

HEALTH

A Publication for Teachers Health Trust Participants



TRAXX

Winter 2013 ❄️ Volume 12, Issue 4
For Teachers by Teachers



2014 WellFit for Life & Best Weigh to Go

p. 10

2013-2014 Influenza Vaccination Program

p. 14

The entire Trust family would like to extend our heartfelt season's greetings to the participants and families of the Teachers Health Trust & Retiree Health Trust.

Happy Holidays

May the 2013 holiday season bring joy to you and yours.

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Executive Assistant
Michael

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Health Programs & Wellness

Philip, Olga & Robin

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:

Teachers Health Trust
c/o Philip DiGiacomo
P.O. Box 96238
Las Vegas, NV 89193-6238

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This publication is made in part by the generous donations of network providers and non-profit community organizations. Individuals or companies interested in advertising opportunities in *Health Traxx* should contact Philip DiGiacomo, Director of Health Promotions and Support Services, at wellness@teachershealthtrust.org or contact the Teachers Health Trust Wellness Division at (702) 866-6192. An advertisement in the *Health Traxx* publication does not mean the Trust endorses the provider or service. Ad purchase space is based on a first-come, first-served basis, and advertisers are preferred to be a part of the Teachers Health Trust Provider Network. Other organizations, such as non-profit local or national health agencies or for-profit companies with a valid business license, may advertise once approved by the Teachers Health Trust Special Events Committee.

Trust Tidbits

Announcements, Closures and Important Dates

Trust Office Closures

The Teachers Health Trust will close for the Winter Holiday from Friday, December 20, 2013 through Wednesday, January 1, 2014. The Trust will reopen for normal business hours beginning on Thursday, January 2, 2014.

The Trust will also be closed on Monday, January 20, 2014 in observance of Martin Luther King's birthday and Monday, February 17, 2014 in observance of Presidents' Day.

Dependent Eligibility Update

Effective January 1, 2014, your eligible dependent(s) aged 19 to 26 who have elected to receive health coverage through his/her employer will have their employer-sponsored plan as the primary coverage. The Teachers Health Trust will be the secondary coverage. Annually (approximately one month prior to your dependent(s)' birth date for ages 19 through 26), you will be sent a new Dependent Certification Form to update this information.

If you have not elected to add your dependent(s) aged 19-26 on to your current plan during the Open Enrollment period, you may still do so. You have until January 31, 2014 to complete and submit a change form in order to add your dependent(s) with an effective coverage date of January 1, 2014. For additional information, please contact the Trust Service Team via phone at (702) 794-0272 or by e-mail at serviceteam@teachershealthtrust.org.

A Message About the 2013 Financial Reports

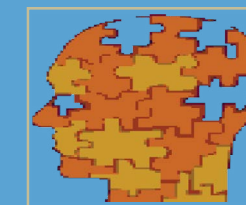
The financial records of the Teachers Health Trust are audited annually by Kafoury, Armstrong & Company, an independent professional corporation of Certified Public Accountants.

The 2013 Fiscal Year End Audit has been completed by Kafoury, Armstrong & Co., and is published in Health Traxx and on the Trust website for your review.

The opinion expressed by the auditors is the Trust financial statements present fairly, in all material respects, the financial status of the Teachers Health Trust as of June 30, 2013 and 2012, and the Trust follows generally accepted accounting principles in reporting financial activity.

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.



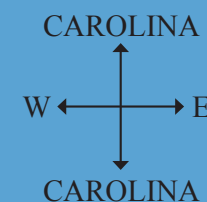
The example below is "spring break."

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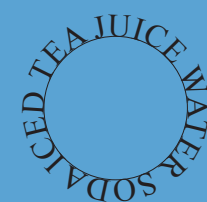
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THECATHAT

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See answers on page 16.

2013 Trust Financial Reports



KAFOURY, ARMSTRONG & CO.
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INDEPENDENT AUDITOR'S REPORT

The Board of Trustees of the Teachers Health Trust

Report on the Financial Statements

We have audited the accompanying financial statements of the Teachers Health Trust (the "Trust"), which comprise the statements of the net assets available for plan benefits and of benefit obligations as of June 30, 2013 and 2012, and the related statements of changes in net assets available for plan benefits and of changes in benefit obligations for the years then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Trust management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of the internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditors' Responsibility

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 involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Trust's preparation and fair presentation of the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Trust's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

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, 2013 and 2012, and the changes in its financial status for the years then ended in accordance with accounting principles generally accepted in the United States of America.

Report on Supplemental Information

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The Supplemental Schedules of Administrative Expenses and the Supplemental Schedules of Insurance Premiums, together referred to as "supplemental information," are presented for the purpose of additional analysis and are not a required part of the financial statements. Such information is the responsibility of the Trust's management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the information is fairly stated in all material respects in relation to the financial statements as a whole.

Reno, Nevada
October 1, 2013

TEACHERS HEALTH TRUST

STATEMENTS OF NET ASSETS AVAILABLE FOR PLAN BENEFITS
AS OF JUNE 30, 2013 AND 2012

	2013	2012
ASSETS		
INVESTMENTS, at fair value	\$ 27,383,413	\$ 29,450,668
RECEIVABLES:		
Related party	14,148	14,172
Prescription drug rebate	467,199	1,300,000
Interest receivable	50,525	55,577
	<u>531,872</u>	<u>1,369,749</u>
CASH AND CASH EQUIVALENTS	7,688,047	546,921
FIXED ASSETS (net of accumulated depreciation of \$4,849,882 and \$4,384,669, respectively)	6,300,965	6,354,084
OTHER ASSETS	14,520	29,200
PREPAID EXPENSES	227,615	216,960
	<u>42,146,432</u>	<u>37,967,582</u>
LIABILITIES AND NET ASSETS		
LIABILITIES:		
Accounts payable for administrative expenses	877,082	734,084
Due to related party	608	-
Deferred insurance contribution	9,344,184	63,317
Line of credit	-	4,001,806
Capital lease payable	182,879	35,057
Total liabilities	<u>10,404,753</u>	<u>4,834,264</u>
TOTAL NET ASSETS AVAILABLE FOR PLAN BENEFITS	<u>\$ 31,741,679</u>	<u>\$ 33,133,318</u>

TEACHERS HEALTH TRUST

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR PLAN BENEFITS
FOR THE YEARS ENDED JUNE 30, 2013 AND 2012

	2013	2012
ADDITIONS:		
Contributions		
Clark County School District / Charter Schools	\$ 112,650,555	\$ 115,393,787
Employee deduction	24,227,894	24,329,516
Self-pay, COBRA, staff participants	2,064,391	1,836,200
	<u>138,942,840</u>	<u>141,559,503</u>
Investment Income		
Net appreciation (depreciation) in fair value of investments	1,090,119	(688,169)
Interest and dividends	950,992	979,813
	<u>2,041,111</u>	<u>291,644</u>
Less: Investment manager fees	89,992	94,021
	<u>1,951,119</u>	<u>197,623</u>
Other income	<u>2,483,098</u>	<u>2,913,535</u>
	<u>143,377,057</u>	<u>144,670,661</u>
DEDUCTIONS:		
Insurance premiums	<u>2,025,887</u>	<u>2,110,561</u>
Benefits paid for participants		
Medical	91,571,998	95,471,377
Prescription drugs	29,020,765	32,922,820
Dental	12,338,914	12,616,628
Vision	2,255,444	2,332,946
	<u>135,187,121</u>	<u>143,343,771</u>
Administrative expenses	<u>7,555,688</u>	<u>7,859,209</u>
	<u>144,768,696</u>	<u>153,313,541</u>
NET DECREASE	(1,391,639)	(8,642,880)
NET ASSETS AVAILABLE FOR PLAN BENEFITS, BEGINNING OF YEAR	<u>33,133,318</u>	<u>41,776,198</u>
NET ASSETS AVAILABLE FOR PLAN BENEFITS, END OF YEAR	<u>\$ 31,741,679</u>	<u>\$ 33,133,318</u>

TEACHERS HEALTH TRUST

STATEMENTS OF BENEFIT OBLIGATIONS
AS OF JUNE 30, 2013 AND 2012

	2013	2012
AMOUNTS CURRENTLY PAYABLE TO OR FOR PARTICIPANTS, BENEFICIARIES, AND DEPENDENTS:		
Vision claims	\$ 217,995	\$ 210,524
Medical and dental claims	5,719,205	6,859,662
Prescription drugs	1,134,141	1,600,452
Total currently payable	<u>7,071,341</u>	<u>8,670,638</u>
OTHER CURRENT BENEFIT COVERAGE OBLIGATIONS:		
Claims incurred but not reported, at present value of estimated amounts	<u>4,880,795</u>	<u>4,340,338</u>
TOTAL BENEFIT OBLIGATIONS	<u>\$ 11,952,135</u>	<u>\$ 13,010,976</u>

TEACHERS HEALTH TRUST

STATEMENTS OF CHANGES IN BENEFIT OBLIGATIONS
FOR THE YEARS ENDED JUNE 30, 2013 AND 2012

	2013	2012
AMOUNTS CURRENTLY PAYABLE TO OR FOR PARTICIPANTS, BENEFICIARIES, AND DEPENDENTS:		
Balance at beginning of year	\$ 8,670,638	\$ 5,385,355
Claims reported and approved for payment	135,613,711	148,739,615
Claims paid	(137,213,008)	(145,454,332)
Balance at end of year	<u>7,071,341</u>	<u>8,670,638</u>
OTHER OBLIGATIONS FOR CURRENT BENEFIT COVERAGE, at estimated amounts:		
Balance at beginning of year	4,340,338	6,150,164
Net change during year	540,457	(1,809,826)
Balance at end of year	<u>4,880,795</u>	<u>4,340,338</u>
TOTAL BENEFIT OBLIGATIONS, END OF YEAR	<u>\$ 11,952,135</u>	<u>\$ 13,010,976</u>

TEACHERS HEALTH TRUST

SUPPLEMENTAL SCHEDULES OF ADMINISTRATIVE EXPENSES
FOR THE YEARS ENDED JUNE 30, 2013 AND 2012

	2013	2012
Staff salaries and benefits:		
Accounting and administrative	\$ 1,151,081	\$ 1,017,436
Claims administration	971,722	1,029,604
Participant services	875,645	924,875
Support services	573,364	566,469
Provider services	343,184	356,538
Wellness and health programs	303,089	360,786
Information technology	296,071	257,132
Clinical initiatives	283,055	274,650
Document imaging	200,579	235,438
	<u>4,997,790</u>	<u>5,022,928</u>
Depreciation expense	465,213	549,606
Legal fees	331,434	228,260
Claims processing expenses	285,150	305,109
CCEA service agreement	246,836	340,430
Professional fees	193,513	139,704
Postage and delivery	155,650	175,952
Health education programs	149,709	156,052
Benefit communications	124,362	131,203
Building expenses	123,630	129,560
Utilities expenses	76,076	71,909
Computer supplies and expenses	57,078	38,523
Audit and actuarial fees	55,100	43,500
Insurance expenses	42,015	43,477
Health Traxx newsletter	38,630	54,152
Photocopying expenses	38,390	34,745
Bank fees, interest, and penalty	30,998	7,619
Fiduciary liability insurance	30,649	31,262
Printing expenses	23,790	35,414
Trustees conference and meeting expenses	11,093	46,367
Publications, subscriptions, and dues	15,850	16,330
Office supplies and expenses	14,705	16,050
Miscellaneous expenses	12,767	14,223
Rental expenses	11,969	9,102
Staff training and conference	8,952	5,325
Employee related expenses	7,334	16,459
Business personal property tax	7,005	8,448
Community foundation service agreement	-	187,500
Total	<u>\$ 7,555,688</u>	<u>\$ 7,859,209</u>

TEACHERS HEALTH TRUST

SUPPLEMENTAL SCHEDULES OF INSURANCE PREMIUMS
FOR THE YEARS ENDED JUNE 30, 2013 AND 2012

	2013	2012
Group Term Life Insurance - Lincoln National Life	\$ 1,107,530	\$ 1,134,137
Utilization Management - Health Care Partner/Telligen	508,889	548,162
Behavioral Health - HBI	213,984	219,379
Vision PPO Network - Vision Service Plan	155,182	158,942
Medical PPO Network - Coalition of America	40,302	49,761
Total	<u>\$ 2,025,887</u>	<u>\$ 2,110,561</u>

Trust Financial Statement can be viewed on the Trust website at www.teachershealthtrust.org.

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2014 WELLFIT FOR LIFE & BEST WEIGH TO GO

Join us for the 2014 Kick-off at Chaparral High School (3850 Annie Oakley Dr.) on Saturday, January 25 (9 a.m. - 1 p.m.). Register beginning January 6 at www.teachershealthtrust.org.

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

Getting Started

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

1. Complete the registration form found on the official website (www.wellfit.teachershealthtrust.org). You may also link to the WellFit website from www.teachershealthtrust.org. **Registration closes February 15, 2014.**
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 Online Log. You are not required to log your miles daily; however, you must complete your online log by Wednesday, April 8, 2014 to be eligible for gifts and prizes.
5. Track and report fitness progress daily or weekly.

Gifts and 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. The following gifts and prizes are available through the WellFit for Life and Best Weigh to Go programs.

Kick-off Raffle: All licensed participants who attend the WellFit for Life Kick-off event on Saturday, January 25, 2014 will be entered in one of two raffles for a fitness goodie basket.

Prize 1 - Complete Program: All participants who complete the program will receive lanyards. 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 activity must be reported utilizing the WellFit for Life Online Log to complete the program.

Prize 2 - Divisional Competition: Upon program completion, 2014 WellFit hats will be provided for winning competitors. Divisional winners will be selected from worksites with the highest percentage of participants who complete the program.

The hats will be imprinted with the WellFit logo, the Best Weigh to Go winners and the worksite with the greatest participation. The 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 will be chosen from the following areas: Professional Development, Student Support Services, Title I, and Grants & Development.

Prize 3 - Mileage Competition: WellFit Duffle Bags will be awarded to winners from each mileage category. These winners will be selected based upon the number of completed miles within their divisions at the end of the program. 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. Participants who have won in the Novice category previously must achieve at least intermediate status to be eligible for mileage prizes.
3. **Advanced:** This category is for participants who will not exceed 600 miles during the program.
4. **Extreme:** Designed for marathon runners, triathletes and endurance athletes who will exceed 600 miles.
5. **Fit at 55:** This category is for retired participants who will complete a minimum of 75 miles during the program.

Duffle bags 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 per divisional category.

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

Kick-off Services

The Trust hopes you will begin the WellFit program by attending the kick-off event at Chaparral H.S. There is no better way to get the adventure started than by taking advantage of the many services available, all designed to get you started off on the right foot, including: **BMI/Body Weight Analysis, Nutritional Counseling, Fitness Regimen Planning and Diabetic & Cardiac Considerations.**

What is Best Weigh to Go?

Best Weigh to Go encourages participants to add friendly competition to their daily workouts by forming teams and motivating one another. 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 without participating in WellFit for Life.

The program offers three types of teams so that everyone can find a group that best fits their fitness goals and schedule.

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

Family Team: Active and/or retired participant and/or his/her dependents covered under the main insured's medical plan.

Combined Team: Mix of CCSD-licensed employees, retirees and/or eligible dependents.

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 must be removed for weigh-in/out.
- The calculation for winning is based on the percentage of team body weight loss.
- Prizes will be awarded to the three teams that lose the highest percentage of body weight.
- **IMPORTANT:** For safety purposes, expectant mothers are not eligible to participate. Should you become pregnant during the course of the program, the Trust highly recommends that you cease participation immediately.

Family Team Guidelines & Instructions

- All members of a team must be active participants or dependents on either the Trust's Diamond or Platinum medical Plan.
- There are no age restrictions for participation in the programs.*
- Teams may be made up of a mix of licensed employees and dependents.
- All standard guidelines and instructions apply to teams that include dependents.

* *The Trust highly recommends that parents consult with their family pediatrician(s) before starting children on an exercise and diet regimen.*

Best Weigh to Go Prizes

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

- 1st Place: \$1,000.00 & 1-year Gold's Gym membership
- 2nd Place: \$500.00 & 3-month Gold's Gym membership
- 3rd Place: \$250.00

Event Dates

- Kick-Off: Sat., Jan. 25, 2014 (9:00 a.m. - 1:00 p.m.)
- Weigh-Out: Sat., April 5, 2014 (9:00 a.m. - 12:00 p.m.)

Forming a Best Weigh to Go Team

Tips for Success

You would think it would be easy right? How hard can it be to form a Best Weigh to Go team? All you need is yourself and one to four other people, right? While it may not be a difficult task, you will need to put some thought into the process. The Wellness Division has found the following tips helpful to forming a successful team:

- 1. Compatibility** - Determine your goals and then compare them to that of your teammates. If my goal is to lose a significant amount of weight through marathons and cross-state cycling, but my potential teammates' goals are to focus on modest loss through evening walks, we may want to ensure that our goals can find a common ground to avoid problems or issues arising.
- 2. Dependability** - Picking dependable teammates is essential. This will be the team you trust to start and finish with you, not second guess whether they will go all the way. It can be frustrating being on a team where all but one member shows up to weigh out.
- 3. Proximity** - Is it important to you that your teammates are from the same school or worksite? Close proximity can make it much easier to get together, work out, discuss progress and provide support, but compatibility is still key.
- 4. Flexibility** - Maybe your schedule allows you to work out every day for an hour but your teammates do not have the same time available. Are there other ways for your team to work together? A flexible team dynamic opens the door to a lot of opportunities.

Is this is all you need to win the grand prize? No, of course not, every team is different and what works for one will not work for another. Nonetheless, our experience suggests that these steps can help guide you in creating a successful team. We hope that by providing these steps to consider, you will be better prepared to create a successful Best Weigh to Go team. Good luck and we will see you at the kick-off!

By Robin Meza
Teachers Health Trust

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Health Traxx is Going Green in 2014

Get Eco-Friendly and Go Paperless Today!

Health Traxx has long been one of the primary methods that the Teachers Health Trust uses to provide important news and information to our participants. The Trust is dedicated to continuing this service but modern times require modern delivery of information.

In our ongoing effort to promote an eco-friendly Trust and in response to the growing demand for digital-based content, we have instituted the option to go paperless and receive your quarterly issue of *Health Traxx* delivered digitally.

Starting in 2014, *Health Traxx* will be delivered to you through your home computer and mobile devices unless you **opt-out** of digital delivery. If you would prefer to opt-out of digital delivery, simply go online and visit us at www.teachershealthtrust.org.

If you do opt-out of digital delivery, no need to worry because you will continue to receive home delivery as normal. We look forward to the ability to continuously enhance the experience readers can have with each issue of *Health Traxx*. Rest assured, we will continue to provide the same level of content you have come to expect and, in addition, look forward to providing enhanced content only possible through digital delivery.



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

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



19th Annual Breast Cancer Awareness Campaign

As the annual campaign comes to an end, the Trust is very pleased with the 2013 results. This campaign is designed to encourage taking an active role with respect to breast health by obtaining free breast exams and mammograms during the months of September, October and November. Out of the 300+ participants who attended this year, only five diagnostic screenings were required due to abnormal findings.

Participants continue to enjoy the benefits of utilizing the campaign perks, such as completing the exam and mammogram in a single appointment. Additionally, newcomers are consistently surprised at how quick and painless a campaign appointment can be. We all know how hectic it can be during the week so these facilities have made it convenient for all appointments to take place on Saturdays. The Wellness Department attends most of these events in order to provide assistance for the facility and participants. Additionally, they support and guide participants each step along the way. We were very pleased to see a lot of NEW faces this year and it makes us happy to know that this campaign continues to maintain a strong year-over-year attendance.

The radiology facilities and their staff were always accommodating and continuously demonstrate a deep appreciation for our participants. As always, the Trust would like to thank The Breast Center at Sunrise, Steinberg Diagnostic Medical Imaging Centers and Lifesigns for partnering with us once again to make 2013 another successful campaign year.

2013-2014 Flu Vaccination Program

The Teachers Health Trust and CVS Caremark have partnered to provide eligible participants and dependents influenza vaccinations at CVS Pharmacy locations that offer flu vaccination services. All participants and dependents who have Teachers Health Trust as their **primary** coverage are eligible. If your spouse, domestic partner and/or dependents have primary coverage through another plan, please review their benefits under that plan for coverage information.

Important Reminders

- **Vaccinations will be available beginning Friday, November 1, 2013**
- **Injectable seasonal flu vaccination (H1N1 strain intramuscular).**
- **A copayment of \$5.00 per vaccination.**
- **Available through Friday, January 31, 2014.**
- **Listed vaccination copayment does not include administration of high dose or Flu-Mist.**
- **CVS reserves the right to not provide vaccinations to minors as determined by state law or clinical considerations.**

Through this program, influenza vaccinations may be acquired in-network through your prescription card at participating CVS Pharmacy locations. Services obtained through a CVS Minute Clinic will be considered and processed as out-of-network.

Visit www.cvs.com/stores to find contact information for your local CVS Pharmacy location.

2013-2014 Rural Area Flu Vaccination Program

The Teachers Health Trust will be offering a reimbursement to all eligible **rural** participants and dependents for vaccinations they receive at any local pharmacy locations that offer flu vaccination services. All **rural** participants and dependents who have Teachers Health Trust as their **primary** coverage are eligible to receive up to \$24.00 in reimbursement. If your spouse, domestic partner and/or dependents have primary coverage through another plan, please review their benefits under that plan for coverage information.

Trust participants in **rural** and outlying areas where there is no CVS pharmacy are eligible for reimbursement for influenza vaccinations by completing the following steps:

1. Get Your Influenza Vaccination at Your Local Pharmacy.

Be sure to receive a copy of your receipt to accompany your reimbursement coupon.

2. Complete the Coupon Below.

Provide all required information and include your Trust ID number, which can be found on your Trust prescription card. Be sure to staple or tape your vaccination receipt to the back of the coupon.

3. Return the Coupon to the Trust.

Return the completed coupon to the Trust office, Attention: Wellness Division, P.O. Box 96238, Las Vegas, NV 89193-6238, for reimbursement. Once your coupon (with receipt) has been received and processed, your reimbursement will be returned to you via mail.

Important Reminders

- **Vaccination reimbursement will be available beginning Friday, November 1, 2013.**
- **Injectable seasonal flu vaccination (H1N1 strain intramuscular).**
- **A maximum reimbursement of \$24.00 per vaccination will be allowed.**
- **Available through Friday, January 31, 2014.**
- **Vaccination reimbursement does not include administration of high dose or Flu-Mist.**

2013-2014 Influenza Vaccination Reimbursement Coupon

Cut out this coupon and complete the information below. Return to the Teachers Health Trust via mail, Attention: Wellness Division, P.O. Box 96238, Las Vegas, NV 89193-6238, for reimbursement of cost of your vaccination, up to a maximum of \$24.00. Coupon must be received by Teachers Health Trust within one year of the vaccination. Coupon is applicable to influenza vaccination received between 11/01/2013 - 01/31/2014. Receipt must be stapled to the coupon in order to receive reimbursement

Trust ID #: 0000 _____

_____ was vaccinated on _____
Participant Name Date of Vaccination

_____ Total Vaccination Cost
Pharmacy Name

_____ Pharmacy Address

Coupon must be submitted within one year of the date of vaccination and within the eligible date range in order to be eligible for reimbursement.



TEACHERS HEALTH TRUST
 2950 E. Rochelle Avenue
 Las Vegas, NV 89121

Nonprofit Org.
 US Postage
PAID
 Las Vegas, NV
 Permit #1253

MENTAL MUSCLE ANSWERS
 1. Six of one, half dozen of another 2. North and
 South Carolina 3. Cat in the Hat 4. A round of
 drinks 5. Waiting tables (wait on tables)

Thank You, Breast Cancer Awareness Campaign Providers

 Steinberg Diagnostic
 Medical Imaging Centers
"Where Imaging Revolves Around You" SM

 LIFESIGNS™

susan g.
komen
 FOR THE **cure** SOUTHERN
 NEVADA


SUNRISE
 HOSPITAL & MEDICAL CENTER


 the breast center
 at sunrise