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HEALTH TRAXX

*The Teachers Health Trust
Quarterly News Publication*

Health Traxx is published quarterly by the Teachers Health Trust to help participants make life-saving decisions about health care. Although editorial content is based on sound medical information, we ask that you consult a health care professional regarding all medical concerns. We encourage you to keep copies of this news publication for the purpose of building a handy home medical reference guide or to recycle issues to friends and family.

Any opinions expressed by an author/source whose article appears in this publication are solely the opinions of the author/source and do not necessarily reflect the views of the Trust. If you have questions or comments regarding this issue, e-mail the Trust at wellness@teachershealthtrust.org or write to:

**Teachers Health Trust
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**A MESSAGE
FROM THE CEO**

This is your Health Trust and it is devoted exclusively to providing benefits to licensed personnel employed by the Clark County School District. The Health Trust's funding comes from CCSD and from premiums paid by you for your dependents. Other than the payment of administrative expenses, all funds received are used to provide your benefits and to maintain adequate reserves. There are no company cars, country club memberships, golden parachutes or other perks normally associated with many of this country's insurance companies.

So who cares about all of this? You should, because the Health Trust is your lifeline to the expensive world of health care and it takes all of you to protect this most valued benefit. This edition of *Health Traxx* contains information about insurance fraud, a subject that can be compared to shoplifting in the retail sector. Insurance fraud costs Americans billions of dollars each year and that cost is reflected in the premiums charged and the benefits that can be offered. Unfortunately, the Health Trust is not immune from this problem. The money spent to investigate potential fraud and to enforce the written provisions of your benefit plan means that there is less to use for providing benefits and the efficient service that you demand and receive.

Regardless of how much money is directed at the problem, neither insurance fraud nor shoplifting will ever be entirely eliminated. Examples of some of the problem areas the Health Trust looks at and seeks your cooperation in addressing are:

- A participant has not provided the Health Trust with all of his/her insurance information, especially if a dependent has other insurance.
- A participant has not completed and returned documents requested by the Health Trust.
- A participant has not informed the Health Trust of a change in address or eligibility status, such as a divorce, graduation or withdrawal from college, etc.
- A participant has not cooperated with the Health Trust when injured by a third party who may be responsible for the costs associated with those injuries. This is a subject also covered in this edition of *Health Traxx*.
- Providers billing for services that were not rendered. This can be resolved to a great extent by being alert to the invoices you receive from your medical providers and the Explanation of Benefits forms that you receive from the Health Trust.

So where does all this leave us? The Health Trust wants to use every available dollar to minimize your out-of-pocket costs and to do so requires your cooperation. Every dollar spent to eliminate insurance fraud is a dollar that cannot be used to provide your benefits. Remember, this is your Health Trust and you should be as concerned with its continued success as you are with your own funds.

Sincerely,

Peter Alpert, CEO
June, 2009

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Trust Tidbits

Vacationing and Non-PPO Providers

The summer months are upon us, and many participants will enjoy some much-needed time off visiting friends and families or adventuring in new locations far from Clark County. For those of you planning to leave the area this summer, the Trust wants you to be aware of your non-PPO benefits:

- ✓ **Urgent & Emergency Care:** Processed as an in-network claim.
- ✓ **Standard Care:** Office visits, consultations and/or treatments will be processed as out-of-network.

Vacationing and Prescription Drug Benefits

Participants concerned about prescriptions while on vacation should know that Medco services are available nationally. Also, participants can obtain an additional 30-day supply of their prescription medications once per calendar year from their local pharmacy. If you will be away from home for an extended period of time this summer, be sure to discuss obtaining an additional month's supply with your pharmacist.

Health Festival 2K9

Planning for the Teachers Health Trust's 2009 Health Festival is currently underway. The annual festival will be held on Saturday, October 17, 2009 at Cox Pavilion, located on the University of Nevada, Las Vegas campus. This year's festival revolves around a baseball theme and the slogan "Good Health: Every Body Wins."

Art Contest 2K9

Notices have already gone out to all schools in the CSSD regarding the annual art contest this fall. Encourage your students to put their artistic talent to work using the this year's Health Festival theme. Winning students are awarded valuable art supplies and recognition within *Health Traxx*.

On the Cover
Health Traxx
 A PUBLICATION FOR TEACHERS HEALTH TRUST PARTICIPANTS Summer 2009 • Volume 8, Issue 2
Preventing Insurance Fraud: The Smart Thing to Do p. 4
Body Shapes and Sizes Are You Prone to Disease p. 8
WellFit for Life & Best Weigh to Go 2009 Winners p. 12
Third Party Liability What, When & Why p. 17
Top 10 Age-Fighting Foods, p. 10

Honest Abe is certainly one of America's most beloved heroes. We can only wonder how he would feel about the \$68,000,000,000 plus in soft insurance fraud committed annually. See page 6 for more.

For Your Benefit

Sunglasses an Eye-Care Must

Summertime is upon us, which means plenty of fun in the sun. Remember, though, that you run the risk of overexposure to harmful UV rays when you don't protect your eyes from the sun. That's why it is not only important to wear your sunglasses but to select a pair that will protect your vision.

Fortunately, your friends at VSP know what makes for a good pair of summer shades.

Here's a rundown of things to consider when picking the perfect pair:

- ☞ **Go big or wrap it:** Bigger frames and lenses, and also wrap-around styles, give you more UV protection because they block peripheral rays.
- ☞ **Go polar:** Polarized lenses block out sunlight glare bouncing off windshields, pavement, and other smooth surfaces.
- ☞ **Consider color:** Gray lenses are best. Why? They don't change colors. Green and brown lenses are good too.
- ☞ **Rx effects:** If you wear prescription glasses, why not add prescription sunglasses to your eyewear wardrobe?
- ☞ **Shade your specs:** You can make your regular glasses into sunglasses. Look for clip-on or magnetic tinted lenses that can attach to your specs.
- ☞ **Automate:** Ask your eye doctor about photochromic lenses. They automatically get darker outside, then return to normal inside.

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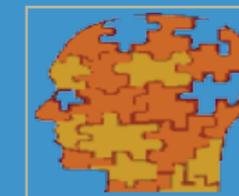
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The example below is "mixed nuts."

SNTU

(1)

SKATING



(2)



(3)



(4)



(5)

HEAD

LOHEELSVE

See answers on page 24.

Preventing Insurance Fraud: The Smart Thing to Do

The Trust Reviews the Actions that Result in Soft Insurance Fraud

When people think about insurance fraud, they likely envision hardened criminals or shady con artists. For most insurers, it is not



the diabolical minds of criminals or con artists that concern them but rather the little white lies told or information withheld by their otherwise honest policyholders.

So what constitutes an instance of fraud?

- a. Failing to report updated current insurance information to your provider and/or insurance carrier. Make sure that you submit all primary

and/or secondary insurance information to your provider, insurance carrier, and pharmacist.

- b. Not notifying your provider and/or insurance carrier of how and where your injury or accident transpired.
- c. Not completing and returning Trust forms such as a Third Party Liability (TPL) or a Coordination of Benefits (COB) form.
- d. Failing to notify your insurance carrier that you reside out of the area.
- e. Not notifying your insurance carrier of any status changes, such as a divorce, the dissolution of a domestic partnership, or a dependent no longer meeting eligibility requirements as a student.

For many, these little white lies or omission of information are often rationalized into justifiable actions through beliefs such as: "I always pay my premiums and rarely make claims"; "Insurance companies overcharge anyway"; "Everyone fudges insurance information a little"; or "The insurance carrier will never find out." One primary responsibility of the Teachers Health Trust is to protect our assets so that participants like you may continue to receive the high-quality coverage that you are used to at a reasonable cost. The bottom line on all types of fraud, whether provider fraud or participant fraud, is that it costs the Trust money and ultimately will cause an increase in premiums. So remember, the cost of withholding information and telling little white lies may not be so little in the long run.

FOCUS on the FACTS

Q: I have been doing a million crunches - well not quite a million, but I have been doing quite a bit - and I have not been able to get rid of the fat around my waist. What can I do? Please help!

Signed,
Fat and Fabulous in Vegas

A: Good afternoon Ms. Fabulous,
Unfortunately, there is no way to target weight loss in a specific area of your body (or induce "spot loss," as it is commonly referred to). It is important to perform abdominal exercises along with lower back exercises to strengthen your abdominal muscles. However, the best way to rid your body of fat is by implementing cardiovascular training. Keep in mind your abdominal muscles will not become visible until you have rid this area of accumulated fat, so incorporate some aerobic exercise with abdominal strengthening, and instead of being fat and fabulous, you soon will be fit and fabulous.

Brenda Kelley, Director of Health Promotions
Teachers Health Trust

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- Representation in investigatory meetings
- Assistance in grievance processing and document responses
- Legal access and representation by labor law attorneys
- Immediate assistance through intake desk to answer your contractual questions
- Assistance from an experienced and knowledgeable professional staff to provide contract enforcement
- Representation at the local, state and national level on all issues that impact education

MEMBER BENEFITS

- \$1 Million Educators' Employment Liability Protection Policy
- Free DUES-TAB® life insurance policy for work related injury/death
- Discounts to a wide array of services and products through CCEA vendors & local merchants participating in the Discount Partnership Program & Educators' Business Guide
- Discounted tickets to theme parks, movies, and many other attractions in Las Vegas and Southern California
- Discounts to more than 160,000 retailers nationwide through NSEA's Access card
- Discounts on a wide variety of products & services offered through NEA Member Benefits

MEMBER RESOURCES

- Monthly publications/communications to keep you updated on Association activities and events and to provide you with valuable classroom & personal resources
- Professional development courses, including study session for Nevada school law exams
- Member trainings & workshops and caucus & committees for special interest groups

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Body Shape and Disease

What the Shape of Your Body is Trying to Tell You

It seems everywhere we turn, we are bombarded by images of the “perfect” body. Whether a skinny, hourglass-shaped woman or a muscular but seemingly fat-free, mesomorphic man, the leanness of these figures often shift the focus of our personal health improvement efforts strictly to losing weight. While it is true that any excess body fat is problematic (because all fat cells respond to insulin, thereby increasing the risk of diabetes with literally each inch added to the midsection), it is also true that, even in people who are not overweight, heart disease remains the leading cause of death in America.

“How can this be?” you might ask. The answer is quite simple: while too much body fat is generally detrimental to our health, it is the placement and type of accumulated fat that more accurately predicts what particular health risks may arise and should therefore be more carefully attended to. To clarify further, for the time being, you can ignore the three, six or 12 different body shape classifications (depending on which source you are reading), as most research has found the distinction between the pear shape and the apple shape to be the most crucial factor in identifying what already is or will most likely become your primary set of health concerns.

It is easy to identify which main category – pear or apple – you fall into once your waist and hip measurements are taken. In order to calculate the waist-to-hip ratio (or WHR) that determines your general body type, measure your waist around its thinnest circumference

(generally one inch above the navel), measure your hips around their largest circumference (which will be around the posterior), then divide your waist measurement by your hip measurement. If you are a woman with a ratio of 0.8 or less or a man with a ratio of less than 1, you are generally categorized as pear-shaped. Otherwise, you are considered to be apple-shaped.



To fully understand the implications of these shape distinctions, though, it is important to understand how the types of fat that develop in the body work for and against us. Subcutaneous fat is surface-level, pinchable fat that typically does not present a health risk and is in fact associated with guarding against heart disease, as it is typically correlated with higher levels of HDL, which helps remove bad cholesterol from the body. Visceral fat, on the other hand, is more metabolically active and therefore more dangerous. This type of fat specifically weakens the body’s sensitivity to insulin and increases LDL and triglyceride levels. It stores itself in and around muscles and organs, limiting function and blood supply. The greater the amount of visceral fat a person has,

the greater the amount of plaque associated with atherosclerosis (hardening of the arteries), and the greater the chance of developing heart disease.

Pear shapes generally store subcutaneous weight around the hip and rear areas, and while this body type is more prone to developing osteoporosis, varicose veins, severer menopausal symptoms, eating disorders and low self-esteem, people with WHRs of 0.7 or lower tend to have higher fertility rates, fewer instances of chronic diseases and longer life spans. In contrast, apple shapes generally accumulate visceral weight in the abdomen and are therefore more prone to developing Type II diabetes, high blood pressure, high triglyceride levels, high cholesterol, heart disease, certain types of cancer, depression and anxiety. With respect to advantages, however, a higher WHR tends to be an indicator of larger degrees of physical strength, competitiveness and coping abilities as well as better overall health.

Before getting too worried about the negative aspects of each forecast, remember that generically losing weight will still prove helpful to both shapes, as it will typically result in smaller waists and, subsequently, smaller WHRs, thereby lowering the risk of heart disease and improving blood pressure and cholesterol levels in either type. But also keep in mind that diet and exercise regimens created specifically for your body shape can help you improve your current state of health and reduce your risk of developing diseases later in life that, based on body shape, you are most likely predisposed to. Pear shapes should focus on aerobic activities that burn fat in the lower body (such as walking on a treadmill with no incline or low-

resistance cycling), and they can balance their figures through upper-body resistance training (performing push-ups, chin-ups and shoulder presses). A diet rich in calcium will help pear shapes reduce the chance

While few are born with modelesque figures that require little maintenance, having the healthiest bodies we can regardless of build is paramount and within reach for all of us.

of developing osteoporosis, and minimizing salt/sodium intake will prevent blood pressure from rising. Apple shapes will benefit from fat-burning aerobic exercise that also builds lower-body muscle (such as stair climbing, walking on an incline or running) but should add low-resistance, low-repetition exercises for the lower body (like squats, leg

presses and dead lifts) to further secure a balance in their figures. High-fiber diets with healthy proteins and lots of vegetables, fruits and whole grains best suit apple shapes, while white processed foods work against them.

While few are born with modelesque figures that require little maintenance, having the healthiest bodies we can regardless of build is paramount and within reach for all of us. And though it is a rare occurrence in youth, body shapes can and sometimes do change. Considering, for example, that as women age and lose estrogen, most become apple-shaped due to the subsequent weight loss in the hip and thigh areas, knowing what smart choices you can make in the now for either major body type is the best way to guarantee a healthier future despite any changes time may bring.

*Raegen Pietrucha,
Communications Specialist
Teachers Health Trust*



THE TRUST WANTS YOU TO JOIN THE WELLNESS LEADERS

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

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

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

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

The Trust is currently recruiting new Wellness Team Leaders for the 2009-10 school year. To learn more about the Wellness Team Leaders, to find out if your work site has a delegate, or to volunteer for the Wellness Team Leaders, contact the Wellness Division at (702) 794-0272 or via e-mail at wellness@teachershealthtrust.org.

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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.

Top 10 Age-Fighting Foods

The Mayo Clinic Women's HealthSource offers its 10 top picks for healthy foods:

Apples: Apples are a good source of pectin, a fiber that can lower cholesterol and glucose levels. They're a good source of vitamin C, an antioxidant that **protects your body's cells**.

Almonds: These nuts are packed with vitamin E, a natural antioxidant. They're also **good for your heart**, because the monosaturated fat in almonds can help lower cholesterol levels.

Broccoli: Broccoli contains phytonutrients — compounds that may help **prevent diabetes, heart disease and some cancers**. Broccoli contains the antioxidant beta-carotene and loads of vitamin C.

Blueberries: Rich in fiber, antioxidants and phytonutrients, blueberries may **improve short-term memory** and reduce cellular damage of aging.

Red Beans: Red kidney varieties are an excellent source of antioxidants, protein, dietary fiber and copper. They're also a good source of iron, magnesium and potassium.

Salmon: This fish is an excellent source of omega-3 fatty acids, which are believed to provide heart benefits. Salmon is also low in saturated fat and cholesterol and is a good source of protein.

Spinach: It's high in vitamin A, and it's also a good source of calcium, folate and iron. The plant compounds in spinach may boost your immune system and help prevent certain types of cancer.

Sweet Potatoes: The deep orange yellow color of sweet potatoes tells you that they're high in beta-carotene. Sweet potatoes are also high in vitamin C, and they're a good source of fiber, vitamin B-6 and potassium.

Vegetable Juice: Vegetable juices that include tomatoes are good sources of lycopene, an antioxidant that may reduce the risk of heart attack and certain types of cancer.

Wheat Germ: Two tablespoons provide a good source of thiamin folate, magnesium, phosphorus, iron and zinc. Sprinkle over cereals, yogurt and salads, or use it in muffins, cookies and pancakes

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KIDS KORNER



2009 Back-to-School Immunization Workshop

Participants with school-aged children in need of annual immunizations should be sure to mark their calendars for the 2009 Back-to-School Immunization Workshop. The Teachers Health Trust has partnered with Hope Pediatrics Center to host this important workshop for all eligible dependents on Tuesday, August 11, 2009. Space is limited, so participants must RSVP for this workshop to attend. Online RSVP begins June 8, 2009. **Parents are strongly encouraged to fax copies of immunization records to the Trust prior to the workshop. Additionally, parents should bring hard copies of records with them on the day of the workshop.**

Date:	Tuesday, August 11, 2009
Time:	10:00 a.m. - 2:00 p.m.
Location:	Teachers Health Trust 2950 E. Rochelle Ave. Las Vegas, NV 89121 Sedway Room
RSVP:	www.teachershealthtrust.org
Contact:	Phone: (702) 794-0272 Toll Free: (800) 432-5859 Fax: (702) 794-2093 wellness@teachershealthtrust.org

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, and you may see your ideas in the next *Health Traxx* issue!

Teachers Health Trust presents

WellFit for Life / Best Weigh to Go

2009 Individual Winners



Barbara Curras
Lewis E. Rowe E.S.
Novice Division



Judy Fadel
Gwendolyn Woolley E.S.
Novice Division



Amanda Decker
Lewis E. Rowe E.S.
Novice Division



Kelly Carter
M.J. Christensen E.S.
Novice Division



Caroline Northrup
William K. Moore E.S.
Intermediate Division



Adrienne Santaiti-Davis
Rex Bell E.S.
Intermediate Division



Billisue Mitchell
Lincoln E.S.
Intermediate Division



Laurie Jones
Lewis E. Rowe E.S.
Intermediate Division



Tanya French
James I. Gibson E.S.
Advanced Division



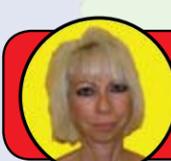
Cassie Desecki
Ann T. Lynch E.S.
Advanced Division



Sherry Meineke
Tony Alamo E.S.
Advanced Division



Julie Maziarz
Theron & Naomi Goynes E.S.
Advanced Division



Barbara Naftal
John R. Hummel E.S.
Extreme Division



Jolene Mitchell
Ulis Newton E.S.
Extreme Division



Oksana Lather
Gwendolyn Woolley
Extreme Division



Suzanne Rosario
Brian & Teri Cram M.S.
Novice Division



Scott Carter
Thurman White M.S.
Intermediate Division



Ernie Rambo
Johnson M.S.
Intermediate Division



Al Pajak
J.D. Smith M.S.
Intermediate Division



Dawn Borjas
Grant Sawyer M.S.
Advanced Division



Nick Meis
Sig Rogich M.S.
Advanced Division



Kevin Ferre
Brian & Teri Cram M.S.
Advanced Division



Kimberly Jefferson
Thurman White M.S.
Extreme Division



Kimberly Aitken
Durango H.S.
Novice Division



Alba Arango
Valley H.S.
Novice Division



Karen Decker-Severino
Canyon Springs H.S.
Intermediate Division



Robert Barnett
Durango H.S.
Intermediate Division



Joel Krautstrunk
Palo Verde H.S.
Advanced Division



Dena Demman
Palo Verde H.S.
Advanced Division



Felicia Norris
Durango H.S.
Extreme Division



Alicia Boland
Durango H.S.
Extreme Division



Lisa Smith
Variety
Intermediate Division





Faron Madderra
Spring Mountain School
Advanced Division



Bob Swift
Variety
Extreme Division



Paula Gardner
Joseph L. Bowler
Rural Intermediate Division



Andrew Macklberg
Visually HDCP @ Wasden
Licensed Novice Division



Deborah Friedrich
Licensed Personnel
Licensed Intermediate Division



Dee Arting
Northeast Region
Licensed Advanced Division



Robin Dominguez
Trust Staff
Novice Division



Philip DiGiacomo
Trust Staff
Intermediate Division



Nancy Nelson
Trust Staff
Advanced Division



Candy Smith
Trust Staff
Extreme Division

2009 Best Weigh to Go Team Winners

1st Place - \$1,000 - Dynamic Duo
Michael & Darcy Gonzalez - Lost 82 pounds (17.71%)



2nd Place - \$500 - Beefy Buckeyes
Regina & Jonathon Heatt - Lost 79 pounds (17.52%)



3rd Place - \$250 - Chamoli 3
Ray Affleje & Dena Trees - Lost 61 pounds (14.49%)



2009 WellFit for Life Division Winners

Elementary School

M.J. Christensen
Rex Bell
Lewis E. Rowe
Eileen Conners &
Gordon McCaw (Tie)

Middle School

Brian & Teri Cram
Sig Rogich
Jack & Terry Mannion

High School

Durango
Palo Verde

Licensed Department

Visually HDCP @ Wasden
& Licensed Personnel (Tie)

Special School

Variety

Rural School

Joseph L. Bowler Sr.

Lifetime Achievement Award: Rhonda Houston



The Teachers Health Trust is proud to present the 2009 Lifetime Achievement Award to Ms. Rhonda Houston of Sig Rogich E.S. The Lifetime Achievement Award is presented to a participant with a life-threatening diagnosis who completes the WellFit for Life program despite complications from his or her diagnosis. Rhonda will be honored at the annual Health Festival on October 17, 2009. Learn more about Rhonda in the H.E.R.O.S. section of Health Traxx this fall.

WellFit Special Recognition

The WellFit for Life Special Recognition category was created to acknowledge teams ineligible to compete for monetary awards and incentives but that completed the program with outstanding results.



De Deuce - Lost 156 pounds (19.24%)

Spotlight on Family

Congratulations to the participants who utilized the new Family Team option as the perfect chance to make healthy living a part of the hearth and home!



All for Jane - Lost 34 pounds (8.84%)

Important Dates to Mark on Your Calendar

June

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	01	02	03	04	05	06
07	08 - RSVP for 2009 Back-to-School Immunization Workshop opens.	09	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

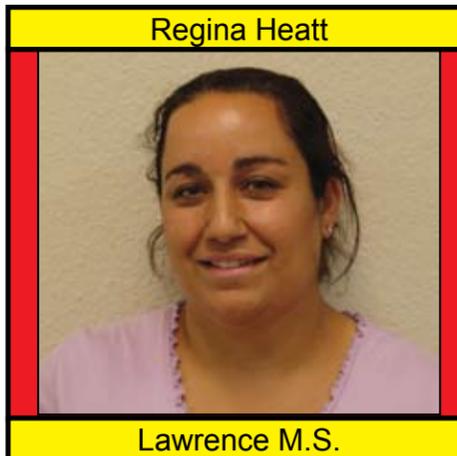
July

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
			01	02	03 - Trust of- fice closed in observance of Independence Day.	04 - Indepen- dence Day
05	06	07	08	09	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

August

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
						01
02	03	04	05	06	07	08
09	10	11 - 2009 Back-to-School Immunization Workshop.	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

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



Regina Heatt

Lawrence M.S.

Anyone who has participated in the WellFit for Life and Best Weigh to Go programs knows it requires hard work and dedication to win. Adopting and maintaining the proper exercise and diet regimen is paramount to the achievement of noteworthy results during the 10-week program. For some, though, even more effort is required.

Regina Heatt, a sixth-grade math teacher at Lawrence Middle School, knew her diagnosis of Polycystic Ovary Syndrome (PCOS) meant that WellFit for Life would be an uphill battle but also an excellent motivator for beginning the necessary trek towards a longer, healthier life. A few years ago, she was diagnosed with PCOS, which causes a woman's hormones to become highly imbalanced, resulting in a variety of health risks. This is because once a woman develops PCOS, it often serves as a catalyst which triggers unhealthy physical changes. If left untreated, PCOS can lead to serious health-related problems such as obesity, diabetes, infertility and heart disease. In addition, PCOS makes

the already challenging prospect of losing excess weight exponentially more difficult due to the irregular behavior of hormones.

Regina and her husband, Jonathon, decided they would fight her PCOS together as a team, and the WellFit for Life program became a weapon in their battle. The couple began by instituting family meal and fitness plans. Since then, they have spent countless hours hiking at Red Rock Canyon, playing basketball and tennis, and walking to places they would have driven to in the past. The hard work, has paid off too. Her team took second place in the 2009 Best Weigh to Go competition by losing a combined 79 pounds. Despite this accomplishment, though, Regina is far from finished. She has set her aim high as she continues the fight against PCOS. She still intends to conquer the difficult Turtlehead Peak Trail at Red Rock Canyon and to complete a 1/2 marathon this year.

Regina credits much of her success to the ongoing love and support she has received from Jonathon, colleagues and, of course, her students. Throughout the competition, they made sure she provided weekly progress reports, encouraged her to keep going and let her know how cool it was that she had taken on the challenge.

Regina knows others can succeed as she has if they "find an activity they love to do and let that be their motivation." The Trust continues to applaud Regina and hopes everyone recognizes why she is another community hero you should know!

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

Keeping Cool Recipe



Summer Frozen Fruit Bars Serves: 4

Make your own popsicles!

INGREDIENTS

- 2 cups sliced summer fruit (strawberries, peaches, watermelon, etc.)
- 1 tablespoon of sugar
- 1 teaspoon of fresh lemon juice

DIRECTIONS

1. Place the fruit in a blender.
2. Blend fruit until it reaches a smooth consistency.
3. Add 1-2 tablespoons water if necessary to reach desired consistency.
4. Add sugar and lemon juice.
5. Cover and blend until mixed well.
6. Pour into 4-oz. ice-pop molds or paper cups.
7. Insert sticks and place in freezer until solid.
8. ENJOY!

NUTRITIONAL INFORMATION

Calories: 36
Fat: 0.3 g
Carbohydrates: 9 g
Protein: 0.5 g

Avoid the High Cost of Hospital Bills

Demand In-Network Providers; It is Your Choice

The Teachers Health Trust recognizes that medical bills resulting from visits to out-of-network providers can be both frustrating and at times financially devastating. While the Trust encourages you to verify physicians' in-network statuses on a regular basis, we also realize that there may be times when you feel that the doctor selection is beyond your control. During your stay in a hospital, for instance, it is possible that you could be seen by an unfamiliar physician, generally known as a hospitalist, who may be out-of-network.

The Trust would like you to know that you do have the right to question the doctors who are caring for you in a hospital setting. The following tips will help save money and hardship when you have to visit the hospital:

Know who your physicians are.

Ask the admitting staff to ensure all your physicians are with the Teachers Health Trust Provider Network.

Speak your mind.

Question any unfamiliar doctor who enters your room. Request a business card for your records and insist that you be seen by an in-network hospitalist if the physician is out-of-network.

Know what questions to ask.

Be sure to ask any unfamiliar doctor if he or she is contracted with the Teachers Health Trust. Simply asking if the doctor accepts Trust insurance does not guarantee that he or she is in-network.

Inform family and friends.

Ensure that anyone who may accompany you to the hospital and may speak on your behalf knows to ask for in-network hospitalists only.

Cut out the card below and present it to the admitting staff if you are ever hospitalized. Ask that a copy be kept in your records.

It is your right and duty to take control of your health care and to ensure you are doing everything possible to keep your health care costs low. Please make note of the following names and be aware that these providers are not part of the Trust Network of Providers.

- | | | |
|--|---|--|
| ⊗ Abdulelah Abuqare | ⊗ Ara Gueyikian | ⊗ Nevada Hospitalists Group |
| ⊗ Atoya Adams | ⊗ Fadi Hamwi | ⊗ Sukhbir Pannu |
| ⊗ Angela Adelman | ⊗ Robert E. Hunter III | ⊗ Patel Steele Vijay LLC |
| ⊗ Alexander Akhavan | ⊗ Ihab Ibrahim | ⊗ Munwar Qurashi |
| ⊗ Ahman Badery | ⊗ Inpatient Physicians Network of Nevada (IPN) | ⊗ RMS Healthcare Inc. |
| ⊗ Martuza Bahrainwala | ⊗ Iulia Ioanitoaia | ⊗ Rainbow Professional Services Corporation |
| ⊗ Maheswari Balasubramanian | ⊗ Nauman Jahangir | ⊗ Jennifer Raroque |
| ⊗ Elizabeth Bollenbacher | ⊗ Robert Johnson | ⊗ Bashir Rashad |
| ⊗ Cardiovascular & Thoracic Surgery | ⊗ Westbrook Kaplan | ⊗ Muhammad Sabir |
| ⊗ Arun Chauhan | ⊗ Nita Kaul | ⊗ Erasto Saldi |
| ⊗ Bashir Chowdry | ⊗ Fatma Khakoo | ⊗ Emad Shoukry |
| ⊗ Isaias Cupino | ⊗ Hosam Khayal | ⊗ Mahender P. Singh |
| ⊗ Desert Palms Medical Association | ⊗ Ali Kia | ⊗ Valley Primary Care Center |
| ⊗ Afshin Doust | ⊗ Vrijendra Kumar-Hoon | ⊗ James W. Vahey |
| ⊗ Fawad & Associates | ⊗ Maria Lao | ⊗ Kim Won |
| ⊗ Miguel M. Gonzalez | ⊗ Estherloida Luperte | |
| ⊗ Frank Gruber | ⊗ Huy Thahn Ly | |
| | ⊗ Mirela Malevanov | |
| | ⊗ Sameh Naseib | |

As always, the Trust Service Team is available to assist you with any questions or concerns you may have regarding out-of-network hospitalists. For more information, please contact the Service Team at 702-794-0272 or via e-mail at serviceteam@teachershealthtrust.org.

Teachers Health Trust In-Network Hospitalist Groups

Services rendered by Out-of-Network Providers will greatly increase your personal expense! To keep your costs down, demand to be seen by In-Network Providers:

- | | | |
|---|-----------------------------------|---|
| ✓ Ammar Alsheikh, MD | ✓ Inpatient Consultants of Nevada | ✓ United Hospitalist Incorporated (UHI) |
| ✓ Children's Acute Care - Nevada | ✓ Nevada Hospitalists | ✓ University Health System (UMC Only) |
| ✓ Dixie Hospitalists | ✓ Daniel Sabry, MD | ✓ Vegas Valley Primary |
| ✓ Fremont Primary Care Hospitalists | ✓ Lewis Self, MD | ✓ Sandeep Vijay, MD |
| ✓ Hospitalists Medicine | ✓ Emad E. Soumi, MD | ✓ Zenith Hospitalists |
| ✓ Physicians of Clark County (UMC only) | ✓ Sean Steel, MD | |
| | ✓ Muhammad A. Syed, MD | |
| | ✓ Sofia Tselikis, MD | |

Use this card to ensure you are seen by Trust Network providers when receiving hospital care. Present this card to the admitting staff and request that a copy be placed in your chart.

ATTENTION ALL PARTICIPANTS

MARK YOUR CALENDARS FOR THE



SATURDAY, OCTOBER 17, 2009
COX PAVILION AT UNLV - 9:00 A.M. - 2:00 P.M.

Legal News: Forms and More Forms

The Purpose of the Teachers Health Trust's Injury/Accident Information Sheet and Subrogation Agreement

An emergency room visit is never a pleasant experience. In most cases, the dreaded visit is prompted by an unplanned, accidental injury that requires immediate medical attention. As if nursing the injuries surrounding your loss is not enough, the waiting and endless forms seem to go on forever, in some cases, even after your visit to the doctor!

I was not involved in an automobile accident. Why has the Trust mailed an *Injury/Accident Information Sheet and Subrogation Agreement*?

The Teachers Health Trust requires its participants to fill out a form entitled *Injury/Accident Information Sheet and Subrogation Agreement* whenever a participant is involved in an accident or sustains injuries caused by another party or entity. This includes, but is not limited to, automobile accidents, medical malpractice, slip and fall incidents, and assault and battery charges against a first or third party. This form is sent to you when the Trust receives a medical claim and the reason for the claim is unknown.

The Trust's plan requires that the form be completed and signed before any claims will be processed. Once the form is received, and all applicable reports are submitted, all pending claims will be paid, regardless of who was at fault in the incident. The only exception is if the participant is convicted of a felony, DUI, reckless driving, or assault and battery, while involved in the specific loss, all of which are exclusions under the Trust's plan.

I was injured at my friend's home. Why is the Teachers Health Trust requiring that I pursue reimbursement from my friend?

The Teachers Health Trust's Plan Document requires its participants to actively pursue a claim once it is determined a party may be at fault for the injuries a participant may have sustained. In the case where a participant is injured at a business or home, even in a case where an entity or individual is determined to not have caused the injury or loss, the Trust will require verification of whether the homeowner or business entity's insurance policy afforded premises medpay coverage.

The majority of business and homeowner's insurance policies contain a provision called "premises medical payments coverage" that allows for the payment of injuries sustained on the property, regardless of fault. In the State of Nevada, if medical payments coverage is available through an automobile policy, homeowner policy, or business insurance policy, that coverage is the primary source of payment for any accident/incident related injuries.

When this provision has been exhausted, and the Trust has received a log of the claims paid by the carrier, the Trust will address any and all claims in excess of the amount of these provisions.

Since this coverage is considered a "no-fault" provision, the owner of the insurance policy will not be adversely affected by the claim, nor will the owner be penalized with a higher premium on the policy, unless it is specifically noted in the policy.

Will my claims be paid if I decide not to pursue a claim against the owner of the property?

As per the Trust's Plan Document, the Teachers Health Trust will require a participant to complete the form if the participant wishes to have the

Trust process the incident-related claims.

If a participant refuses to actively pursue a claim, the Trust will not process claims. The Trust will offer a participant the opportunity to verify premises medpay information and, once this information is verified, the Trust will give the participant the opportunity to complete and return the form in order to process the claims.

What if I do not know the owner of the property or the owner does not wish to comply with my request for insurance information?

The Teachers Health Trust understands there may be instances where a participant will be injured at a business location or home where a participant may not know the owner of the property. In these cases, the Trust requests participants fill out the form with the address of the property and send written notification of the situation. This works the same for instances where an owner will not comply with the participant's rights for recovery while injured on an owner's property.

What should I do if I am unsure about who is at fault for my injuries?

The Trust encourages its participants to protect his/her rights for recovery. It would be in the best interest of the participant to contact an attorney to review their rights. If the attorney does not feel there is a genuine issue of liability on behalf of the property owner or third party, please forward correspondence to the Trust confirming you have actively pursued the claim. This information will confirm the participant complied with the terms of the Trust's Plan Document, and the Trust will be in a

position to release the claims related to the loss.

Is there a time limit to submit the *Injury/Accident Information Sheet and Subrogation Agreement*?

Yes. The Teachers Health Trust requires its participants to complete, sign and return the requested form within thirty (30) days of the date of the initial letter. Failure to submit the form within the time limit set by the Trust may result in a denial of the claims related to the loss.

Who is responsible for returning the form if a participant is seriously injured in an accident or loss?

In this case, the Trust will accept the completed form signed and returned by a relative or attorney.

The information in this article is intended to summarize the Trust's requirements surrounding an accidental loss. Please review the section in the Trust's Plan Document entitled, "Other Party Liability" for a complete description of the process. Although this information may be helpful in coping with the anxiety surrounding an accidental injury, it is important to take time to independently research your legal rights regarding these issues as the Trust cannot give you legal advice. Beyond these issues, the most important goal is to seek the appropriate medical care for your injuries.

 For more information on the *Teachers Health Trust's Injury/Accident Information Sheet and Subrogation Agreement*, visit www.teachershealth-trust.org or contact the Trust's service team at 702-794-0272 or 800-432-5859.

Sandra Garza-Chavez, Contributor
 Teachers Health Trust

Pregnancy Resources



Pregnancy and Preterm Delivery Support Groups

March of Dimes: www.marchofdimes.com

Sidelines National Support Network: www.sidelines.org

Mothers of Supertwins: www.mostonline.org

Center for the Study of Multiple Birth: www.multiplebirth.com

American Pregnancy Association: www.americanpregnancy.org

Mommy Cast: www.mommymcast.com

The Teachers Health Trust provides Case Management Services for Diamond and Platinum plan participants who may experience a difficult pregnancy. Services are provided at no charge and are coordinated by a registered nurse (RN) who is also a certified case manager (CCM).

The Case Management Department is available to assist you during those challenging times and to help you achieve the best possible outcome for you and your new family member(s). For more information, please contact the Trust at (866) 585-2273 between 7:00 a.m. and 5:45 p.m. Monday through Thursday and 8:00 a.m to 11:45 p.m. on Friday or e-mail the Case Management Department at casemanager@teachershealthtrust.org.

After WellFit: Staying Motivated

Five Tips for Year-Round Healthy Living

For the past ten weeks, you've been focused. You've been driven. You've learned to count calories, scheduled your workouts and have gotten up early to prepare those salads for lunch, carefully measuring exactly one serving of dressing in your container. You've committed to a healthier lifestyle for the entire ten weeks of the WellFit for Life program, but now it's over and you can't help but wonder "Where's the mini-parade and street-side celebration when I

need them?" You did, after all, make quite a change for the better.

"I've been on a diet for two weeks, and all I've lost is 14 days."

Totie Fields

Before you take that celery stick and throw it across the room, go back and focus on defining the word that carried you for ten weeks: motivation.

Motivation is a psychological decision to work toward an end goal, usually accompanied with incentives that keep you both physically and mentally focused. Now that the competitive edge and the incentives of the WellFit for Life and Best Weigh to Go programs have worn off, what will be your motivating factors to continue your positive life change? If you're still stumped, consider the following to help keep you on track for maintaining your newfound lifestyle:

1. Set an Intention

No one can deny a major factor behind the decision to choose to participate in the WellFit for Life program was the competition. Whether you were competing with friends at work or trying to beat your own mileage from last year's program, the thrill of victory was surely a major motivating factor. You started the program with the intention of winning. It is human nature.

Why not set a new intention? The intention of staying healthy. The intention of feeling strong. The intention of keeping those illusive "back of the closet" pants in the front of your closet in plain view, where the front zipper goes up without panting, pressure or threats. Now, that is a victory in itself!

2. Remain Optimistic

You have worked so hard to get where you are today. Don't throw it away. Remember, the ten-week WellFit for Life and Best Weigh to Go programs are designed as jumping-off points. The programs get you started and help you set long-term goals. It's up to you to remain optimistic by setting smaller, more obtainable goals along the way.

A few small changes are all it takes to feel amazing. Remember if you slip up, as everyone inevitably does, pick yourself up and start again. Remaining self-assured, focused, and optimistic is the key to making your WellFit for Life changes a permanent part of your daily routine and achieving those long-term goals, whether they be to stop smoking or lose 100 pounds!

3. Do Not Deprive - Improvise!

Why is it that many of us have accepted the notion that in order to stay fit and healthy, we must deprive ourselves of the foods we love to eat? The key is moderation. The decision to stay healthy and eat well should be a lifelong one, and, by creating reasonable limits you can live with, you are less likely to be overtaken by a "weak" moment in which you thoughtlessly overindulge.

If you are in the habit of reading from the dessert menu prior to choosing your entrée in a restaurant, for instance, why deprive yourself of an indulgence when you have been keeping up with workouts? Why not ask the waiter to take back the bread, choose a lower calorie entrée, and then split the dessert with your dinner partner? You are reasonably entitled to enjoy yourself and will be less likely to fall back into old, unhealthy habits if you allow yourself the things you love.

4. Keep it Spontaneous

Jack LaLanne, renowned fitness godfather, once said, "The key [to a successful workout] is changing your program every thirty days." Pumping iron and still going strong at age 93, LaLanne has proven that his fitness method works.

By varying workouts, you challenge yourself to learn something new. Take up a dance class, invite a friend on a Saturday morning hike, invest in a bike and enjoy the morning air. This will help avoid the monotonous workout trap which ultimately starves motivation, and both your muscles and your mental outlook will thank you.

5. Be Vocal

It's likely that the last day of the WellFit for Life program happened to be the last time you heard from some of your biggest cheerleaders, family or otherwise, and vice versa. Don't allow the end of the program to be the end of your encouragement! Let friends and family know that you plan to continue your healthy lifestyle. And offer support to those you know are in it for the long haul. It's amazing how effective the occasional "great job" can be!

For those of you who enrolled in and completed the WellFit for Life program and made the decision to take charge of your health, congratulations to you. But the journey has only just begun. Remember that you'll no doubt have days where you eat more than your fair share of calories and the sofa seems so much more appealing than the treadmill. And that's completely okay because WellFit for Life isn't about a temporary fix. It's not about dedicating ten weeks a year to eating right and exercising. It's about making the right decisions for a lifetime of health and happiness.

*Sandra Garza-Chavez & Misti Brock, Contributors
Teachers Health Trust*



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Top 10 Age-Fighting Foods

Content submitted by Medco Health Solutions

H.E.R.O.S. - Regina Heatt by Philip DiGiacomo

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4. Cue ball 5. Head over heels in love
3. What goes up must come down
1. Skating on thin ice 2. Scatterbrain
MENTAL MUSCLE ANSWERS

The Trust would like to thank our 2009 WellFit for Life & Best Weigh to Go sponsors:



Sources: The Trust strives to bring you the most current and accurate information available. Curious about where we get our information? Head over to www.teachershealthtrust.org to view the online edition, which contains our source page for all content included in this issue.