

HEALTH

A Publication for Teachers Health Trust Participants



TRAXX

Fall 2015 * Volume 14, Issue 3
For Teachers by Teachers



10 Tips for New Teachers in Vegas

Lessons Learned from a Veteran Teacher

p.6

Autumn Health

Avoiding Fall Illnesses

p.5

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Trust Tidbits

Trust Office Closures

The Teachers Health Trust will be closed on:

- Labor Day: Monday, September 7th
- Nevada Day: Friday, October 30th
- Veterans Day: Wednesday, November 11th
- Thanksgiving Holiday*: November 26th & 27th
(The Trust will be open from 7:00 - 11:45 a.m. on Wednesday, November 25th)

Welcome New Teachers

Welcome to the Clark County School District and the health insurance provider that is proud to serve its instructors: the Teachers Health Trust! We strive in many ways to ensure that you receive medical, dental and vision benefits of the highest quality. In addition to our website (www.teachershealthtrust.org), you can find the latest benefit and event information online through our Facebook and Twitter pages. The Trust is here to help you kick off the school year happily and march into the future healthily!

Update Your Contact Information

Returning participants, do not forget to notify the Trust with any personal updates or changes in your status. The Trust should be notified immediately of any change of address, phone number, marital status, divorce, legal separation, domestic partner status or if you have other insurance. Make sure to complete and return all Third Party Liability (TPL) and Coordination of Benefits (COB) forms immediately. Failure to submit the required forms and/or information may result in delayed payment or denial of claims.

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

What can each of us do to minimize the impact of health care costs for ourselves and our families? It is a question that many of us should consider, but too often ignore.

Make sure you are using a Teachers Health Trust in-network provider. The Trust is able to secure contracts and negotiate pricing with certain providers, which, in turn, reduces the cost of most medical services. Always ask in advance whether your chosen health care provider is included in the Health Trust's network. You should also utilize the Trust's website because it is continuously updated as providers join or leave the network. The cost savings to you can mean the difference between a simple copayment/coinsurance and the possibility of much higher out-of-pocket costs.

It is equally important that any referrals from your physician are in-network. If your physician is referring you to a specialist or sending you for testing, make sure that the facility and/or provider that you are being referred to are also in-network contracted providers. Ultimately, it is your responsibility to make sure that the providers you utilize are in the Teachers Health Trust provider network. If your are referred elsewhere, take the time to check the Teachers Health Trust website to ensure that the provider is in-network. The choice is yours, but think of the consequences and the cost before making a decision.

You have the power to make certain that your physician has your best interest at heart by keeping an open line of communication. You should always be an informed user of your health care services. Never be afraid to ask questions of your health care provider. You are entitled to know about treatment options and alternatives, estimated costs and the necessity of having expensive tests and procedures, which may or may not be in your best interest. You should be a central figure in making medical decisions concerning you and your family.

In addition to providers, prescription drugs are a part of health care that requires our full attention. Eighty percent of our participants are currently using generic drugs. However, if you are among the twenty percent that do not, speak to your physician. The cost savings of switching to generic drugs is remarkable, and you will be glad that you did. The Teachers Health Trust pays less for generic drugs too, and with rising cost of prescription drugs at over 11%, everyone will experience some financial relief.

Take the initiative of contributing to keeping yourself healthy and out of the hospital. Take the necessary positive steps to help yourself by living a healthy lifestyle. If you are not a part of the solution then you may be part of the problem. Make sure you are being compliant in maintaining your health by taking your medication(s) and following your physicians' directives. Taking the time to understand your options and being proactive with your personal health can go a long way toward keeping healthy and out of debt.

Sincerely,

Chief Executive Officer
August, 2015

Disability Impacts All of US

CDC: 53 Million Adults in the U.S. Live with a Disability

In the United States, one out of every five adults has a disability, according to a new study published by the Centers for Disease Control and Prevention. The most common functional disability type was a mobility limitation – defined as serious difficulty walking or climbing stairs -- reported by one in eight adults, followed by disability in thinking and/or memory, independent living, vision, and self-care.

The researchers found that the highest percentages of people with disabilities are generally in Southern states, for example Alabama (31.5%), Mississippi (31.4%), and Tennessee (31.4%). The report did not determine why differences occur by state; however, states in the South tend to have some of the higher rates of chronic diseases, such as heart disease and diabetes, which may also be associated with disability.

“We are all at risk of having a disability at some point in our lifetime,” said CDC Director Tom Frieden, M.D., M.P.H. “Health professionals and health care systems need to meet the needs of this growing population.”

The report also revealed that non-

Hispanic black (29 percent) and Hispanic (25.9 percent) adults were more likely to have a disability than were white non-Hispanic (20.6 percent) adults. Those with lower education levels, lower incomes, and those who are unemployed were also more likely to report a disability.

“For the past 25 years, the Americans with Disabilities Act (ADA) has made a positive difference in the lives of those who have disabilities by ensuring better access to buildings, transportation, and employment. Access to preventive health care is also critically important for those with disabilities,” said Georgina Peacock, M.D., M.P.H., Director of CDC’s Division of Human Development and Disability. “Many of the health issues that people with disabilities face may be addressed by making sure they have access to health promotion programs and health care services, including preventive health screenings, throughout their lifespan.”

CDC is committed to protecting the health and well-being of people with disabilities throughout their lives. Through its state-based disability and health programs and national

collaborations, CDC will continue to work to reduce health disparities faced by people with disabilities by facilitating their inclusion in public health surveys, public health programs, emergency preparedness and planning efforts, and accessible health care services. To work toward this goal, CDC provides data, information and resources for public health practitioners, health care providers, and people interested in the health and well-being of people with disabilities.

Although disability information has been collected in national surveys for many years, this was the first time that functional disability type was included in the Behavioral Risk Factor Surveillance System (BRFSS). The BRFSS is an annual, state-based telephone survey conducted by states in collaboration with CDC that gathers information on demographics, health status, health behaviors and disabilities.

More information about CDC’s work to support inclusive public health and health care settings is available at <http://www.cdc.gov/disabilities>.

Reprinted, with permission from www.CDC.gov

Percentage of adults with select functional disability types



Avoiding Autumn Illnesses

As the long, hot, summer days come to an end, we are left to embrace the breezy coolness of the autumn season, reminding us that it is time to get the long sleeves, sweaters and scarves out from the back of our closets. Of course, the approaching autumn supplies us with more than falling leaves and dropping temperatures. Before long, you will hear coughing, sniffing, sneezing and hoarse voices all around you. These symptoms, like the season, come each year and place an added stress on our bodies and immune systems. During the seasonal transition, we may become more susceptible to illness since our bodies' immune systems are not at their full potential.

The cold hard fact is that the seasonal transition often brings changes to our health. Contagious viruses are active all year round; however, the fall and winter months are when our bodies are most vulnerable to them. Fortunately, there are preventive measures that we can take to better prepare ourselves for the seasonal changes. By paying close attention to our bodies, we have a better chance of preventing full-blown illness. Here are a few helpful tips to help prevent illnesses this autumn.

1. Get a Flu Shot

According to the Center for Disease Control (CDC), people should get vaccinated throughout the flu season, which starts as early as October and can last as late as May. "During this time, flu viruses are circulating at higher levels in the U.S. population. An annual, seasonal flu vaccine (either the flu shot or the nasal spray flu vaccine) is the best way to reduce the chances that you will get seasonal flu and spread it to others. When more people get vaccinated, less flu can spread through that community."

2. Keep Hydrated & Avoid Alcohol

In all honestly, is there ever a bad time to stay hydrated? Drinking plenty of fluids, especially during the change

of seasons, will help to keep mucous membranes soft and moist. This will help to prevent cracks that allow entry of viruses and bacteria.

In contrast, alcohol decreases your body's production of important anti-diuretic hormones. One effect this has on your body is to dehydrate and cause more fluid loss to your system than normal. This, in turn, suppresses the immune system in a variety of ways. When attempting to prevent and fight illness, avoidance or, moderation at least, is your best bet.

3. Wash Your Hands & Cover Your Mouth

Germs can live for hours on common items such as telephones, keyboards and mice; only to be picked up by the next person touching those objects. Washing your hands regularly is key in preventing sickness from these germs.

Muffling coughs and sneezes with your hands without washing them prior to touching items can result in passing germs to others. A tissue would be ideal for this but, if one is unavailable, the inside of your elbow or inside of your shirt will help prevent spreading germs.

4. Immune-Boosting Foods

A great way to prevent illness is by adding foods to your diet that can boost your immune system. Adding foods that contain Selenium, Vitamins A, B2, B6, C, D and E, as well as zinc, can help to add a boost to your immune system.

5. Stress Less & Relax

Stress is the body's natural protection system from the dangers that lurk in the world. Unfortunately, when this natural defense mechanism remains active day in and day out, the result can be a series of health problems. Continuous chemical releases due to stress alter immune system responses, negatively impacting your ability to fight illness.

Incorporating different methods of relaxation (such as meditation, yoga or even a monthly massage), maintaining a healthy diet and regular exercise can decrease stress, resulting in a stronger immune system.

6. Limit Exposure

In large crowds, germs can and will spread like wildfire. If you are feeling ill, try to stay home and limit your exposure as much as possible. This is one of the best ways to aid your recovery and prevent spreading the virus to others.

7. Sweat it Out

Sweating helps to eliminate toxins from the body as well as to relieve stress. Aerobic exercise speeds up the heart rate to pump larger quantities of blood, resulting in better circulation and transferring of oxygen from your lungs to your blood. This will assist in an overall increase to the body's natural virus-killing abilities.

8. Sleep

When ill, your body craves rest so do not deprive your body of sleep. The immune system needs sleep in order to stimulate the cells to protect against colds and other illnesses.

Following these tips will not only give you a fighting chance to prevent illness but will also help you to feel better, both mentally and physically. You will have more time to enjoy life, spend time with family and friends, or other important activities. All of these certainly beat being confined to your bed recovering from an illness.

*By Olga Singleton
Teachers Health Trust*



10 Tips for New Teachers in Vegas

Veteran Teacher Valerie Wilhite Provides Sage Advice to Our Newest Teachers

“The courage to teach is the courage to keep one’s heart open in those very moments when the heart is asked to hold more than it is able so that teacher and students and subject can be woven into the fabric of community that learning, and living, requires.”

-Parker Palmer

.....



CCSD Heroes know the sentiment of this quote all too well and as we venture into a new school year, our courage will be put to the test. Whether you are new

to teaching or new to the district, be sure to take good care of yourself and your heart will gladly hold more.

The important thing to remember is that even though you’re new, everyone feels new on that first day of school. Many of us have to set up our classrooms like it’s our first time. Almost everyone is meeting a whole new set of students with different needs than the ones from last year. Plus, we have to find our footing as we settle into the school routine versus the summer routine. I’ve been teaching in this district for over ten years and have picked up a few tips along the way to help keep me refreshed, inspired, and excited to keep at it.

1. Participate in Collaborative Opportunities.

Don’t hide away in your classroom as though it’s a second home. Get out and spend some time with other new teachers at events put on by The Hive or CCSD’s Employee Onboarding and Development. They are committed to supporting new teachers by offering mentors and professional development as well as EMU’s (educational meet-ups) and SMU’s (social meet-ups).

EdCamp is fairly new to Las Vegas, but is gaining momentum as one of the best types of professional development around: it’s participant-driven. Teachers come in and decide what topics in which they wish to gain and contribute knowledge. Once the topics are decided, attendees can choose up to four different sessions. Sessions are discussion-based which means there is no formal presentation. With so many people from all over the district and in all grade-levels, you will walk away with so many great ideas.

2. Know the Phases of First-Year Teachers.

This is good advice for even the most experienced teacher. The phases listed and explained in the article posted by The New

Teacher Center could easily describe the emotional phases I go through every year. When you are equipped with this knowledge, you are better able to anticipate and overcome the hurdles. Not to mention, you will discover when to embrace the high-points and use them to your advantage.

3. Get Organized.

Whether you are in elementary or secondary, you will be inundated with paper. Veteran teachers will give you copies from their files. Administrators will give you calendars and protocol handouts. Students will give you their homework and classwork. Where does it all go? Once you find a home for all the many types of materials we encounter on a daily basis, you will be that much closer to streamlining your life in so many ways. To help get you started with your organization endeavors, check out Pinterest or Google “classroom organization.”

4. Allow Yourself Some Breathing Room in Your Daily Schedule.

The first few weeks of school require the best possible version of you that you can be. While you are setting up the routines of your classroom, be sure to squeeze in some time to do any of the following activities: yoga, running, walking, and/or meditation. These do wonders for helping you de-stress and maintain your energy levels.

5. Plan, Plan and Plan Some More!

The more you prepare in advance, the more prepared you will be for the unexpected. After the students leave your classroom, you must have time to grade student work, respond



to e-mails, and occasionally attend meetings or parent conferences. Don't forget there are often important deadlines you must meet like watching the required CCSD videos. If you do this right, you won't be stuck at school until late in the evening, cramming them in at the last minute; take notes because there are quizzes!

Work with grade-level colleagues to map out the year. Once you have an idea of what to teach and when, you can then start the more refined lesson planning. Establish a routine by which you revisit and create lesson plans on a specific day of the week, every week. When revisiting lesson plans, make notes of what worked and what didn't. These notes will be very helpful in the following year.

6. *Be Resourceful*

Use tools like Curriculum Engine for not only posting and archiving your lessons, but also for verifying the standards you have or have not used already. Conveniently located under the links tab at the top of the page you will also find commonly used sites as well as other helpful and informative resources, such as Wiki-Teacher and RPDP. The resulting lesson plans and activities will be dynamic.



7. *Give Parents Homework, Too.*

This is especially important for building a community beyond your classroom. As a new teacher, parents may have concerns about your abilities. Close the gap on their concerns by getting them involved in their child's education. During the first week of school, I have had parents write me a letter or do something creative to tell me about their child. You could also have a class newsletter written by the students.

8. *Use Procedures to Manage Your Classroom, Not Rules.*

Meet Harry Wong, author of *The First Days of School*. He says "a rule is a dare to be broken." Don't give the kids a challenge to break all the rules on the first day, give them procedures to follow. Your goal is to make your classroom a safe and comfortable environment; procedures allow them to navigate with ease.

9. *Listen to Inspirational Podcasts.*

Fill that part of your day when you can't grade papers or write lessons with some wholesome goodness. I listen to a variety of podcasts while getting ready for work and sometimes during my commute. Podcasts help me feel connected with the world and get me out of my head. Instead of worrying over my lesson plans or the occasional troublesome student, I am enriching my mind and spirit. Here are a few of my favorite podcasts: *How I Teach*, *This American Life*, *The Moth*, *The New Yorker Fiction*, *TED Radio Hour*, and the list could go on. Listen to a podcast and you prepare your mind for a positive and productive day.

10. *Have Healthy Snacks Around and Drink Plenty of Water!!*

I have to add this because you will expend a lot of energy in your day and the last thing you should reach for when your tummy rumbles is a Snickers. You're not yourself when you choose sweets over something more nutritious.

*Valerie Wilhite,
CCSD Teacher*

The Teachers Health Trust would like to include more content that is written for teachers and by teachers. If you are a CCSD teacher who would like to contribute an article on a topic important to your fellow teachers, let us know. Contact Philip DiGiacomo via e-mail at pdigiaco@thtlvnnv.org with your topic and content sample. Use the subject line Educator Articles.



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."

SPR ING

(1)



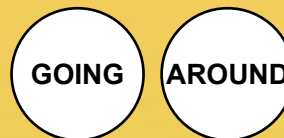
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(2)



Smokey Bear is 97

(3)



(4)

DOEASSEIRST

(5)

R U RED E YYYY KK?

See answers on page 16.

At-a-Glance: Copayments/Coinsurance

- The following is a comparison of the out-of-pocket costs between the three PPO plans (Diamond, Platinum and Retiree) offered by the Teachers Health Trust.
- The Provider Directory is the same for all plans.
- The following is only a summary of major benefits. The complete information regarding your plan can be found in your Plan Document (PD) online at www.teachershealthtrust.org.

IN-NETWORK BENEFITS	DIAMOND	PLATINUM	RETIREE
Lifetime Maximum	No Maximum	No Maximum	No Maximum
Calendar Year Deductible	None	None	None
All Office Visits (including Mental Health)	\$20 + 20% coinsurance per visit	\$30 + 20% coinsurance per visit	\$30 + 20% coinsurance per visit
Laboratory	\$0 if performed by Quest; \$10 + 20% coinsurance per test if performed by a network physician/provider or non-free-standing lab	\$0 if performed by Quest; \$15 + 20% coinsurance per test if performed by a network physician/provider or non-free-standing lab	\$0 if performed by Quest; \$15 + 20% coinsurance per test if performed by a network physician/provider or non-free-standing lab
Diagnostic & Radiology Procedures	\$10 + 20% coinsurance per test procedure	\$20 + 20% coinsurance per test procedure	\$20 + 20% coinsurance per test procedure
CAT Scans	\$50 + 20% coinsurance per test procedure	\$75 + 20% coinsurance per test procedure	\$75 + 20% coinsurance per test procedure
MRI	\$50 + 20% coinsurance per test procedure	\$75 + 20% coinsurance per test procedure	\$75 + 20% coinsurance per test procedure
PET Scans	\$200 + 20% coinsurance per test procedure	\$400 + 20% coinsurance per test procedure	\$400 + 20% coinsurance per test procedure
Outpatient Facility	\$150 + 20% coinsurance per surgery	\$200 + 20% coinsurance per surgery	\$200 + 20% coinsurance per surgery
Outpatient Surgeon	\$125 + 20% coinsurance per surgery	\$250 + 20% coinsurance per surgery	\$250 + 20% coinsurance per surgery
Anesthesia	\$100 + 20% coinsurance	\$150 + 20% coinsurance	\$150 + 20% coinsurance
Hospital Observation	\$100 + 20% coinsurance per visit	\$150 + 20% coinsurance per visit	\$150 + 20% coinsurance per visit
Emergency Room - Emergency Services	\$150 + 20% coinsurance per visit	\$300 + 20% coinsurance per visit	\$300 + 20% coinsurance per visit
Emergency Room - Non-emergency Services	\$250 + 20% coinsurance per visit	\$400 + 20% coinsurance per visit	\$400 + 20% coinsurance per visit
Ambulance	20% coinsurance	30% coinsurance	20% coinsurance
Routine OB Care (Physician)	\$150 + 20% coinsurance for all routine office visits, including delivery	\$300 + 20% coinsurance for all routine office visits, including delivery	\$300 + 20% coinsurance for all routine office visits, including delivery
Inpatient Routine Newborn Circumcision	\$20 + 20% coinsurance	\$30 + 20% coinsurance	\$30 + 20% coinsurance
Inpatient Hospital/Facility (including Mental Health)	\$150 per day (up to \$450 per admission) + 20% coinsurance	\$300 per day (up to \$900 per admission) + 20% coinsurance	\$300 per day (up to \$900 per admission) + 20% coinsurance

At-a-Glance Copayments/Coinsurance *continued*

IN-NETWORK BENEFITS	DIAMOND	PLATINUM	RETIREE
Inpatient Procedures (Surgeon)	\$125 per surgery + 20% coinsurance	\$250 per surgery + 20% coinsurance	\$250 per surgery + 20% coinsurance
Anesthesia	\$100 + 20% coinsurance	\$150 + 20% coinsurance	\$150 + 20% coinsurance
Inpatient Physiciana Visits	20% coinsurance	20% coinsurance	20% coinsurance
Allergy Testing	\$1 + 20% coinsurance per test	\$2 + 20% coinsurance per test	\$2 + 20% coinsurance per test
Allergy Antigens	\$1 + 20% coinsurance per dose	\$2 + 20% coinsurance per dose	\$2 + 20% coinsurance per dose
Allergy Injections	\$5 + 20% coinsurance per injection	\$10 + 20% coinsurance per injection	\$10 + 20% coinsurance per injection
Sleep Studies	\$75 + 20% coinsurance (limitations apply)	\$150 + 20% coinsurance (limitations apply)	\$150 + 20% coinsurance (limitations apply)
Home Health	20% of Eligible Medical Expenses	30% of Eligible Medical Expenses	20% of Eligible Medical Expenses
Hearing Aids	Plan will pay 100% of covered charges up to a \$1,000 maximum per ear every 5 years. See limitations regarding replacements.	Not a covered benefit.	Plan will pay 100% of covered charges up to a \$1,000 lifetime maximum per ear. See limitations regarding replacements.
Durable Medical Equipment, Prosthetics, and Orthotics (including Foot Orthotics)	Participants are responsible for 20% coinsurance.	Participants are responsible for 30% coinsurance.	Participants are responsible for 20% coinsurance.
Transplants (excluding corneal transplants, which fall under Outpatient Surgery Benefits)	Transplant Benefits are available in-network only. Services must be coordinated by the Trust Case Management Department. Participants are responsible for a copayment at the time of transplant; \$1,500 for the Diamond plan and \$5,000 for Platinum and Retiree plans. All other services relating to the transplant are subject to the applicable copayments and coinsurance for your plan.		

COPAYMENT/COINSURANCE MAXIMUMS		
TYPE OF SERVICE	INDIVIDUAL	FAMILY
All covered in-network services, including prescriptions from retail or mail-order pharmacies	\$6,600 per Calendar Year	\$13,200 per Calendar Year
All Out-of-Network Services	No Maximum	No Maximum

- These copayments only apply if in-network providers are utilized.
- The Eligible Medical Expenses (EME) are the amounts of the Provider's billed charges that the Trust will consider for payment.



Choosing in-network providers will save you both time and money!

Essential Health Benefits Preventive Care Simplified

Teachers Health Trust participants who have actively utilized preventive care have always been able to take advantage of the various programs and activities offered by our Wellness Division. Throughout the years, these programs and activities strived to provide our participants with a way to take advantage of their benefits throughout the year.

The biggest issue that has always arisen in respect to these programs and activities is determining how best to maximize ease of use and access. Fortunately, over the last few years, we have been focused on this issue and found that the answer is through the Essential Health Benefits, or EHB. The Trust's EHB allow our participants to address preventive care on their own schedule and with the in-network professionals with whom they already have built rapport. Instead of trying to make sure your schedule is clear in order to make an early morning mammogram on a Saturday, EHB allows you to determine the time and date of your care.

The Trust is confident that the shift from an event-focused to ease-of-use approach to preventive care will help to ensure that more of our participants can take advantage of important benefits designed to help them adopt and maintain a health lifestyle.



Essential Health Benefits cover myriad of preventive services without charging you a copayment or coinsurance, provided that the services are delivered by an in-network provider. Some of these benefits include, but are not limited to the following:

Service	Benefit Information
Bone Density	Female age 60 and older
Colorectal Cancer Screening (Colonoscopy)	Adults over age 50-75, every ten years
Colorectal Cancer Screening (Sigmoidoscopy)	Adults over age 50-75, every five years
Hearing Test	Birth - Age 21, one per calendar year
Herpes Zoster Vaccination (Shingles)	Age 60 and over, 50-59 with proper requirements, once per lifetime, prescription from in-network provider if age 50-59
Influenza Vaccination (Flu)	One per calendar year, to be obtained at CVS pharmacy only (excluding Minute Clinic)
Mental Health	Screenings
Mammogram	Adults age 40 and older, one per calendar year
Pap Smear	Age 21-65, one every three years
Pneumococcal Vaccination (Pneumonia)	Age 65 and over, unless qualified due to a condition as outlined by the CDC
Immunizations	Vaccine for adults - include Hepatitis A; Hepatitis B; Herpes Zoster; Human Papillomavirus; Influenza (Flu Shot); Measles, Mumps, Rubella; Meningococcal; Pneumococcal; Tetanus, Diphtheria, Pertussis, Varicella Vaccination may be received through the Clark County Health Department on an in-network provider
Smoking Cessation	For those who use tobacco products, four tobacco cessation consultations per calendar year, FDA-approved tobacco cessation medication, including over-the-counter. Must present a prescription from your in-network provider to your in-network pharmacy
Vision Screening	For children up to age 5, one per calendar year

These are just a small sample of the services available free of charge to the participants through the Essential Health Benefits. Be sure to review the full Plan Document for the more information. We know that many of you may miss the Trust-sponsored events that previously provided these benefits, but we are sure that the improved ease of use of the Essential Health Benefits will prove a much-improved method of delivery.



KIDS KORNER

Back to School - Be Prepared

As school supplies are packed in backpacks, school bus schedules are double-checked, and the finishing touches are put on your kids first day of school outfit, make sure your emergency plans are in place. Did you know that emergency preparedness plays a major role in school life? Throughout the year, schools actively prepare for natural disasters, outbreaks, and other emergency situations. Students and parents need to be aware and learn what to do during an emergency.



From school supply shopping to re-acclimating your kids to that early morning routine, there is a lot of preparing that goes into the start of the new school year. While getting prepared to send your kids back to school this year, take the time to build an emergency kit, make a family disaster plan, and know how you will reunite with your kids if there is an emergency during the school day. We have compiled a few tips below to prepare your kids to go back to school.

Have a plan on how to reunite with your child:

How would you reunite with your child if there were an emergency during the school day? Talk to the school and find out how the school would notify you in the event of an emergency. Talk to your kids about what to do in situations where they may have to use alternative means to get home or may have to be picked-up early by a neighbor or family friend. Know who you would contact if your

child needed to be picked up early or if you were unable to get to the school, and let your child know the people who

would pick them up in these situations. Create a password or line with your child that an emergency contact can use to let your child know it is safe to ride home with them.

Update emergency contact information:

Schools often collect parent and emergency contact information when a student first enrolls at the school. Even one year later this contact information may no longer be accurate and up-to-date. Changes to your office, name, address or phone number should be reported to the school to ensure that they have the most accurate information to reach you during an emergency.

Backpack Emergency Card:

Make an emergency card for your child to keep in their backpack. Include important personal information about your child, like their name, school,

contact information, date of birth, and any medical conditions, such as allergies. On the backside of the card, include contact information for yourself and an additional emergency contact. You know how easily books and papers get lost or destroyed in your child's backpack, so make sure that their emergency card can withstand the wear and tear. Consider laminating their emergency card and picking a secure place in their backpack where their card can be quickly and easily located. Print a premade emergency card from CDC or visit Save the Children for a digital version.

Have your child memorize important addresses and phone numbers:

In some emergency situations, schools may not be able to access emergency contact files. Make sure your child has certain contact numbers and addresses memorized in case they need to use them during an emergency. Kids should know their home address and at least two emergency contact numbers that they can call.

More information about emergency preparedness and talking to your kids about disasters can be found at CDC's kid friendly Ready Wrigley website.

Have a great school year!

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www.CDC.gov*

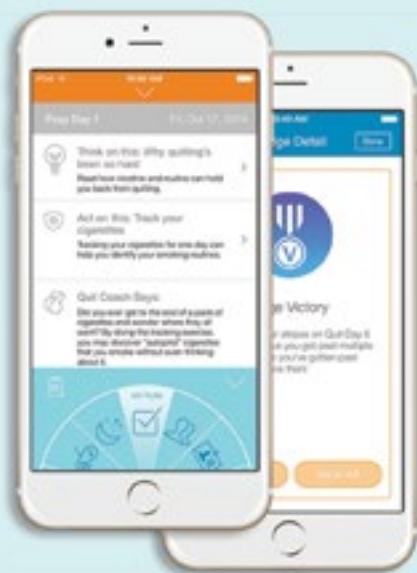
Kids Korner is designed with the health of your students in mind. Do you have an upcoming event focused on kids' health and fitness that you would like to get the word out about? Do you have a program that implements healthy habits at your school that you would like to share with others? Send the details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



Quitting smoking can be tough...



Don't go on this journey alone.



Plan Q is a mobile application that provides support to patients who want to quit smoking. With Plan Q, you can have quitting support in the palm of your hand.

Key features in this app include:



Customizable tools, such as the smoking log and cost calculator, to help track your progress



Games and inspirational messages to help you when you have the urge to smoke



A built-in support community to make it easy to connect to other users and share your experience

Download the Plan Q app today to take advantage of all these features, and more.

PLAN



To download the Plan Q app to your device, search for and download "Plan Q" from the Apple App Store or Google Play Store, and when prompted, enter the following code:

THT



 Take a photo to remember your activation code.

Naming Life Insurance Beneficiaries

Frequently Asked Questions

The primary purpose of life insurance is to provide financial support to a beneficiary when he or she needs it most – at the loss of a loved one. Therefore, it is very important your beneficiary designations be kept up to date. The following are a few instances when you should consider changing beneficiary designation(s) on your life insurance policy:

- When you get married.
- When you get divorced.
- When you have or adopt a child.
- When a spouse or loved one passes away.

What does “Primary Beneficiary” mean?

The primary beneficiary is the person or persons the insured names to receive the life insurance proceeds upon his or her death.

What does “Contingent Beneficiary” mean?

The contingent beneficiary is the person or persons the insured names to receive the life insurance proceeds in the event the primary beneficiary passes away before, or at the same time as, the insured.

What if I am married, live in a Community Property state and want to name someone other than my spouse as primary beneficiary?

Community Property states may require spousal consent if the spouse is not named as the primary beneficiary. Typically, the spouse must sign the beneficiary designation form indicating he or she agrees to not be named as primary beneficiary. Carriers often ask that this form be notarized. (Community Property states: CA, NV, AZ, ID, LA, NM, TX, WA, and WI.)

Can minor children be named as beneficiaries?

Naming minor children as beneficiaries is not recommended. Generally, insurance companies will not pay death benefits directly to minors. The benefits would likely be held until a court-approved guardian is named, which can take several months and usually requires hiring a lawyer. However, you may consider naming a trustee of a trust for a minor as beneficiary to help ensure competent management of the proceeds. By naming a trustee of a children’s trust as beneficiary the proceeds would be managed by the trustee (person or institution) you choose.

Can the insured name his or her estate as beneficiary?

Naming an estate as beneficiary is sometimes done to help pay estate taxes and other estate settlement costs. After taxes and settlement costs, any remaining proceeds are then distributed to heirs according to the terms of your will. If you don’t have a will, state laws dictate distribution of life insurance proceeds. The disadvantage of naming an

estate as the beneficiary is the life insurance proceeds may increase the amount of estate taxes payable and may be subject to probate costs and creditor claims. (Note: When no beneficiary is named, proceeds are generally paid to the estate automatically unless otherwise provided in the insurance policy.)

Can a will be named as the beneficiary?

If a will is named as the beneficiary, the will needs to specifically state the carrier’s named group life policy and how proceeds should be distributed. This is not advisable as your employer may switch group life carriers from time to time. A will also may need to go through probate prior to being validated.

Can an irrevocable trust be named as beneficiary?

When an irrevocable trust is the named beneficiary, proceeds are paid into the trust rather than your estate. If all applicable estate tax rules are met, this can result in significant estate tax savings for larger estates since the proceeds are not included in the taxable estate. Plus, when you establish the trust, you determine how proceeds are to be used. The disadvantage is that you surrender control over the trust and the policy, including the right to change the beneficiary. Since the trust is irrevocable, once established it cannot be altered.

Can you name your employer as the beneficiary?

Most states do not allow an employee to name their employer as the beneficiary of group life insurance proceeds.

Are group term life insurance proceeds taxable?

Group life insurance proceeds are generally not taxable to the recipient, regardless of the amount.

Additional information on naming beneficiaries:

- Be aware the decisions you make will have consequences. When naming your life insurance beneficiaries remember to: Be as clear and specific as possible to avoid ambiguity and potential conflicts.
- Review and, if necessary, revise your choices regularly; especially at times in your life when circumstances change such as marriage, childbirth, divorce, career change, economic change, etc.
- Talk to your attorney and/or tax advisor to discuss the consequences of your decisions.



The New Trust Plan Document

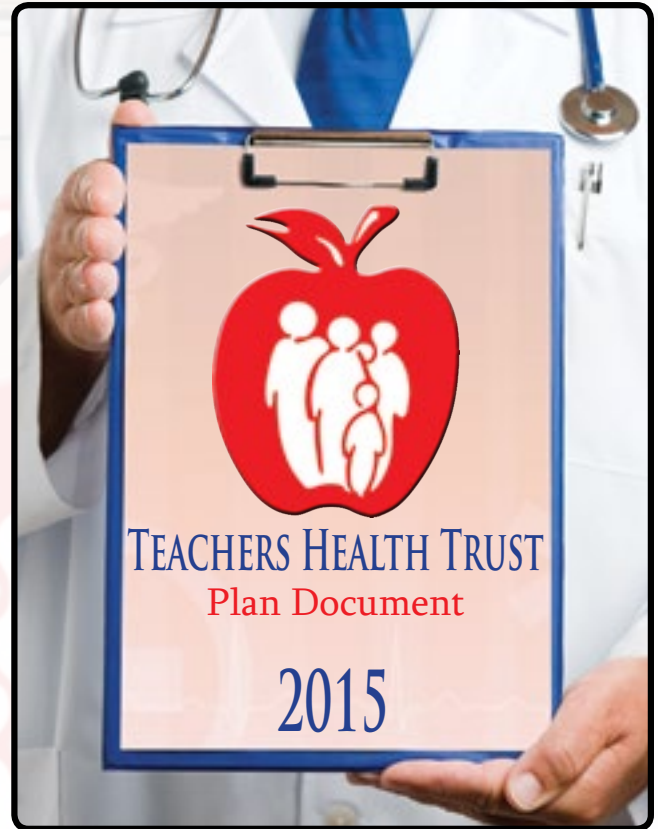
The Most Important Reference for Your Benefit Information

The Trust recently made changes to the plans and you may be wondering the best way to determine whether or not they will impact your current or upcoming appointments. The Trust has updated the Plan Document to reflect these changes and it is readily available to participants online at www.teachershealthtrust.org.

The Plan Document has been designed to assist you in quickly finding the information you need to about your healthcare benefits. For your convenience, the online document is broken into three primary sections:

- ◆ **Section A. Diamond and Platinum Benefit Plans** includes important information on these plans; including but not limited to medical, prescription drugs, dental and vision and much more.
- ◆ **Section B. Retiree Benefit Plan** includes the same topics as Section A for those enrolled in the Retiree Health Plan.
- ◆ **Section C. Plan Information** includes topics applicable to all participants, regardless of the plan you are enrolled in, such as Wellness benefits.

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



Extra \$40 to Spend



VSP® Vision Care puts your participants first by delivering the best value through Exclusive Member Extras.

For a limited time, your employees will receive an extra \$40 to spend on top of their allowance when they select a bebe®, Calvin Klein, Flexon®, or Nike frame*. The \$40 is automatically applied to their purchase at their VSP Network Provider – no hassle, just great choice and value. This offer is available for purchases made August 1 through December 31, 2015.

Share the coupon below starting August 1st.

The extra \$40 offer expires December 31st, 2015, so don't delay.

[Get Coupon](#)

Interested in seeing more promotions VSP has available for your employees? Visit vsresources.com.

* This value add is automatically applied at no additional cost to you. The extra \$40 promotion is specific to the identified frame brands and does not replace the extra \$20 to spend. The extra \$20 promotion will continue to be available on all other featured frame brands through 2016.

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CONNECT WITH US



Prescription Safety

Grandparents Encouraged to Keep Meds Up & Away from Grandchildren

Grandparents love to spend time with their grandchildren. Many times, however, tiny fingers can end up in places they shouldn't, which is why putting precious or breakable objects out of reach of curious little hands is important. Equally important (if not more so) is keeping medicines and vitamins up and away and out of sight of young children.



Consider this: more than 70,000 children end up in emergency departments each year after getting their hands on medicines left within reach. That's 165 kids—or roughly four busloads of kids — per day. Quite often, that medicine belonged to a grandparent.

Where are children getting these medicines? From countertops, bedside tables, purses and pockets, and loose pills that fall on tables or floors. While weekly pill minders are great at helping to keep track of multiple medications, they rarely have a child-proof feature, so an inquisitive child can get into the colorful medicines stored inside.

“Grandparents and parents may not be aware of the danger posed by leaving medications where young children can reach or see them,” says Dr. Dan Budnitz, director of the Medication Safety Program at the Centers for Disease Control and Prevention (CDC). “A few simple steps — followed every time — can protect our children.”

So, grandparents, do enjoy your time with your grandchildren, but whether you're having them over to your house, or visiting theirs, remember to store your medicines in a place they can't access.

The following tips are from the CDC's “Up and Away and Out of Sight” initiative:

- Keep all medicines and vitamins up and away and out of sight in a high cabinet or shelf that your grandchildren can't get to. If you think you might forget to take your medicine if they are not in plain sight, leave yourself a reminder on the refrigerator or somewhere that you check daily.
- Never leave medicines or vitamins out on a counter or bedside table, even if you have to take the medicine just a few hours later.
- Relock the safety cap on a medicine bottle. If the bottle has a locking cap that turns, twist it until you hear the click.
- Never tell children medicine is candy, even if your grandchild doesn't like to take his or her medicine.
- Keep purses, bags or coats that have medicines or vitamins in them out of reach and sight of young ones.
- Program the Poison Help number (1-800-222-1222) into your phone so you have it in case of an emergency.

Visit UpandAway.org for more tips on safe medicine storage

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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.



Text **CCEA** to

877877

and stay connected on education issues

MENTAL MUSCLE ANSWERS

1. Sailing the seven seas. 2. On top of old Smokey. 3. Going around in circles. 4. Oasis in the desert. 5. Are you ready for Y2K?

Did You Know?

An Important Question to Ask Yourself. Can My Eyes Get Sunburned?

Q: I know I should protect my skin, but is it true that your eyes can get sunburned?

Dr. Michelle Calder-Cardwell is an optometrist in Northville, MI.

A: We're constantly reminded to protect our skin from the sun's damaging rays and glare, so when summer heats up, what do we do? We reach for the sunscreen. What many of us don't realize is that our eyes are also vulnerable to becoming sunburned.

Long hours in the sun expose unprotected eyes to dangerous UVA and UVB rays and can actually cause sunburned eyes. If you've spent several hours in the sun and your eyes are watering, itchy, sensitive to light, or dry and gritty, it's likely you have sunburned eyes. Sunburned eyes aren't just irritating. According to the American Academy of Ophthalmology, repeated exposure to ultraviolet (UV) radiation and near-UV light can contribute to cataracts and macular degeneration.

It's easy to prevent sunburned eyes. A wide-brimmed hat will help shade your eyes, but don't stop there. Every member of your family should wear sunglasses outdoors, even in cold winter months. Ask your eye doctor for sunglasses with 100% UVA and UVB protection and HEV, near-UV or blue-light filtering. Think about frame size too—larger frames help prevent harmful rays from sneaking in at the sides or top of your glasses. If you suspect your eyes are seriously sunburned, don't take any chances. Visit your VSP eye doctor right away.

Take a few simple precautions to protect your eyes from burning. You'll have fun in the sun and enjoy good vision for many summers to come!

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