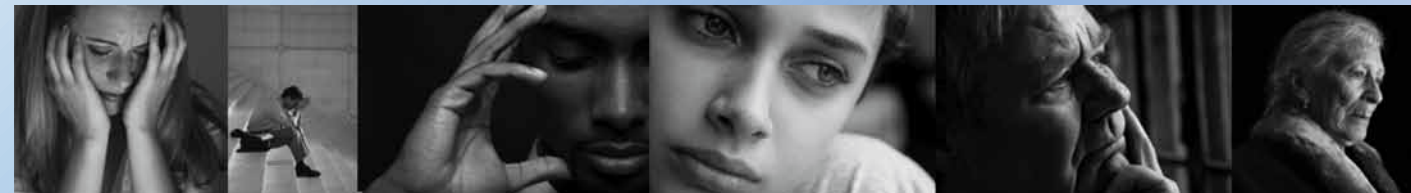
- ✓ Depressed mood most of the day
- ✓ Loss of interest in activities that are normally pleasurable
- ✓ Appetite and weight changes (gain or loss)
- ✓ Sleep disturbance (insomnia or oversleeping)
- ✓ Sluggishness or agitation
- ✓ Fatigue or loss of energy
- ✓ Feelings of guilt, hopelessness, worthlessness, or helplessness
- ✓ Difficulty concentrating or making decisions
- ✓ Thoughts of suicide

Anyone who experiences five or more of these symptoms for at least two weeks may have a depressive illness and should seek professional help.

Depression and Suicide

Depression is a treatable illness but if left untreated, may result in life threatening consequences. Suicidal behaviors are often associated with depression, and also alcohol, drug use, divorce or losses that lead to feelings of hopelessness. The following are warning signs:

- ✓ Withdrawal and isolation from family and peers
- ✓ Giving away prized possessions
- ✓ Obtaining a weapon
- ✓ Verbal statements i.e. "you'd be better off without me"
- ✓ Talking about death
- ✓ Hoarding medications
- ✓ Personality changes
- ✓ Lack of interest in the future
- ✓ Previous attempts



When you become aware of someone who is at risk of suicide, follow these guidelines:

Do's

- ✎ Listen. Let the person open up to you.
- ✎ Be direct and open about the topic of suicide.
- ✎ Be available and show your support
- ✎ Offer hope and encouragement.
- ✎ Seek help even if it is against the person's wishes.
- ✎ Remove harmful means like guns, pills or sharp objects.
- ✎ Contact the suicide hotline.

Dont's

- ✎ Criticize the person's feelings.
- ✎ Act judgmental.
- ✎ Lecture or counsel.
- ✎ Swear to secrecy.
- ✎ Dare the person to go through with it.
- ✎ Leave the person alone.

Treatment Options

The first step in treating depression is to rule out any medical condition and that is accomplished by seeking a general medical doctor. Once the medical condition is ruled out, then an evaluation by a mental health professional will be advised. Most depressed patients can be treated as outpatients. In some instances, a patient may require a brief period of hospitalization especially if the person is suicidal or is in need of medical detox regimen due to alcohol or drug use.

There are different approaches in treating depression and they are classified into two categories:

- Various types of psychotherapy (individual, group, couple or family counseling). There are many modalities and treatment philosophies related to psychotherapy: cognitive, behavioral, rational, analytical, etc. A person may choose the modality that best fits their personality and belief system.
- Somatic or physical, i.e. medication management, light therapy, or electroconvulsive therapy (ECT).

Many people respond to psychotherapy alone. Others are helped by antidepressant medication. Research suggests that combination of psychotherapy and medication seems to produce the best therapeutic outcome. When in doubt, consult a mental health specialist.

Emotional strength does not come from ignoring the situation or toughing it out but realizing when a person needs help and taking the first step to do something about it.

For more information:

American Association of Suicidology (www.suicidology.org)

National Mental Health Association (www.nmha.org)

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If You or Someone You Love Have to Undergo a Hysterectomy, Know the Options.

Women spend a lot of time taking care of others – spouses, children, parents. We often overlook our own needs. But when our health is in question, it's important to take care of ourselves. That means taking time to do a monthly breast exam and making that appointment for a yearly pap smear. We must do the same when a doctor says, "You need a hysterectomy."

In this situation, women have options – even when a doctor wants to quickly schedule surgery, we should:

- Take the time to learn about the options.
- Discuss them with a doctor.
- Develop a surgery plan that is right for you.

Hysterectomies are the second most common surgery among women in the U.S., behind only C-sections.¹

Despite how common hysterectomies are, some women don't know they have surgical options. In most cases, a hysterectomy is not an emergency.² Women have time to explore and thoroughly understand their options.

Once you and your physician have determined the type of procedure that fits your needs, you can explore what kind of surgical method is best for you. Advances in technology have made it possible for many women to choose minimally invasive hysterectomy options. These procedures, which use laparoscopes or tiny lighted cameras, allow surgeons to operate without large, open abdominal incisions.

A minimally invasive procedure means:

- 52% reduction in the risk of acquiring a hospital acquired infection³
- Less recovery time
- Less time in the hospital
- Less scarring
- Less pain

A total abdominal hysterectomy stretches the abdominal wall and the incision crosses the abdominal muscles. During the first two weeks following this procedure, patients avoid lifting anything heavy – including children – and spend most of the time resting. In the following weeks, they can do some light chores and some driving. Some women return to work, depending on the kind of work they do. Around the sixth week they can take tub baths and resume sexual activity.

This timeline is shortened for patients who undergo minimally invasive hysterectomies. Because vaginal and laparoscopic hysterectomies do not stretch the abdomen or cut the abdominal muscles, there is less trauma to the body.

Studies show that women who undergo laparoscopic hysterectomy:

- Return to normal activities an average of 17.71 days sooner
- Reduce the number of days in the hospital by 1-4 days⁴

The reduction in hospital stay may reduce your insurance co-pay.

Visit www.hysterectomyoptions.com for more information and to find a MIP trained surgeon.

References: 1. Centers for Disease Control and Prevention: Hysterectomy Surveillance – United States, 1994-1999. 2. About.com: Women's Health Hysterectomy Alternatives. <<http://womenshealth.about.com/od/hysterectomy/a/hysalternaive.htm>> retrieved Feb. 18, 2008. 3. Brill A, Ghosh K, Gunnarsson C, Rizzo J, Fullum T, Maxey C, Brossette S. The effects of laparoscopic cholecystectomy, hysterectomy, and appendectomy on nosocomial infection. 4. Roumm, A R, Pizzi, L, Goldfarb, NI, Cohn, H. Minimally Invasive, Minimally Reimbursed? An Examination of Six Laparoscopic Surgical Procedures. Surg Innov. 2005; 12; 261.

H.E.R.O.S. Healthy Employees Representing Our Schools

SGM David M. Oberg



Bonanza High School

"Life is Good"

If you are a student in Sergeant Major David Oberg's JROTC program, you know that this is the mantra spoken aloud at the beginning of class each day. It may seem like an offbeat way to begin until meeting SGM Oberg personally. Once you have, though, you quickly realize that when he says it, he means it. Furthermore, it is clear that he is determined to guide his students and colleagues down a road that allows them to say it with the same conviction.

SGM Oberg's conviction comes from his strong will and desire to help all those around him achieve and maintain a healthy lifestyle physically, mentally and emotionally. This goal is where his opening mantra comes into play, though it is merely one component of a curriculum designed to help his students realize their potential and motivate them to strive for greatness.

SGM Oberg has been the JROTC instructor at Bonanza High School for six years, preceded by 25 years of honorable service in the U.S. Army. After his retirement from the military, he settled in Las Vegas with his wife. Since training soldiers had been such

an enjoyable experience for him, he hoped to find a place where he could continue to teach. Luckily for us, he found exactly what he was looking for at Bonanza.

His passion for his position shows in everything he does, as one of his colleagues, SGM Gary Schoolfield, pointed out to me. "This outstanding teacher leads by example by not smoking or consuming alcohol, teaching the value of physical exercise, personal hygiene and proper diet. (He) is also a strong advocate of mental fitness; he has established a mentor program at his school to assist cadets in areas of proficiency needed to graduate."

"If you don't feel good about your life, do something to change it."

SGM David M. Oberg

As one would imagine, JROTC requires a teacher that promotes a healthy lifestyle not only as part of the curriculum, but also as a personal example. SGM Oberg believes this is a critical aspect of teaching to ensure the success of the students. It is also why his curriculum includes practices such as beginning each lesson with the "Life is Good" mantra, regular and varied physical activity as well as consistent focus on the avoidance of self-destructive behaviors such as smoking and drinking. These examples serve as perfect illustration of his belief that a healthy lifestyle includes a physical, mental and emotional wellness.

His dedication to the program and to the curriculum is best understood when he discusses the positive impact it has on the students, school and community. "(I)t gives our students necessary life

skills, a sense of personal responsibility and positive values. The importance for the CCSD is that it increases graduation rates, costs less than other elective programs and gives students an alternative to traditional P.E. The importance to the Las Vegas community as a whole is that cadets complete community service projects to enhance civic responsibility, learn their role in democracy and it instills patriotism."

It should come as no great surprise to learn that our hero's desire to help people achieve good health and wellbeing extends beyond his students. He expresses how disheartening it is for him to see fellow teachers smoking in the very same spot that students were chased away from 20 minutes earlier, munching on junk food in the cafeteria or stuck in a sedentary lifestyle. He dreams of conducting a daily 30-minute session prior to school where students and teachers alike engage in activities that promote good health.

While SGM Oberg concedes that he may never get the chance to conduct morning sessions, it does not diminish the importance for his colleagues to find the motivation to live healthier lives. He would ask the teachers of the CCSD to think about his "Life is Good" mantra and how it applies to their daily lives. "If you don't feel good about your life, do something to change it." The alternative is to miss out on life as it passes you by and that is no alternative at all!

In the end, no matter what is going on in your life, it is the only one you have so make the most of it. We here at the Trust hope you will take the words and actions of SGM David Oberg to heart and find a way to say "Life is Good" each and every day in 2011 and beyond.

*Philip A. DiGiacomo, Contributor
Teachers Health Trust*

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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Lampe Chiropractic
Las Vegas Bariatric Physicians
Las Vegas Skin & Cancer Clinics
Las Vegas Vascular Surgery
Liberty Mutual
Martin & Alison, Ltd.
MetLife
Mobile Medical Services
Modern Medical & Wellness
Nevada Eye & Ear (Ophthalmology)
Nevada Eye & Ear, Nose & Throat, Dermatology
Nevada Surgery and Cancer Care
Odyssey Hospice
OM Medical
Pain Institute of Nevada
Thomas Parisi, M.D.
Dr. Archie Perry
S.P.O.R.T.S., LLC

Schleusner Chiropractic
Security Benefit
Shepherd Eye Center
Speech Logic
Steljes Cardiology
Sunflower Farmers Market
Sweet Tomatoes
Triad Family Practice
VALIC
Walden University
Winder Farms
YESnick Vision

NON-PROFIT

Consumer Credit Counseling Services
Nevada Community Enrichment Program
Rebuilding All Goals Efficiently
Scleroderma Foundation, Nevada Chapter
Susan G. Komen for the Cure, So. Nevada

Services & Entertainment

CPR Connections
European School of Massage
Quest Diagnostics
Vegas Caricature
Wellness Group

