

# HEALTH

A Publication for Teachers Health Trust Participants



# TRAXX

Spring 2012 \* Volume 11, Issue 1  
For Teachers by Teachers

## Spring into Good Health Managing Seasonal Allergies

p. 6

## 2012 Diabetes Day

Join Us for This Important Event  
p. 19

## Keep Your Costs Down

Minimizing Your Out-of-Pocket Costs  
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THE TRUST LIVES ON

2012

Teachers Health Trust

# Diabetes Day

in May

brought to you by

Teachers Health Trust &amp; Sunrise Hospital

Saturday, May 19, 2012, 9:00 a.m. - 12:00 p.m.

Sunrise Hospital

3186 S. Maryland Parkway

Las Vegas, NV 89109

Visit [www.teachershealthtrust.org](http://www.teachershealthtrust.org) for more information and to RSVP beginning April 19, 2012.

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

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#### ADVERTISEMENTS

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## A MESSAGE FROM THE CEO

What a wild ride! The Health Trust spent the last seven months resisting the attempt by CCSD to force teachers into undisclosed health insurance plans sponsored by United Healthcare and then took this issue off the table at the eleventh hour during the recent arbitration.

This reminds me of a roller coaster ride, but with a lot more serious consequences. It was heartening to observe the combined and cooperative efforts of the Health Trust, CCEA, the teacher community and many of the hospitals, doctors and dentists on our provider network. If nothing else, it certainly became apparent that very few people wanted to see the Health Trust's excellent benefit plans terminated in favor of plans which were alluded to by CCSD (but never disclosed) and were more expensive with fewer benefits when the overall plans were compared. Many of you saw through this charade and voiced your opinions loud and clear, both in emails, telephone calls and personal comments as well as in the online petition, which received nearly 7,000 signatures. I thank you for the overwhelming support in favor of the Health Trust and for the services that it provides with great pride. Your recognition of a valuable benefit and your efforts to keep it were greatly appreciated not only by me, but by the Health Trust's Board of Trustees and the entire staff.

Inside this edition is the Health Trust's audited financial statement for the fiscal year ended June 30, 2011, as prepared by Kafoury, Armstrong & Co., Certified Public Accountants. It was a challenging year due to a spike in medical claims without a corresponding increase in revenues. Overall, the Health Trust is fiscally sound and continues to operate with one of the lowest administrative expense ratios in the industry. This means that more of your premium dollars go to paying for your benefits. The future of the health care industry is clouded by many uncertainties, the most imminent of which is the upcoming hearings before the U. S. Supreme Court regarding the constitutionality of the Patient Protection and Affordable Care Act (referred to by many as "Obamacare"). The industry also faces enormous challenges from new and costly technology and prescription drugs, as well as scientific breakthroughs in genetics. In addition, CCSD has not increased the amount it pays to the Trust for your health insurance since 2008, yet the cost of health care has continued to climb steadily each year. The Health Trust will have to deal with all of these issues in a way that maintains its fiscal integrity and at the same time provides excellent benefits at affordable rates. It is a daunting challenge, but one which I am confident can be dealt with.

I am a great believer in practicing preventive medicine and I would encourage all of you to take part in the many wellness programs offered by the Health Trust. Not only are they enjoyable, but they also help you to maintain a healthy lifestyle. You can find all of these programs on our website at [www.teachershealthtrust.org](http://www.teachershealthtrust.org). I look forward to seeing you at one or more of these programs.

Sincerely,

*Peter Alpert*  
Chief Executive Officer  
February 2012

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Cats, dogs, pollen and more are the ensemble cast that plague our readers when the spring allergy season gets going. For those of you who suffer each spring, be sure to turn to page six for some helpful tips. Also, the 2011 Trust Financials are complete and ready for your review, turn to page seven for the annual report from the Teachers Health Trust.

# For Your Benefit

Make Fitness Consistent by Making it Fun!

Did you know that there are some really great community events held throughout the year in the Las Vegas area? The Trust's Wellness Division recently added a full page of links to just such events, making it easy for you to find these enjoyable activities and bring more fun to your fitness regimen. Check it out today by logging on to the Wellness Division's Lifestyles Decisions page at [www.teachershealthtrust.org/Wellness/LD/CommunityEvents](http://www.teachershealthtrust.org/Wellness/LD/CommunityEvents).



Consider how much fun it would be to participate in an upcoming 5K run, 3 mile walk or one of the many other events with your friends and/or family. Committing to these events are a great way for you to set and achieve your fitness goals. Not only will you reap the rewards of getting fit while conditioning for an event but you will also burn a great amount of those unwanted calories in the process.

A key to consistency in fitness is making your activities fun. Think of the sunshine on your face, the fresh air breeze and the smells of Mother Nature that the body gets to absorb while being outside during your training and, of course, on the day of the event.

Las Vegas has many National Parks and Recreation Areas close by; why not take advantage of them and schedule your own event. Find fun excuses to stay active like getting a group of friends together for a hike at Red Rock Canyon, Lake Mead National Recreation Area or Mount Charleston's Wilderness Area. There is so much you can do besides hiking too, such as backpacking, swimming, biking, skiing, climbing or walking the dog. With the beautiful views available, you will quickly forget your even working out. In addition, sharing these types of activities with others will multiply the fun and boost your results. Most importantly, you will have lots of fun in the process by enjoying a day out in the great outdoors. These are just a few suggestions on how to make consistency and fun key components of your daily exercise routine. No matter how many strategies you use, you won't get fit if you aren't having fun.

Dara Unruh, Contributor Teachers Health Trust

# Trust Tidbits

## Important Things to Remember for WellFit for Life/Best Weigh to Go Participants

The WellFit for Life and Best Weigh to Go programs are now well underway and there are a few important items for those participating to keep in mind:

- The weigh-out will be held at the Teachers Health Trust on Saturday, April 14, 2012 from 9 a.m. to 12 p.m.
- All Best Weigh to Go teams must weigh out together in order to qualify.
- All WellFit for Life participants must have their activity log completed by Tuesday, April 16 to qualify.

## Trust Office Closures

The Teachers Health Trust will be closed on Friday, April 6, 2012 for Spring Break. The office will resume normal business hours on Monday, April 9, 2012.

## Find Your Subscriber ID#, Win \$25.00

For your chance to win, find the *Health Traxx* \$25 bill (see sample). If your subscriber number is on the bill, you win! To collect your prize, e-mail the Wellness Division at [wellness@teachershealthtrust.org](mailto:wellness@teachershealthtrust.org). All prizes must be claimed within 90 days of the issue's mail date.



## Membership in CCEA... Advocacy. Protection. Benefits.

As a member of the Clark County Education Association, the Nevada State Education Association, and the National Education Association (CCEA/NSEA/NEA), you enjoy the protection & benefits secured to enhance your professional & personal life and the backing of 3.2 million professionals nationwide. These are some of the benefits of membership:

### REPRESENTATION & PROTECTION

- As the exclusive bargaining agent for licensed personnel, CCEA negotiates the contract with the Clark County School District (CCSD).
- But, not only do we negotiate the contract, CCEA protects members' rights by enforcing the contract and CCSD policies and regulations.
- CCEA's knowledgeable staff answers contract questions, represents you in disciplinary meetings & procedures, grievance procedures, and other employment-related matters.
- Your interests in the Nevada Legislature are represented and protected by NSEA's

team of highly experienced lobbyists. At the national level, your interests are represented and protected by NEA's full-time lobbyists.

### MEMBER BENEFITS & RESOURCES

- CCEA membership is a tri-level benefit. As a member of CCEA, you are also a member of NSEA and NEA.
- Membership includes a \$1 million liability insurance policy, \$50,000 in accidental death & dismemberment life insurance coverage, and \$150,000 of life insurance if death is due to homicide while actively engaged in your occupation.
- As a member you enjoy a wide array of

member benefits, such as:

- the attorney referral program for non-work related matters;
- special workshops, trainings & seminars to ensure success;
- discounts on a wide array of services and products through CCEA partners & local merchants and discounted tickets to theme parks, movies, and many other attractions;
- discounts from thousands of retailers nationwide through NEA's Click 'N Save program, and discounts on a wide variety of products & services offered through NEA Member Benefits.
- Publications/communications to keep you updated on Association activities.

Membership in CCEA doesn't cost—it pays!

702-733-3063 • 800-772-2282 // [www.ccea-nv.org](http://www.ccea-nv.org)

# Spring into Good Health

## Managing Seasonal Allergies

Millions of people suffer from allergies every year. Many minor symptoms consist of sneezing, runny nose, nasal congestion, watery eyes in some instances.

When it comes to seasonal allergies, knowing what causes them is only one part of the equation. The other is minimizing the impact by avoiding the triggers.

### Pollen

Pollen is the number one cause of seasonal allergies. Pollen is easily detected in grass, weeds, and/or trees. You can prevent pollen allergies by staying inside as much as possible on windy days, especially when the pollen count is at its highest, keeping windows closed and refraining from hanging clothing outside.

### Dust Mites

Dust mites are small microscopic organisms that live in house dust and are often present year round. You can minimize symptoms by minimalizing dust in your home; such as, vacuuming often, washing bed sheets weekly in

hot water, keeping items including stuffed animals, curtains and carpet free of dust. In addition, placing dust mite covers over mattresses, box springs, and pillows will help minimize dust mites.

### Molds

Molds are parasitic, microscopic fungi with spores that float in the air like pollen. They reside in damp, moist areas. Symptoms of mold allergies can occur seasonally, especially in the summer and fall, or year round if mold is in your home. You can prevent mold allergies by keeping windows and doors closed, and make sure to look for moist or wet water damage and repair those areas in the home. Keep indoor plants to a minimum since wet soil may harbor and promote mold growth.

### Animal Dander

Proteins secreted by oil glands in an animal's skin, as well as the proteins present in an animal's saliva, can cause allergic reactions in some

people. Allergies to animals can take two or more years to develop and symptoms may not subside until months after ending contact with the animal. Avoid exposure to animals that cause your allergies when possible. If you have a pet, keep pets off upholstered furniture and wash the pet weekly.

Although it is highly recommended that you consult your physician regarding possible treatment and/or prior to administering any medication first, be aware that some treatments include over-the-counter and prescription antihistamines, which reduce symptoms by lowering the amount of histamine (substance produced during allergic reactions) in the body. Also, oral decongestants or a nasal steroid spray can assist with clearing of mucus out of the nasal passage in order to relieve you of congestion and swelling.

If over the counter-medication is ineffective, your physician may recommend prescription medication and/or allergy injections.

*Robin Dominguez, Contributor  
Teachers Health Trust*

# 2011 Trust Financial Reports



## INDEPENDENT AUDITOR'S REPORT

To the Board of Trustees  
Teachers Health Trust

We have audited the accompanying statements of net assets available for plan benefits and of benefit obligations of the Teachers Health Trust (the "Trust") as of June 30, 2011 and 2010, and the related statements of changes in net assets available for plan 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 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, 2011 and 2010, 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, 2011 and 2010, 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.

*Karfury, Armstrong & Co.*

Karfury, Armstrong & Co.  
Reno, Nevada  
December 14, 2011



**TEACHERS HEALTH TRUST**

STATEMENTS OF NET ASSETS AVAILABLE FOR PLAN BENEFITS  
AS OF JUNE 30, 2011 AND 2010

	2011	2010
<b>ASSETS</b>		
INVESTMENTS, at fair value	\$ 29,344,111	\$ 33,515,202
RECEIVABLES		
Related party	635	590
Prescription drug rebate	1,339,940	-
	<u>1,340,575</u>	<u>590</u>
CASH AND CASH EQUIVALENTS	4,861,572	7,277,326
FIXED ASSETS (net of accumulated depreciation of \$3,835,063 and \$3,259,758, respectively)	6,787,939	7,173,960
OTHER ASSET	24,574	32,095
PREPAID EXPENSES	<u>209,749</u>	<u>114,093</u>
Total assets	<u>42,568,520</u>	<u>48,113,266</u>
<b>LIABILITIES AND NET ASSETS</b>		
LIABILITIES:		
Accounts payable for administrative expenses	668,982	666,657
Due to related party	9,370	17,791
Deferred insurance contribution	<u>60,623</u>	<u>64,804</u>
Capital lease payable	<u>53,347</u>	<u>71,638</u>
Total liabilities	<u>792,322</u>	<u>820,890</u>
TOTAL NET ASSETS AVAILABLE FOR PLAN BENEFITS	<u>\$ 41,776,198</u>	<u>\$ 47,292,376</u>

**TEACHERS HEALTH TRUST**

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR PLAN BENEFITS  
FOR THE YEARS ENDED JUNE 30, 2011 AND 2010

	2011	2010
<b>ADDITIONS</b>		
Contributions		
Clark County School District / Charter Schools	\$ 118,712,279	\$ 119,181,119
Employee deduction	24,040,085	23,049,968
Self-pay, COBRA, staff participants	1,666,716	1,701,357
	<u>144,419,080</u>	<u>143,932,444</u>
Investment Income		
Net appreciation in fair value of investments	2,552,890	1,633,443
Interest and dividends	1,458,488	1,351,490
	<u>4,011,378</u>	<u>2,984,933</u>
Less: Investment management fees	103,518	82,244
	<u>3,907,860</u>	<u>2,902,689</u>
Other income	<u>3,979,815</u>	<u>2,391,308</u>
Total additions	<u>152,306,755</u>	<u>149,226,441</u>
<b>DEDUCTIONS</b>		
Insurance premiums	<u>2,158,055</u>	<u>2,236,823</u>
Benefits paid for participants		
Medical	100,106,762	87,678,510
Prescription drugs	32,749,914	31,649,197
Dental	12,560,819	11,378,488
Vision	2,294,255	2,115,554
	<u>147,711,750</u>	<u>132,821,749</u>
Administrative expenses	<u>7,953,128</u>	<u>8,284,746</u>
Total deductions	<u>157,822,933</u>	<u>143,343,318</u>
NET INCREASE (DECREASE)	(5,516,178)	5,883,123
NET ASSETS AVAILABLE FOR PLAN BENEFITS, BEGINNING OF YEAR	<u>47,292,376</u>	<u>41,409,253</u>
NET ASSETS AVAILABLE FOR PLAN BENEFITS END OF YEAR	<u>\$ 41,776,198</u>	<u>\$ 47,292,376</u>

**TEACHERS HEALTH TRUST**STATEMENTS OF BENEFIT OBLIGATIONS  
AS OF JUNE 30, 2011 AND 2010

	2011	2010
AMOUNTS CURRENTLY PAYABLE TO OR FOR PARTICIPANTS, BENEFICIARIES, AND DEPENDENTS:		
Vision claims	\$ 192,393	\$ 209,434
Benefits claims, medical and dental	4,649,836	2,736,266
Prescription drugs	543,126	1,349,116
Total currently payable	<u>5,385,355</u>	<u>4,294,816</u>
OTHER CURRENT BENEFIT COVERAGE OBLIGATIONS:		
Claims incurred but not reported, at present value of estimated amounts	<u>6,150,164</u>	<u>6,963,734</u>
TOTAL BENEFIT OBLIGATIONS	<u>\$ 11,535,519</u>	<u>\$ 11,258,550</u>

**TEACHERS HEALTH TRUST**STATEMENTS OF CHANGES IN BENEFIT OBLIGATIONS  
FOR THE YEARS ENDED JUNE 30, 2011 AND 2010

	2011	2010
AMOUNTS CURRENTLY PAYABLE TO OR FOR PARTICIPANTS, BENEFICIARIES, AND DEPENDENTS:		
Balance at beginning of year	\$ 4,294,816	\$ 3,181,864
Claims reported and approved for payment	150,960,344	136,171,524
Claims paid	(149,869,805)	(135,058,572)
Balance at end of year	<u>5,385,355</u>	<u>4,294,816</u>
OTHER OBLIGATIONS FOR CURRENT BENEFIT COVERAGE, at estimated amounts:		
Balance at beginning of year	6,963,734	7,783,328
Net change during year	(813,570)	(819,594)
Balance at end of year	<u>6,150,164</u>	<u>6,963,734</u>
TOTAL BENEFIT OBLIGATIONS, END OF YEAR	<u>\$ 11,535,519</u>	<u>\$ 11,258,550</u>

**TEACHERS HEALTH TRUST**

SUPPLEMENTAL SCHEDULES OF ADMINISTRATIVE EXPENSES  
FOR THE YEARS ENDED JUNE 30, 2011 AND 2010

	2011	2010
Staff salaries and benefits:		
Claims administration	\$ 1,059,114	\$ 1,126,348
Accounting and administrative	1,029,078	1,037,602
Participant services	958,495	957,523
Support services	535,252	535,294
Provider services	465,730	467,023
Wellness and health programs	356,200	338,026
Document imaging	251,661	256,041
Clinical initiatives	228,873	237,176
Information technology	224,622	242,007
Communications	36,907	67,053
	<u>5,145,932</u>	<u>5,264,093</u>
Depreciation expense	575,305	624,670
CCEA service agreement	346,096	345,760
Claims processing expenses	277,776	365,581
Community foundation service agreement	225,000	225,000
Legal fees	207,804	295,570
Postage and delivery	158,500	163,491
Health education programs	157,281	183,194
Benefit communications	140,216	143,536
Building expenses	123,925	125,192
Audit and actuarial	80,700	41,600
Professional fees	80,304	63,520
Utilities expenses	70,290	88,193
Health Traxx newsletter	57,221	59,450
Trustees conference and meeting expenses	54,818	36,152
Computer supplies and expenses	48,765	51,975
Insurance expenses	43,229	39,818
Photocopying expenses	32,978	33,754
Fiduciary liability insurance	31,127	34,990
Miscellaneous expenses	23,001	18,230
Printing expenses	22,842	14,681
Office supplies and expenses	12,915	14,163
Publications, subscriptions, and dues	11,851	14,829
Employee related expenses	9,479	8,111
Rental expenses	8,325	6,781
Staff training and conference	4,663	13,917
Outside services and temporary employee	2,785	8,495
	<u>\$ 7,953,128</u>	<u>\$ 8,284,746</u>

**TEACHERS HEALTH TRUST**

SUPPLEMENTAL SCHEDULES OF INSURANCE PREMIUMS  
FOR THE YEARS ENDED JUNE 30, 2011 AND 2010

	2011	2010
Group Term Life Insurance - Lincoln Nat'l Life / Hartford	\$ 1,160,360	\$ 1,171,448
Utilization Management - Encompass	554,768	556,210
Behavioral Health -HBI	225,247	226,277
Vision PPO Network - Vision Service Plan	163,290	164,276
Medical PPO Network - Coalition of America	54,390	48,992
Dental PPO Network - Diversified Dental	-	69,620
	<u>\$ 2,158,055</u>	<u>\$ 2,236,823</u>

# Kids Korner



## When Should Parents Start to Be Concerned About Their Child's Weight and When Should a Physician Be Consulted?

A parent should monitor their child's weight at regular intervals just like the popular habit of marking their child's height history on a regular basis. Quite frequently the parent will monitor the child's overall growth based on a height chart located on the wall of the Child's room; and if they notice "slow" or "no" growth they will find this alarming and report it to the Child's Health Care Provider (HCP). The HCP will do their diligence to find out why the child isn't growing "taller" and treat the condition at hand. However, with the rising statistics of child obesity the parents' height chart should include a "weight analysis." The Weight Analysis considers more than what the scale reports to the parent. It includes factors that should be carefully analyzed prior to considering the Child's weight difference as a disorder.

The Weight Analysis will give the parent the ability to determine when a HCP is to be consulted and it will provide data for the HCP to consider when implementing the weight loss plan for the Child. However, keep in mind that just because a child is appearing to be larger in size does not mean that they are obese. Children in general can grow outwards prior to growing upwards.

**Determining your Child's "Normal Weight:** Obtain a Body Mass Index (BMI) Chart to log your Child's weight. Be sure to use a BMI chart devised for children (see CDC web site). The BMI chart will tell whether the child is underweight, overweight or obese measuring their height vs. their weight. The CDC considers the Child as

overweight when they are in the 85% and lower than the 95%. The CDC defines obesity in the 95% and above category.

**Determining Normal Activities for your Child:** A child must engage in more physical activity than calories consumed to maintain normal weight. However, physical activity is different for every household depending on age, neighborhood, responsibilities (ex: chores), weather climate, mental and/or physical condition of the child, and also income.

**Determining a reason why your Child is gaining weight:** Does the Child overeat in general? Do they eat many foods loaded with sugar, sweetened beverages, pastas and breads? Unhealthy snacks between meals, before bedtime, at someone else's home? Is the portion size too large and do we eat out too much? Does the child skip meals? Is the child exercising? What types of foods load my refrigerator and cabinets? What foods does my child see me eat?

**Determine Physical and Emotional signs:** Physical and Emotional sign (positive finding) should always be considered a reason to consult your HCP. Examples of Physical and Emotional signs indicate an underlying medical condition. Physical Signs include but are not limited to: Darkened areas of the skin on the back of the neck or lower legs, swelling of the lower legs, difficulty swallowing, belly aches, **snoring**, breathing problems, pain in joints or muscles, known asthma, vomiting, change in urinating

or bowel habits, fatigue, frequent urination or nocturnal urination, thirst, hunger, and/or fever.

The Emotional Signs include but are not limited to: emotional eating, hiding foods, sneaking foods, poor-self esteem, social withdrawal, anger, sadness, admits to obese discrimination or bullying, physical or mental abuse, learning disability, increase anxiety, acts out, disruptive behavior, stress, decline in academics, recent or lifetime traumatic event, sleeps more, loss of interest in normal activities and depression.

**In summary:** The Weight Analysis allows the parent to monitor their Child's weight and implement rescue steps prior to or even after their child gains extra pounds. It allows the parents to recognize the arenas that need be changed; reducing the Child's weight or maintaining the Child's healthy weight. Without delay, the Weight Analysis will direct the Parents to consult an HCP. The results from the Analysis should be given to the HCP immediately so that a medical diagnosis (if need be) and/or help devising their Child's weight loss management plan can occur accordingly.

*Charlezetta Roberson, PA-C  
Park Hill Family Practice*

## Eat Healthy on the Run!

Gerl Lynn Grossan, MEd, RD, CDE - [Nutritionmoves.com](http://Nutritionmoves.com)

You've just picked up the kids from their after school activity or you were working late and now you're faced with that all too familiar question of "what's for dinner?" So many of us are on the run and busy, leaving no time to prepare meals, let alone plan a menu. We all know how important it is to eat at least three meals a day along with a few healthy snacks, but how do you actually do it in real life?

The key is to plan ahead, learn a few shortcuts and keep some quick food items in your kitchen. With a well-stocked freezer, pantry and refrigerator; the challenge of eating it healthy on the run is made much easier.

Breakfast truly is the most important meal of the day to keep your metabolism going. So let's start first with some breakfast-on-the-run ideas:

- Protein smoothie with whey protein powder, frozen berries, banana and unsweetened vanilla almond or soy milk
- Natural peanut or almond nut butter on 100% whole wheat toast and fruit
- Sliced hard-boiled egg sliced on 100% whole wheat toast with a piece of fruit

No time for lunch? Think again. Make sure to eat this important meal to keep your energy level up with the nutrients your body needs. Here are some ideas:

- Bean burrito made with fat-free refried beans on whole wheat flour tortilla with salsa and a piece of fruit. No time to prepare? Use Amy's frozen burritos.
- Low-fat tuna salad in a 100% whole wheat pita with lettuce and tomato.
- Mixed salad greens topped with kidney beans and small baby shrimp with balsamic vinegar and olive oil, vegetable soup and a whole grain roll.

To keep your energy level up, eat every 3-4 hours. This means adding snacks in the afternoon or mid-morning, depending on your schedule. Snacking can also prevent overeating at meal time. Here are some quick and easy snack Ideas:

- Apple and string cheese
- Trail mix
- Cottage cheese and fruit



Don't let dinner stress you out. With a little planning, it can be an enjoyable experience. Make some meals (soups, stir fry's) on your days off to use for a quick meal during the week. Here are some ideas for dinner on the run:

- Grilled salmon on the BBQ or using the George Foreman grill, baked sweet potato, steamed asparagus, green salad with vinaigrette.
- Chicken, Shrimp, Beef or Tofu stir fry with vegetables over brown rice. Remember to make extra for lunch the next day.
- Grilled ahi tuna on a bed of greens with vinaigrette and a whole wheat roll.
- Homemade vegetable soup with beans, just add your favorite protein (beef, chicken or tofu).
- Veggie burgers with corn on the cob and green salad with vinaigrette.
- Grilled chicken breast with barbeque sauce, rice pilaf and broccoli .

Keep these tips in mind to help maintain a healthful lifestyle, no matter where you eat your meals. If you're not getting the results you desire, feel free contact me to schedule an appointment to review your eating habits and to develop a customized eating plan. Did you know, Teacher's Health Trust allows 6 visits a year with a Registered Dietitian!

Kids Korner is designed with the health of your students in mind. Do you have an upcoming event focused on kids' health and fitness that you would like to get the word out about? Do you have a program that implements healthy habits at your school that you would like to share with others? Send the details along with your name, school and contact information to Brenda Kelley at [bkelly@teachershealthtrust.org](mailto:bkelly@teachershealthtrust.org), and you may see your ideas in the next *Health Traxx* issue!

## 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 "broken bone."

### BO NE

(1)

FALL	ALOHA
SUMMER	HI
WINTER	HELLO
SPRING	SHALOM

(2)

### BE THERE

### TIME

(3)

### COUORDERRT

(4)



(5)

### O \_ E \_ R \_ T \_ O \_

See answers on page 20.





**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 School District's Risk Management office at 702-799-2967.



# Keep Your Out-of-Pocket Medical Expenses Down

The Trust's Olga Singleton Provides A Few Sure-fire Methods for Minimizing Your Costs!

Most of us have probably experienced this once or twice in our lifetime: You schedule an appointment with your doctor for a medical procedure and figure that, since you have insurance, it will be covered one hundred percent after meeting your copayment. Then a bill shows up in your mailbox a few weeks later, showing that your insurance only covered a percentage of the medical procedure and that you are now responsible for the balance. After the initial shock sets in, you spend hours on the phone trying to straighten out this situation.

After everything is said and done, you are still responsible for your portion of the bill. Now you have another bill to add to your budget. Is this a common occurrence, sure it is.

According to, Richard Martin at the Tampa Bay Times, "The industry consulting firm Milliman, found that average out-of-pocket health care costs for a family of four with insurance have ballooned from \$3634 in 2002 to \$8008 this year."

It is important to know how your health insurance, in-network and out-of-network plan works so that you are aware of any potential additional costs. Ultimately, the last thing you need is to have medical procedures and later, and unexpectedly, find out you are responsible for a huge amount of the balance. The best defense against this ever happening to you is to educate yourself on your benefits. Leaving it up to your provider to tell you if they will accept Teachers Health Trust insurance could possibly leave you with a high

out-of-pocket fee.

Medical offices and facilities deal with hundreds of different types of medical insurances each and every day. It is not their responsibility to know your benefits. If you happen to go to an out-of-network provider, you will pay 30% of the Trust's Eligible Medical Expenses for each visit plus any additional amount the provider charges once your calendar year deductible has been met. This will greatly increase your out-of-pocket expense.



## Planning Ahead

One of the most pressing issues is the lack of knowledge many have when it comes to their health benefits. It is important to understand the basics of your insurance in order to minimize out-of-pocket expenses. One of the most common mistakes is failure to plan ahead.

## Hospital Procedures

To assure that your hospitalization costs are kept to its minimum, confirm with your physician that all other physicians that are taking part in your surgery or hospital stay are in-network providers. Other physicians that may take part in your surgery include anesthesiologists and/or assistant surgeons. In addition, if your hospital visit involves an appointed hospitalist, ask him or her if they are a contracted provider for the Teachers Health Trust. A hospitalist is a physician other than your primary care physician or surgeon that monitors and directs your care during your hospital stay. A hospitalist may also see you following your outpatient surgery or while you are in observation. If the hospitalist is not a contracted provider, notify your hospital

case manager or contact the Trust's Case Management department for assistance.

## Laboratory and Pathology

If the provider gives a lab slip and directs you to have your test done at a free standing laboratory, make sure they send you to an in-network laboratory, which will result in no copayment. If both the specimen collection and the test are completed in the provider's office, you will be responsible for a copayment of \$10.00 per test performed for Diamond plan participants or \$15.00 for Platinum plan participants. Keep in mind that even if only one tube of blood is drawn, several tests may be performed. If 10 tests are completed, your copayment responsibility will be either \$100 or \$150, depending upon your plan.

If the provider obtains the specimen in their office and sends the specimen out to a laboratory, once again, ensure that they are sending your specimen to an in-network laboratory. If the provider sends the specimen(s) to an out-of-network provider for testing, your out-of-network benefits will apply towards the laboratories' claims. This can be extremely expensive. For all laboratory copayments and out-of-network benefits, please visit our website.

## Prescriptions

The Trust's provider for prescription medications is Medco Health Solutions. Medco has a mail order program, which allows you to fill up to a 90 day supply of your prescriptions for maintenance medications at a time. Examples include, but are not limited to medication for thyroid disease, hypertension and diabetes. These are medications that must be taken on a monthly basis. For a 90-day supply, you need only make one copayment equivalent to a 60-day supply, resulting

in the equivalent of a one month supply free of cost, as opposed to having three at your local drugstore. Using Medco will result in huge savings when it comes to out-of-pocket costs for long-term medications.

## Resources and Services

The Teachers Health Trust offers our participants an efficient means to familiarize yourself with your benefits online. We provide 24-hour-a-day, 7-days-a-week access to your Plan Document and Provider Directory at [www.teachershealthtrust.org](http://www.teachershealthtrust.org).

The website provides access to a complete and detailed list of all our contracted medical, dental and vision providers. The Teachers Health Trust Plan Document provides an easy-to-understand resource for information that will help you in deciding how best to address your personal health needs.

## Customer Service

If, after reviewing our website, you still have questions, concerns or just feel more comfortable speaking with a person (which many of us do) we offer another option. You can contact our office and speak to any one of our dedicated customer service representatives, all of whom are ready to assist you with any concerns.

Additionally, we also offer face-to-face meetings with our customer service team members. You can call and schedule an appointment or walk-in during our business hours (2950 E. Rochelle Avenue Las Vegas, NV 89121). Office hours are Monday-Thursday 7:00 a.m. to 5:45 p.m. and from 9:00 to 11:45 a.m. on Fridays.

## Case Management

If you have been referred to an out-of-network provider for surgical procedures, it is strongly recommended

that you contact the Trust's Case Management Department. The Trust provides an RN Case Manager to help you and your family members navigate and access the health care system free of charge. The Case Management Department is available to assist with exploring and understanding your health care options. They are a wonderful resource that will provide assistance in coordinating plan benefits with the medical providers involved in the treatment plan.

The Trust offers a wide array of resources and services to help you keep your out-of-pocket costs down. Taking advantage of these resources and services, staying informed about your benefits and planning ahead will help you cut down on unnecessary out-of-pocket expenses and keep the overall cost of your health care down. In some cases, it may save you hundreds or thousands, but will always save you a few dollars consistently, and we all know in these hard economic times, every penny counts.

*Olga Singleton, Contributor  
Teachers Health Trust*

## Cost-Cutting Tips

**Preventative/Routine Care Benefit**  
Utilize this \$600.00 calendar year benefit towards expenses for eligible preventive/routine care. (office visit copayment(s) apply)

**Annual Breast & Prostate Exams**  
The Trust hosts an annual campaign that provides free breast exams, mammograms, prostate-specific antigen (PSA) test and a digital rectal exam (DRE).

**Back-to-School Immunizations**  
Participants with eligible school-aged dependents in need of back-to-school immunizations should take advantage of our free, annual Immunization Workshop.

# Did You Know?

# INSOMNIA

Insomnia is a sleep disorder that causes difficulty in falling asleep and/or staying asleep. Those suffering from insomnia often awake unrested, which may result in impairing their ability to function normally throughout the day. Insomnia can have a negative impact on energy level, mood, work performance and, most importantly, overall health and quality of life.

Sleep contributes to a healthy immune system and a balanced appetite by regulating hormone levels. While many adults will experience bouts of insomnia at some point in their life, some people suffer with chronic insomnia and require treatment. According to the National Institute of Health, about 30-40% of adults claim to have symptoms and 10-15% say they have chronic insomnia. Fortunately for most, though, making some simple changes in daily habits can help overcome insomnia:

- **Maintain a Schedule:** Try to keep a consistent bedtime and wake time, including on weekends.
- **Don't Try to Force Sleep:** More often than not, trying harder to sleep will only awaken you more. Read or watch television in another room until you tire.
- **Limit your bedroom usage:** Avoid activities such as reading, working, eating and/or watching television in bed.
- **Relax Before Bedtime:** Create a relaxing ritual prior to bedtime, such as reading, soft music, yoga or warm bath.
- **Limit Napping:** They can increase the difficulty you experience falling asleep at night. If you must, limit naps to 30 minutes and always before 3:00 p.m.
- **Comfortable Sleeping Environment:** Keep your bedroom dark with a cool, comfortable temperature and utilize subtle background noise, such as a running fan, to drown out other noises.
- **Avoid Alcohol and Stimulants:** Caffeine and nicotine in the afternoon and evening can hinder sleep at night while alcohol often causes people to experience unrestful sleep and frequent awakenings.
- **Avoid Meals and Beverages Before Bedtime:** Eating too much late in the evening can interfere with sleep while beverages may result in awaking often to urinate.
- **Hide the Clock:** Set your alarm so that you know when to get up, but then hide all clocks in your bedroom, including your wristwatch and cell phone. The less you know what time it is at night, the better you'll sleep.



## Teachers Health Trust presents 2012 Diabetes Day *in May*

The Teachers Health Trust is proud to announce our third annual Diabetes Day this spring. The 2012 Diabetes Day in May will be held at Sunrise Hospital (3186 S. Maryland Parkway) on May 19, 2012 from 9:00 a.m. - 12:00 p.m.

Join us at this year's event for seminars on important diabetic-related topics and to visit with an array of organizations dedicated to helping Trust participants better understand how they can live a long and healthy life with diabetes. In addition, a selection of health-conscious food vendors and providers will be on hand to demonstrate services and products targeted at improving the lives of individuals with diabetes and their families.

If you would like to join us for this important event, be sure to visit [www.teachershealthtrust.org](http://www.teachershealthtrust.org) to complete an online RSVP beginning Monday, April 19, 2012. RSVP is mandatory for family and friends as well.

## Lifestyle Decisions

The Teachers Health Trust encourages all participants diagnosed with diabetes to join the Trust's free program, *Lifestyle Decisions*<sup>®</sup>, a disease management program focused on helping you learn to self-manage your condition through a variety of educational resources.

*Lifestyle Decisions*<sup>®</sup> allows you to partake in a variety of different health activities and offers valuable information and resources for learning more about chronic conditions. Through the program, you can learn how to live a healthy lifestyle and manage your condition effectively.

To join, visit the Wellness page at [www.teachershealthtrust.org](http://www.teachershealthtrust.org) and select *Lifestyle Decisions*<sup>®</sup>. You will then be able to access diabetes-specific articles, links, tips and free educational seminars provided by a variety of specialists who are all part of the Trust Network.

Being diagnosed with a chronic condition is a difficult and life-changing event. The Trust would like to help ease the difficulty by arming you with as much knowledge as possible regarding your condition. *Lifestyle Decisions*<sup>®</sup> is focused on helping you make the right decisions according to your specific needs. For more information or to schedule an appointment to obtain your free glucose meter, contact the Wellness Division at 702-866-6192 or via e-mail at [wellness@teachershealthtrust.org](mailto:wellness@teachershealthtrust.org).



## 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) 866-6192 or e-mail at [wellness@teachershealthtrust.org](mailto:wellness@teachershealthtrust.org).





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