

Health Traxx

A PUBLICATION FOR TEACHERS HEALTH TRUST PARTICIPANTS

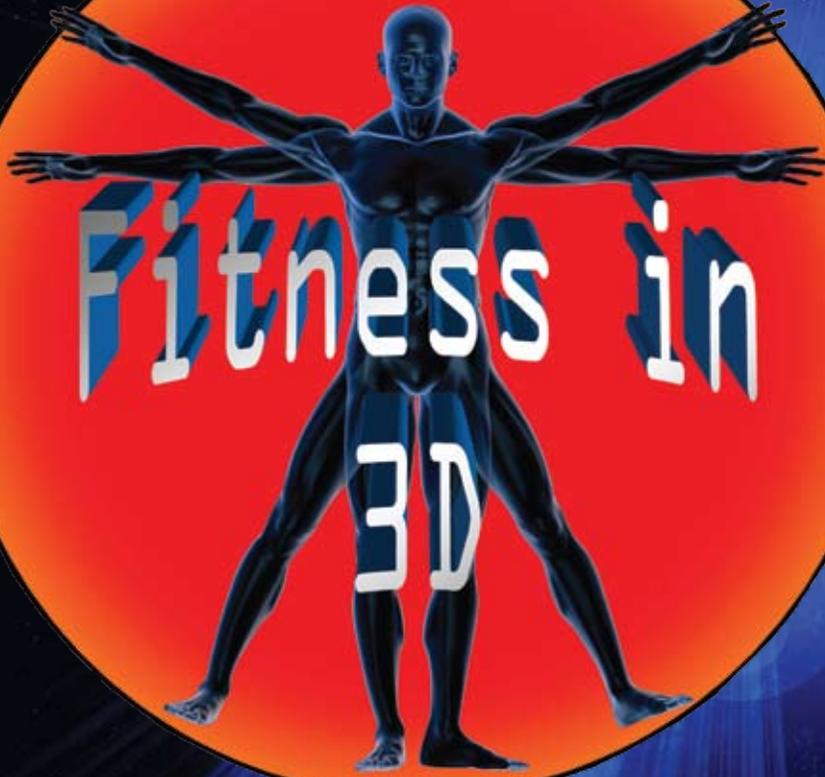
For Teachers by Teachers

WINTER 2009  VOLUME 8, ISSUE 4

WellFit for Life 2010

Fitness in 3D: Determination, Dedication & Discipline

p. 14



Important Plan Changes

2010 Update

p. 12

Health Festival 2K9

Outcome & Review

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HEALTH TRAXX
The Teachers Health Trust
Quarterly News Publication

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

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

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A MESSAGE FROM THE CEO

Another fiscal year has passed for the Health Trust, and what a year it was! We experienced health care reform (or the lack of it), a burgeoning deficit for Nevada, politicians afraid to deal realistically with the economic problems facing this country and unemployment at record levels. Any one of these issues can cause heartburn, but when they all hit at once, it's enough to give a CEO a colossal headache (in addition to the heartburn). Despite these issues, your Health Trust has weathered the storm, and its financial results for the fiscal year ended June 30, 2009, reflect a positive cash flow and adequate reserves for the proverbial "rainy day."

This edition of *Health Traxx* contains the audited financial statements for the Health Trust for the twelve-month periods ended June 30, 2009, and June 30, 2008. Our auditors, Kafoury, Armstrong & Co., Certified Public Accountants, spent several weeks in our office independently verifying the accounting records maintained by the Health Trust staff. They looked at the internal controls in place, checked for accuracy in the recording and processing of all transactions and did whatever other verifications were deemed necessary. The first page of the financial statements is a narrative report by the auditors expressing an opinion that the audited financial statements present the financial status of the Health Trust fairly and in conformity with generally accepted accounting principles. I am proud of the ability of the Health Trust's staff and managers to have been able to operate so efficiently during the past several years of recessionary pressures, and the enclosed financial statements are just another indication that we are on the right track.

This edition also contains a summary of some benefit changes. You will note that your premiums are not being increased, despite the fact that the Health Trust did not get an increase in the amount it received from CCSD this year for your health insurance. There has been no increase in your out-of-pocket premiums for seven years. The zero copay for generic drugs has also not changed, and I would encourage those of you who use prescription drugs to take full advantage of this money-saving benefit.

I wish you all a healthy and happy holiday season and trust that 2010 will bring a positive turnaround in our economy.

Sincerely,

Peter Albert
Chief Executive Officer
December, 2009

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TRUST TIDBITS

Open Enrollment

Open Enrollment for active employees began October 19, 2009. All changes were due in to the Trust by 5:45 p.m. on November 23, 2009. All changes will be effective January 1, 2010.

Spring Student Status

The Spring Student Status Form will be mailed out on January 14, 2010. Required documentation includes a signed affidavit of your dependent's financial support and proof of full-time student status from the school or an authorized agent of the school your dependent attends. The Spring Student Status Form will be due on February 17, 2010. Remember to notify the Trust if any of your dependents' statuses have changed (due to life events such as graduation or marriage).

Updated Summary Plan Document

The updated Summary Plan Document (SPD) will be available via Web at www.teachershealthtrust.org in early 2010. Primary changes for 2010 include updates to domestic partnership, infertility benefits, emergency room copayments and laboratory use. Be sure to see page 12 and/or the updated Summary Plan Document for more details.

WellFit for Life & Best Weigh to Go Programs

The start and end dates of our annual fitness program and competition have changed for 2010. The 2010 WellFit for Life and Best Weigh to Go programs will begin on January 15, 2010. For detailed information, turn to page 14.

Introduction to the Medical Weight Reduction Program

The Teachers Health Trust is in the process of implementing a new medical weight reduction program entitled *Safely Taking Off Pounds* (S.T.O.P.). Be on the lookout for details regarding the program guidelines and rollout in 2010.

On the Cover

Health Traxx

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Fitness in 3D

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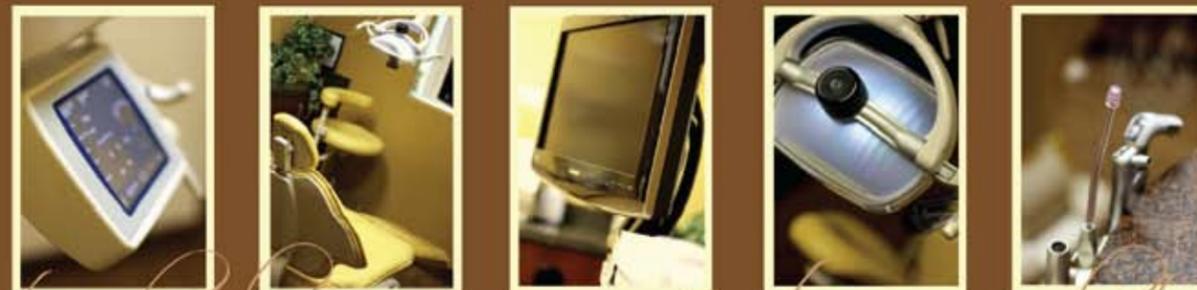
S.T.O.P. Medical Weight Reduction Program p. 24

Trust Financial Reports Now Available! p. 06

WellFit for Life and Best Weigh to Go will be kicking off earlier than usual in 2010. Be sure to turn to page 14 to learn more about the program guidelines, dates and locations for one of the Trust's most popular programs.

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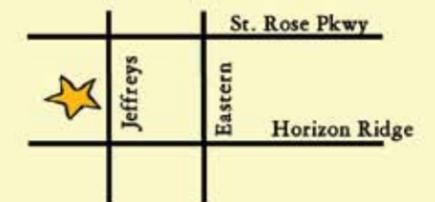


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2009 TRUST FINANCIAL REPORTS



KAFOURY, ARMSTRONG & CO.
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INDEPENDENT AUDITOR'S REPORT

To the Board of Trustees
Teachers Health Trust

We have audited the accompanying statements of net assets available for benefits and of benefit obligations of the Teachers Health Trust (the "Trust") as of June 30, 2009 and 2008, and the related statements of changes in net assets available for benefits and of changes in benefit obligations for the years then ended. The financial statements are the responsibility of the Trust's management. Our responsibility is to express an opinion on these financial statements based on our audits.

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of materials misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audits provide a reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly, in all materials respects, the financial status of the Teachers Health Trust as of June 30, 2009 and 2009, and the changes in its financial status for the years then ended, in conformity with accounting principles generally accepted in the United States of America.

Our audits were conducted for the purpose of forming an opinion on the basic financial statements taken as a whole. The supplemental schedules for the years ended June 30, 2009 and 2008, listed in the table of contents are presented for the purpose of additional analysis and are not a required part of the basic financial statements. These schedules are the responsibility of the Trust's management. Such schedules have been subjected to the auditing procedures applied in our audits of the basic financial statements and, in our opinion, are fairly stated in all materials respects when considered in relation to the basic financial statements taken as a whole.

Kafoury, Armstrong + Co.

Reno, Nevada
December 8, 2009

TEACHERS HEALTH TRUST

STATEMENTS OF NET ASSETS AVAILABLE FOR PLAN BENEFITS
AS OF JUNE 30, 2009 AND 2008

	2009	2008
ASSETS		
INVESTMENTS, at fair value	\$27,291,170	\$25,755,761
RECEIVABLE:	23,371	687
Related party	-	22,015
Other receivables	23,371	22,702
CASH AND CASH EQUIVALENTS	7,963,355	5,830,530
FIXED ASSETS (net of accumulated depreciation of \$2,635,089 and \$2,199,030, respectively)	7,055,367	5,681,365
OTHER ASSET	27,505	5,039
PREPAID EXPENSES	115,026	276,395
Total assets	42,475,794	37,571,792
LIABILITIES AND NET ASSETS		
LIABILITIES:		
Accounts payable for administrative expenses	990,099	736,997
Due to related party	17,705	28,681
Deferred insurance contribution	58,737	115,621
Total liabilities	1,066,541	881,299
TOTAL NET ASSETS AVAILABLE FOR PLAN BENEFITS	\$41,409,253	\$36,690,493

TEACHERS HEALTH TRUST

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR PLAN BENEFITS
FOR THE YEARS ENDED JUNE 30, 2009 AND 2008

	2009	2008
ADDITIONS		
Contributions		
Clark County School District	\$119,925,775	\$109,919,527
Employee deduction	22,250,797	21,858,718
Retiree participation	389,258	561,441
Self-pay, COBRA, staff participants	2,081,588	2,030,869
	<u>144,647,418</u>	<u>134,370,555</u>
Interest and other income	<u>1,674,756</u>	<u>2,624,039</u>
Total additions	<u>146,322,174</u>	<u>136,994,594</u>
REDUCTIONS		
Insurance Premiums	<u>2,738,673</u>	<u>3,069,657</u>
Benefits paid for participants		
Medical	88,371,169	79,046,886
Prescription drugs	27,693,653	25,542,262
Dental	12,082,161	11,641,132
Vision	2,236,625	2,168,800
	<u>130,383,608</u>	<u>118,399,080</u>
Administrative expenses	<u>8,481,133</u>	<u>8,317,812</u>
Total deductions	<u>141,603,414</u>	<u>129,786,549</u>
NET INCREASE	4,718,760	7,208,045
NET ASSETS AVAILABLE FOR PLAN BENEFITS, BEGINNING OF YEAR	<u>36,690,493</u>	<u>29,482,448</u>
NET ASSETS AVAILABLE FOR PLAN BENEFITS END OF YEAR	<u>\$41,409,253</u>	<u>\$36,690,493</u>

TEACHERS HEALTH TRUST

STATEMENTS OF BENEFIT OBLIGATIONS
AS OF JUNE 30, 2009 AND 2008

	2009	2008
AMOUNTS CURRENTLY PAYABLE TO OR FOR PARTICIPANTS, BENEFICIARIES AND DEPENDENTS:		
Insurance premiums	\$216,527	\$2,318,894
Benefits claims	1,916,672	2,672,416
Prescription drugs	1,048,665	1,278,469
Total currently payable	<u>3,181,864</u>	<u>6,269,779</u>
OTHER CURRENT BENEFIT COVERAGE OBLIGATIONS:		
Claims incurred but not reported, at present value of estimated amounts	<u>7,783,328</u>	<u>8,527,585</u>
Total obligations other than postretirement benefit obligations	<u>10,965,192</u>	<u>14,797,364</u>
POSTRETIREMENT BENEFIT OBLIGATIONS		
Current retirees	<u>-</u>	<u>19,286</u>
TOTAL BENEFIT OBLIGATIONS	<u>\$10,965,192</u>	<u>\$14,816,650</u>

TEACHERS HEALTH TRUST

STATEMENTS OF CHANGES IN BENEFIT OBLIGATIONS
FOR THE YEARS ENDED JUNE 30, 2009 AND 2008

	2009	2008
AMOUNTS CURRENTLY PAYABLE TO OR FOR PARTICIPANTS, BENEFICIARIES AND DEPENDENTS:		
Balance at beginning of year	\$6,269,779	\$5,250,324
Claims reported and approved for payment	130,034,366	122,488,192
Claims paid	(133,122,281)	(121,468,737)
Balance at end of year	<u>3,181,864</u>	<u>6,269,779</u>
OTHER OBLIGATIONS FOR CURRENT BENEFIT COVERAGE, at estimated amounts:		
Balance at beginning of year	8,527,585	8,730,997
Net change during year	(744,257)	(203,412)
Balance at end of year	<u>7,783,328</u>	<u>8,527,585</u>
TOTAL OBLIGATIONS OTHER THAN POSTRETIREMENT BENEFIT OBLIGATIONS	<u>10,965,192</u>	<u>14,797,364</u>
POSTRETIREMENT BENEFIT OBLIGATIONS		
Balance at beginning of year	19,286	818,395
Interest	-	55,992
Benefits paid	-	(37,030)
Plan amendments	(19,286)	(687,006)
Actuaries (gains)/losses	-	(131,065)
Retiree life insurance	-	19,286)
TOTAL BENEFIT OBLIGATIONS, END OF YEAR	<u>\$10,965,192</u>	<u>\$14,816,650</u>

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At CCEA, going green is not just a slogan or trendy phase — we practice it every day by shredding and recycling all paper, plastic, and aluminum products we use in the operation of the Association. And now, we are revving up the effort by taking advantage of the Internet world! But wait, we need your help.

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But wait...there are other benefits to Go Green. We will enhance the delivery of information to you because you can access it 24/7 and CCEA will save money by not incurring printing and mailing costs!

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Go to www.ccea-nv.org, click on the GREEN button on the home page and complete the six fields to "opt in" to participate in the GREEN effort with CCEA.



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2010 Trust Plan Changes

Domestic Partnership Change

Effective January 1, 2010, in order to maintain or add your domestic partner to a Trust plan, you and your partner are required to register as domestic partners with the state of Nevada and supply the Trust with copies of your certificate. Partner coverage will be effective the date the state certifies your registration. Any domestic partner who has had his/her registration terminated through the state is not eligible to be enrolled for coverage.

You may terminate domestic partner coverage in the future in one of three ways:

1. You may terminate your domestic partnership through the state and supply the Trust with a copy of the termination,
2. You may terminate coverage during Open Enrollment or
3. You may terminate coverage during a qualifying life event as detailed by the Trust in your Summary Plan Document.

For more information on how to register as domestic partners with the state of Nevada, please visit www.nvsos.gov and click on the Domestic Partner Registration link. To review a list of frequently asked questions related to the new domestic partnership laws, please visit the Trust's website at www.teachershealthtrust.org.

Infertility Benefit Change

Effective January 1, 2010, infertility benefits will no longer be offered under any Trust plan.

Emergency Room Copay Change

Effective January 1, 2010, if a participant visits the emergency room for any non-urgent reason (such as a common cold, chronic pain or minor cuts), there will be different copay responsibilities: \$250 for the Diamond Plan and \$400 for the Platinum Plan. If you have any questions regarding what distinguishes a true emergency from an urgent care situation, please consult the SPD in January 2010 or pages 20-22 in the Fall 2009 issue of *Health Traxx* for more information as well as a removable chart that outlines emergency indicators.

The Trust encourages you to seek emergency services anytime you or a dependent does experience a true emergency. Please note that copays for visits to the emergency room due to life-threatening circumstances have remained the same (\$150 for the Diamond Plan and \$300 for the Platinum Plan).

Specialty Laboratory Change

Effective January 1, 2010, specialty lab test copayment amounts – previously paid at 100% of billed charges – will change to \$10 per test for the Diamond Plan and \$15 per test for the Platinum Plan. By definition, specialty lab/pathology testing is any lab or pathology testing requested by an in-network provider that cannot be performed in-network and for which no similar test is available in-network. If your physician requests these types of tests for you, please have the physician's office contact the Trust prior to having such a test completed to determine if the test can be performed in-network. The Trust will contact the in-network laboratory/pathologist to determine whether or not the same or similar test could be performed at an in-network laboratory. Please be aware that if the same or similar test could be performed in-network, the out-of-network benefit – not the new copay charges – will apply.

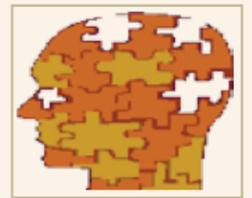
Out-of-Network Services

On occasion, Trust participants choose to obtain treatment outside of the in-network service area. In such circumstances, it is important to understand the out-of-network benefits available, which are detailed in the Summary Plan Document online at www.teachershealthtrust.org. You should also be aware that, in the event you ever receive treatment outside the service area, the Trust requires your out-of-network hospital or facility to visit <http://ncf.thtlvnv.org> and complete forms that will outline how much the Trust will reimburse for services provided as well as how much you will be responsible for paying beyond the eligible medical expenses allowed.

For More Information

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

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 "eggs over easy."

Eggs
easy

(1)

B E R M U
D A

(2)

T R A F F I C
N

(3)



(4)

I 4 U

(5)

IT IT

See answers on page 28.



TEACHERS HEALTH TRUST WELLFIT FOR LIFE 2010

Log on and sign up beginning January 4, 2010. Start logging your miles on January 16, 2010, by visiting www.wellfit.teachershealthtrust.org.

What is WellFit for Life?

WellFit for Life is a 10-week cardiovascular program that encourages Clark County School District (CCSD) employees to get moving! The program is free, and it allows you to participate in fitness activities of your choice, from conventional (such as jogging or swimming) to non-traditional (such as walking the dog or gardening). To top it off, there are valuable incentives, including gifts and prizes for all eligible participants.

Who Can Participate?

WellFit for Life is open to all active and retired licensed employees of the CCSD who are currently enrolled in a Teachers Health Trust or Retiree Health Trust plan as well as employees of the Trust and Clark County Education Association (CCEA).

Why Participate?

Getting 30 or more minutes of exercise five days a week is ideal for maintaining a healthy lifestyle. Participating in WellFit for Life is an easy way to tone up, slim down and begin the journey towards an optimal level of health. This 10-week program will help you to look and feel better as you improve your health, have fun, support friends and colleagues, and qualify to win gifts and prizes.

Getting Started

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

1. Complete the registration form found on the official WellFit for Life website (www.wellfit.teachershealthtrust.org). You may also

link to the WellFit for Life website from www.teachershealthtrust.org. **The last day to register is February 6, 2010.**

2. Understand the program requirements, which include completing a minimum of 1/2 an aerobic mile a day, four days a week for seven of the 10 weeks.
3. Set and pursue personal fitness goals to achieve throughout the duration of the program.
4. Report your achieved daily miles utilizing the WellFit for Life Online Log. You are not required to log your miles daily; however, you must complete your online log by the final day of the program to be eligible for gifts and prizes.
5. Track and report fitness progress on a daily or weekly basis.
6. *Optional:* Attend one of the two WellFit for Life kick-off events for a free fitness test screening. During this test, you will learn your body fat percentage and meet with personal trainers and nutritionists to help determine your goals for the program. In addition, vendors will be present to assist you, and giveaways will be distributed. The kick-off events will also provide the opportunity to weigh in for the Best Weigh to Go component of the WellFit for Life program. (*Turn to page 16 for more information on Best Weigh to Go.*)
7. *Optional:* Attend some of the weekly Trust-sponsored WellFit for Life events to receive additional wellness miles. (*See the calendar on page 18 for times, dates and locations.*) Also, be sure to check www.wellfit.teachershealthtrust.org regularly for additional events and free seminars.

8. *Optional:* Attend one of the two WellFit for Life Weigh-Out events for a final screening and to determine your program achievement.

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

Gifts & Prizes

While nothing compares to the gift of health that you are rewarding yourself through participation, a little incentive can go a long way towards maintaining motivation to finish the program and meet your goals. The following pages list the gifts and prizes available through the WellFit for Life and Best Weigh to Go programs.

Gift 1: Attend a Kick-off Event

All licensed employees who attend one of the two WellFit for Life and Best Weigh to Go kick-off events on January 15 or 16, 2010, shall receive a WellFit for Life 2010 flying disc.

Gift 2: Complete the Program

All participants who complete the program will receive a WellFit for Life 2010 key coil. Successful completion is defined as performing a minimum of 1/2 an aerobic mile of cardiovascular activity four days a week for seven of the 10 weeks. Additionally, all aforementioned activity must be reported utilizing the WellFit for Life Online Log for the participant to be considered as having completed the program.



Prize 1: Divisional Competition

Upon completion of the 10-week program, 2010 WellFit for Life bandanas will be provided for winning competitors. Divisional winners will be selected from the worksite with the highest percentage of WellFit for Life participants who completed the program. One worksite will win from each of the six divisions.

The bandanas will be imprinted with the 2010 WellFit for Life logo, the Best Weigh to Go winners and the worksite with the greatest participation.

The WellFit for Life divisions are:

1. Elementary School - Four worksites will be chosen.
2. Middle School - Three worksites will be chosen.
3. High School - Two worksites will be chosen.
4. Special School - One worksite will be chosen.
5. Rural School - One worksite will be chosen from the following areas: Indian Springs, Sandy Valley, Laughlin, Virgin Valley, Boulder City and other surrounding areas.
6. Licensed Department - One licensed department will be chosen from the following areas: Professional Development, Student Support Services, Title I, and Grants & Development.

The worksite with the highest percentage of WellFit for Life participants who complete the program will receive a free breakfast at their worksite.

Prize 2: Mileage Competition

Sporting goods gift cards will be awarded to winners from each mileage category (Novice, Intermediate, Advanced, Extreme and Fit at 55). These winners will be selected based upon the number of completed miles within their respective divisions at the end of the 10-week program. In addition, winners will also be featured in the summer issue of *Health Traxx*.

The mileage categories are defined for the program as follows:

1. Novice - This category is reserved for beginners who will not exceed 75 miles during the program. (*Participants can win only once in this category.*)
2. Intermediate - This category is for participants who will not exceed 300 miles during the program.
3. Advanced - This category is for participants who will not exceed 600 miles during the program.
4. Extreme - This category is designed for marathon runners, triathletes and endurance athletes who will exceed 600 miles during the program.
5. Fit at 55 - This category is for retired participants who will complete a minimum of 75 miles during the program.

Sporting goods gift cards will be awarded within divisional categories (Novice, Intermediate, Advanced, Extreme and Retiree) as follows:

1. Elementary - Four winners in each divisional category.
2. Middle School - Three winners in each divisional category.

3. High School - Two winners in each divisional category.
4. Special School - One winner in each divisional category.
5. Rural School - One winner in each divisional category.
6. Licensed Department - One winner in each divisional category.

Special Awards

The **Lifetime Achievement Award** is presented to a participant living with a lifetime challenge* who completes the WellFit for Life program despite complications from his or her challenge. The recipient will be chosen through a lottery process by the Wellness Division. The winner of the Lifetime Achievement Award is honored at the annual Health Festival and featured within the H.E.R.O.S. section of *Health Traxx*. In addition, the winner shall receive a sporting goods gift card.

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

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

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

Program Overview

A component of the WellFit for Life 10-week cardiovascular program, Best Weigh to Go encourages participants to add a little friendly competition to their daily workouts by forming teams and motivating one another to lose weight. Team weight totals are recorded at the beginning and end of the program. The teams that lose the highest percentage of weight are eligible to win prizes. You may compete in the Best Weigh to Go program without participating in the WellFit for Life program.

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

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

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

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

Guidelines & Instructions

- ▶ Teams **must** consist of two to five competitors who are eligible for the WellFit for Life program.
- ▶ Participants may compete on one team only.
- ▶ Each team must have a team name and captain.
- ▶ All team members **must** weigh in and out together.
- ▶ **Teams that choose to weigh in during the Friday kick-off event must weigh out during the Friday weigh-out event as well.**
- ▶ Participants should wear comfortable athletic gear for weigh-in/out (shirt, pants/shorts and socks).
- ▶ Shoes should be removed for weigh-in/out.
- ▶ The calculation for winning is based on the percentage of team body weight loss. The equation used is: **(pounds lost/ weigh-in weight) X 100 = % of weight loss.**
- ▶ Prizes will be awarded to the three teams that lose the highest percentage of body weight; the top team will win the Grand Prize of \$1,000 and a one-year membership to Gold's Gym of Las Vegas.

IMPORTANT: For safety purposes, expectant mothers are not eligible to participate in the Best Weigh to Go program. Should you become pregnant during the course of the program, the Trust highly recommends that you cease participation immediately.

Weigh-In/Out Dates & Location

Weigh-In: Friday, January 15, 2010, 1 - 5 p.m. & Saturday, January 16, 2010, 9 a.m. - 1 p.m.

Weigh-Out: Friday, March 26, 2010, 1 - 5 p.m. & Saturday, March 27, 2010, 9 a.m. - 12 p.m.

Weigh-In/Out Location: Teachers Health Trust, 2950 E. Rochelle Avenue, Las Vegas, NV 89121



Family Team Overview

The Teachers Health Trust knows that the best way to implement and maintain a healthy lifestyle is to make it a key component in the home. That is why the Trust encourages all eligible CCSD-licensed employees and their dependents to create family teams to participate in 2010.

If you would like to participate in the 2010 Best Weigh to Go program as a family team, be sure to review the guidelines and instructions below.

Family Team Guidelines & Instructions

- ▶ All members of a team must be active participants or dependents on either the Trust's Diamond or Platinum Plan.
- ▶ Teams **must** consist of two to five competitors who are eligible for the WellFit for Life program.
- ▶ There are no age restrictions for participation in the programs.*
- ▶ Teams may be made up of a mix of licensed employees and dependents (e.g., a five-member team consisting of two licensed employees and three dependents).
- ▶ All standard Best Weigh to Go guidelines and instructions apply to teams that include dependents. Be sure to review the guidelines and instructions found on the opposite page.

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

Best Weigh to Go Prizes

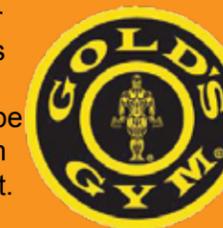
The three teams that lose the highest percentage of body weight will receive monetary awards as follows:

Grand Prize: \$1,000.00

2nd Place: \$500.00

3rd Place: \$250.00

The Trust is proud to announce that Gold's Gym will once again be a WellFit for Life & Best Weigh to Go sponsor. Gold's Gym will host free classes at three Las Vegas area locations for all participants each Saturday during the programs. In addition, the overall Best Weigh to Go grand-prize-winning team members will be awarded free one-year memberships. Children under 13 are not eligible for gym membership; a maximum of five memberships will be awarded. Visit www.wellfit.teachershealthtrust.org for class dates, times and locations.



IMPORTANT DATES TO MARK ON YOUR CALENDAR

December 2009

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		01	02	03	04	05
06	07	08	09	10	11	12
13	14 - Certificate of Registered Domestic Partnership letter mailed out.	15	16	17	18 - Staff In-service: Trust office closed.	19
20	21	22	23 - Winter Holiday: Trust office closed.	24 - Winter Holiday: Trust office closed.	25 - Winter Holiday: Trust office closed.	26
27	28	29	30	31 - New Year's Eve: Trust office closed.		

January 2010

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
					01 - New Year's Day: Trust office closed.	02
03	04	05	06	07	08	09
10	11	12	13 - Certificate of Registered Domestic Partnership due.	14 - Spring Student Status Verification mailed out.	15 - WellFit for Life/Best Weigh to Go Kick-off. (Event 1)	16 - WellFit for Life/Best Weigh to Go Kick-off. (Event 2)
17	18 - Martin Luther King Day: Trust office closed.	19	20	21	22	23 - Gold's Gym WellFit Classes: Visit www.wellfit.teachershealth-trust.org for locations and times.
24	25	26	27	28	29	30 - Gold's Gym WellFit Classes.
31						

February 2010

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	01	02	03	04	05	06 - Gold's Gym WellFit Classes.
07	08	09	10	11	12	13 - Gold's Gym WellFit Classes.
14	15 - Presidents' Day: Trust office closed.	16	17 - Spring Student Status Verification due.	18	19	20 - Gold's Gym WellFit Classes.
21	22	23	24	25	26	27 - Gold's Gym WellFit Classes.
28						

March 2010

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	01	02	03	04	05	06 - Gold's Gym WellFit Classes.
07	08	09	10	11	12	13 - Gold's Gym WellFit Classes.
14	15	16	17	18	19	20 - Gold's Gym WellFit Classes.
21	22	23	24	25	26 - WellFit for Life/Best Weigh to Go Weigh-Out. (Event 1)	27 - WellFit for Life/Best Weigh to Go Weigh-Out. (Event 2)
28	29	30	31			



Introducing... the New Teachers Health Trust Dental Network!

Effective January 1, 2010, the Teachers Health Trust will no longer utilize Diversified Dental's provider network. Why? Because the Trust has developed its own dental network!



The Trust's new network will offer you all the same great dental benefits. You will, however, need to verify that your dentist has joined the Trust's network in order to avoid high out-of-pocket costs for out-of-network services. For a complete listing of in-network dentists and detailed information regarding your dental benefits, please visit the Trust's website and Summary Plan Document (SPD) at www.teachershealthtrust.org in December and January.

Please be aware that, as always, should you choose to visit a dentist who is not an in-network provider, you will be responsible for paying all amounts your dentist charges above the rates established by the Trust for out-of-network dental services, which will be significantly higher than in-network rates.

We look forward to providing you with the highest quality benefits in this new capacity!

Curious about Medical Services Performed by a Dentist?

Over the past year, the Trust has received an increasing number of claims from dentists billing for medical services such as CAT scans, sleep studies, and oral devices for sleep apnea and temporomandibular joint disorder (TMJ). However, any services a Trust participant receives from a dentist fall under the Trust's dental plan coverage and are therefore subject to the dental benefit maximums outlined in the Summary Plan Document (SPD).

The following are common questions and answers participants have regarding medical services provided by dentists:

Q. Are services provided by an oral surgeon considered under the Trust's medical plan or dental plan?

A. Oral surgeons have both medical and dental contracts with the Trust, so they can bill for medical services under the medical plan and dental services under the dental plan. Some services billed under the medical plan, such as CAT scans, require prior authorization. Be sure your oral surgeon has obtained prior authorization before obtaining services such as a CAT scan. For a complete listing of medical services requiring prior authorization, refer to the SPD.

Q. Are medically related services performed by a dental provider who is not an oral surgeon covered under the medical plan?

A. Any service received from a dental provider other than an oral surgeon will be processed under the dental plan regardless of whether it is related to a medical diagnosis. Examples of medical services received from a dental provider whose costs would be applied to the annual dental maximum of \$2,000 for the Diamond Plan or \$1,000 for the Platinum or Retiree Health Trust Plan are as follows:

- Oral appliance for TMJ
- Oral device for sleep apnea
- CAT scans performed by a dentist

Q. Do services under the dental plan require prior authorization in order to be covered expenses?

A. Other than medical services provided by oral surgeons, services provided by dentists do not require prior authorization. Please keep in mind, however, that though a dentist may still provide certain medical services that do not require prior authorization, such services will be processed under the dental plan and applied to your plan's annual dental maximum.

Q. Are there any exceptions for which the dental maximum benefit would not apply?

A. Yes. If you are involved in an accident caused by an external force, such as falling off a bike and breaking a tooth, services received would not be considered applicable to the dental benefit maximum regardless of whether services are performed by a dentist or an oral surgeon. Please be aware, however, that treatment for injuries sustained from an accident must initially be received within 90 days of the incident and must be completed within one year. Costs for any treatment received one year past the initial accident or later, regardless of its potential connection to the original accident, will be applied to your dental maximum benefit.

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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.

Health Festival 2K9

Good Health: Every Body Wins!!

Outcome & Review

We all know that October is a magical month for baseball as fans sit on the edge of their seats, hoping that this is the year their team will appear in the wonderment that is the World Series. This year, though, the baseball fans of Clark County got an additional nine-inning gift at the Teachers Health Trust's annual Health Festival.

No matter what MLB team you followed all summer, there was plenty to cheer for at Health Festival 2K9 - Good Health: Every Body Wins!! Music and dance from Las Vegas talent such as Dance Xpress, Rancho High School and Sinco kept all of the Trust's MVPs entertained throughout the nine innings of good health that comprised this year's festival. In addition, the little leaguers on the field were treated to games, fortune tellers, balloon twisters, caricature artists and the perennially favored CCEA Cake Walk. On top of all the entertainment, the Health Festival supplied a dugout full of prizes, gifts and giveaways throughout the day! This year, lucky players won some fantastic prizes, including iPods, autographed baseballs and Las Vegas 51s VIP tickets.

We at the Trust always hope the festival brings our players to the plate ready to knock one out of the park, and with over 2,500 attendees at this year's festival, there was little doubt that the educational community of Clark County came to play ball the healthy way! The Trust would like to thank our 2K9 partner, Clark County Education Association, as well as all our employees, sponsors, vendors and donators for their hard work and dedication. Most of all, though, we want to thank all the wonderful attendees who help make the annual Health Festival the success that it is! We certainly hope you enjoyed the game. As always, the Trust looks forward to reviewing your comments and suggestions so we can make 2010 even better!

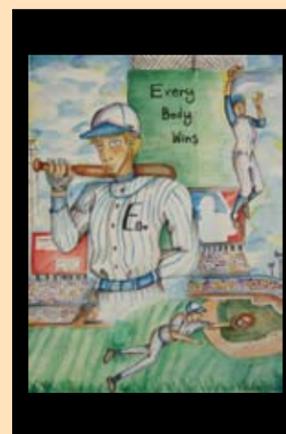


Photography: William Wilhite, Teachers Health Trust

High School



1st Place
Libby Lee (H-5)
Grade 12, Coronado H.S.
Art Teacher: Jessica Sellers



2nd Place
Cailyn Coffey (H-2)
Grade 12, Coronado H.S.
Art Teacher: Jessica Sellers



3rd Place
Victoria DeSimone (H-8)
Grade 11, Sandy Valley H.S.
Art Teacher: Dennis Dooley

Middle School



1st Place
Aspyn Fisher (M-7)
Grade 8, Garrett M.S.
Art Teacher: Heather Obermiller



2nd Place
Chelsea Rust (M-3)
Grade 8, Roy Martin M.S.
Art Teacher: Martin Slavich



3rd Place
Kevin Matthew Paet (M-5)
Grade 8, Sedway M.S.
Art Teacher: Angela Marshall

2009 Honorable Mentions

Trenton Gibson, Coronado H.S. - Kira Wolfson, Coronado H.S. - Zoe Li, Coronado H.S. - Abby Guida, Coronado H.S. - Codi Kern, Coronado H.S. - Ninabeth Cabahug, Coronado H.S. - Kirsten Wischnik, Coronado H.S.

Elementary School



1st Place
McKenzie Smith (E-4)
Grade 4, Bruner E.S.
Art Teacher: Mrs. Giancola



2nd Place
Esmeralda Molina (E-5)
Grade 5, Lincoln E.S.
Art Teacher: Mr. Reber



3rd Place
Joia White (E-11)
Grade 5, David Cox E.S.
Art Teacher: Edee Sands

14th Annual Art Contest Winners

START THE YEAR WITH HEALTHY & ACHIEVABLE GOALS

Even Small Changes Can Add Up to a More Successful Year

It's a new year, a time to start fresh and to set new goals. Determined to drink more water? Itching to be more active? If you're like many people, your goals may include a renewed focus on maintaining a healthy weight or losing weight. As little as a 5% weight loss can help you better control blood sugar, reduce the risk of heart disease and boost energy levels and self-esteem.

Let's Get Started

First, it's important to set healthy and obtainable goals. A dietitian can help you set these goals. For example, a healthy weight loss is one to two pounds per week. To achieve these goals, you'll want to establish your own action plan, including the types of foods to eat, the number of meals each day and an appropriate calorie and carbohydrate level.

You might also try incorporating these simple steps to achieve your goals this year:

- Set a healthy tone for the day with a balanced breakfast. Use the Breakfast Matchmaker (found on the Diabetes Control for Life website) personality quiz to discover the diabetes-friendly breakfast that fits you best.
- Eat fewer calories each day by substituting a Glucerna® Shake for a higher-calorie meal.
- Add 2,000 additional steps to your day by taking the stairs at work or walking for 10 minutes after you eat lunch.
- Each step counts! Consider purchasing a pedometer, which is a simple tool you can wear to help you count your steps.
- Monitor portion sizes during meal and snack time. Consuming too many foods, even healthy ones, can lead to weight gain.
- Consume regular meals and snacks to help manage blood sugar and weight gain. By evenly spreading calorie and carbohydrate intake

throughout the day, you can control your appetite and minimize blood sugar highs and lows.

Activity Up? Monitor More

When starting an exercise plan or increasing your physical activity, pay close attention to your blood sugar levels. Lower caloric intake and added physical activity can cause your blood sugar levels to drop. As your body becomes healthier, it becomes more sensitive to insulin; as a result, you may need to modify your management plan with your healthcare professional. Now, that's a great goal for the year.

For more information and articles on healthy living like this, be sure to visit www.diabetescontrolforlife.com today.

Reprinted with permission from Diabetes Control for Life



FREE WELLFIT FOR LIFE CLASSES COURTESY OF GOLD'S GYM



Don't forget that WellFit for Life and Best Weigh to Go participants may attend free classes hosted by Gold's Gym each Saturday during the programs. You can earn additional miles and learn techniques to improve your overall health by participating in these classes. Gold's Gym is dedicated to assisting the participants of the Teachers Health Trust, Retiree Health Trust and their families adopt and/or maintain a healthy lifestyle. These classes are designed to boost your fitness program and allow you to make up a day when you may not have met the four-day-per-week WellFit requirement.

Additionally, Gold's Gym has added a third class for the 2010 programs. Be sure to check out the Body Combat class at their new Centennial Hills location.

Class	Location	Time
Spin: This class offers energizing, cycling-inspired rides that combine sound training principles, expert coaching, inspirational music and a unique mind/body philosophy.	Summerlin 7501 W. Lake Mead Blvd. Las Vegas, NV	10:30 - 11:30 a.m.
Body Pump: Total body workout combining free-weight training to tighten and tone those problem areas.	Las Vegas East 3750 E. Flamingo Road Las Vegas, NV	10:00 - 11:00 a.m.
Body Combat: Jab, kick and kata your way to cardiovascular endurance using a multitude of martial arts including kick boxing, tae kwon do and karate.	Centennial Hills 6564 Losee Road North Las Vegas, NV	10:00 - 11:00 a.m.

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



Numerous studies have concluded that the ability to tap into one's creative side can result in both physical and mental health benefits. For this reason, we have decided to take a slight detour from the H.E.R.O.S. norm to provide a little recognition to Coronado High School's own Jessica Sellers.

Ms. Sellers is originally from Missouri, where she grew up inspired to become an educator due to a great admiration for the teaching prowess of her mother. She received an M.S. in Art Education in her home state prior to relocating to Nevada. She has now been teaching for the Clark County School District for over 16 years, dedicating her life to combining education and artistic expression as a means to positively impact the students of Coronado H.S.

As an art teacher, Ms. Sellers has seen many students reap the benefits of artistic tutelage and creativity over the years. As a matter of fact, if her name sounds familiar to you, it may very well be because of the outstanding showing by her students in the annual Trust-sponsored Art Contest year after year. (Turn to page 23 of this issue as a perfect example.)

I was recently lucky enough to get a few minutes of Ms. Sellers' time to discuss her experiences as an art teacher. In regard to the studies concerning the health and wellness benefits of art and whether she has seen evidence in her students, she had this to say: "I think that art is very relaxing. I have a lot of students that want to be lawyers, doctors and nurses. They learn that while they may not choose to become artists, art is relaxing for them. It reduces stress, helps them to express themselves and to stay happy."

Of course, she has seen these same benefits in her own personal life over the years as she has melded a love of art into her many hobbies and activities. "When I work on my personal artwork, it's relaxing and a great way to unwind and make myself feel better. I also enjoy getting out in the desert to walk around with my husband so I can find rocks to sculpt." She has also furthered her pursuit of wellness through art by assisting some of our furry friends by working with her students in an annual food drive and silent auction. All proceeds from these activities are used to aid animal advocacy groups and no-kill shelters in the community. It is just one more artistic endeavor she engages in as a means to better the world for the students, community and herself.

Ms. Sellers has clearly mastered wellness through art, so I had to inquire whether there is a connection between this well-being and the way in which her students have consistently excelled in the many art contests they enter each year. "I really try to be more of a coach rather than a teacher when it comes to their artwork. A lot of them do not realize how far they can go until pushed to reach their potential."

I was left without a doubt that the students of Coronado are quite lucky to have Ms. Sellers. Her endless quest to positively impact students and the world around them through artistic expression is awe-inspiring, to say the least. It is why Jessica Sellers embodies the spirit and energy that makes our educational community so special. It is also why she is yet 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.



"I have a lot of students that want to be lawyers, doctors and nurses. They learn that while they may not choose to become artists, art is relaxing for them. It reduces stress, helps them to express themselves and to stay happy."

Jessica Sellers



Pictured from top: 1) Coronado High School Sign; 2) Ms. Sellers with the 2009 Art Contest 1st place winner, Libby Lee; 3) A small sample of the students' artistic talent; 4) Ms. Sellers poses with Principal Lee Koelliker.

WELLFIT FOR LIFE KICK-OFF

The 2010 Attending Vendors & Services Provided

The two 2010 WellFit for Life and Best Weigh to Go kick-off events will be held at the Teachers Health Trust on January 15 & 16, 2010 (see page 14 for details). Those in attendance will have the opportunity to meet with and enjoy the services of this year's sponsors.



Gold's Gym

The good folks at Gold's Gym continue to show their commitment to the educational community of Clark County. In addition to hosting three free classes a week for WellFit for Life participants, they will be in attendance at both kick-off events to help you get started right. Pay Gold's Gym a visit to get essential information for developing your fitness regimen, including body fat percentage and nutritional assistance.

Sweet Tomatoes

One of the key components of any fitness regimen is diet and nutrition. Of course, eating healthily does not mean that meals have to be boring. As a matter of fact, your friends at Sweet Tomatoes will be on hand to show you how you can still enjoy dinner out of the house while maintaining your healthy lifestyle.



Atkins Nutritionals, Inc.

We all live busy lives and do not always have time to sit down for a proper meal. Fortunately, grabbing a snack to go does not mean you have to resort to chips and candy. Atkins Nutritionals, Inc. has once again provided our participants with a selection of healthy snack bars to help you maintain your dietary needs, even when on the run. Enjoy free samples of the Atkins nutritional bars at the kick-off events.



Lifesigns

The Trust always recommends that our participants and their families visit a physician prior to beginning any exercise and/or dietary regimen. Pay Lifesigns a visit to receive a free blood pressure check. While you are there, be sure to schedule your physical examination.





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THE TRUST WANTS YOU TO JOIN THE WELLNESS TEAM

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, not to be confused with educators who are coordinators of the Trust's WellFit for Life program in the spring.

The Wellness Team 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, contact the Wellness Division at (702) 794-0272 or via e-mail at wellness@teachershealthtrust.org.

JOIN TODAY



Did You Know?

With the holiday season upon us, you may likely find yourself busily shopping for family, friends and coworkers. In recent years, many of us have turned to gift cards to simplify shopping for those who continuously confound us and as last-minute fillers. They are quick and convenient, but did you know about some of these less-than-honest practices often applied to gift cards?

- **Purchase Price:** More often than not, the true price of a gift card is the designated value plus a \$4.00 to \$7.00 purchase price, which means that \$25 gift card may actually cost you as much as \$32.
- **Monthly Fee:** Retailers commonly sneak in monthly fees as high as \$4.95, slowly diminishing a gift card's value if not used immediately.
- **Expiration Date:** Some cards expire as early as six months after the date of purchase.
- **Payment Splitting:** Retailers sometimes do not allow splitting purchases across a gift card and another payment method. This is a nifty way to keep you from spending that last couple of dollars on the card and netting the company a greater profit.

Fortunately, these practices have not gone unnoticed. New federal laws, effective August 2010, establish gift card protections that require cards to be active for at least five years and prohibit fees for cards that have been used within the past 12 months. In the meantime, the Consumer Federation of America and the National Association of Consumer Agency Administrators have created an informational brochure on gift cards they will distribute at retailers such as CVS and Walgreens. Be sure to grab one for the recipients of any gift cards you purchase this season.

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.mommycast.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 9:00 a.m. to 11:45 a.m. on Friday or e-mail the Case Management Department at casemanager@teachershealthtrust.org.



HEALTH TRAXX: WINTER 2009

Content Sources

2009 TRUST FINANCIAL REPORTS
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WELLFIT FOR LIFE 2010/BEST WEIGH TO GO OVERVIEW
by Philip DiGiacomo

2010 TRUST PLAN CHANGES
by Raegen Pietrucha

INTRODUCING...THE NEW TEACHERS HEALTH TRUST DENTAL NETWORK
by Raegen Pietrucha

CURIOUS ABOUT MEDICAL SERVICES PERFORMED BY A DENTIST
by Raegen Pietrucha

HEALTH FESTIVAL 2K9 OUTCOME & REVIEW/14TH ANNUAL ART CONTEST WINNERS
by Philip DiGiacomo, Photography by William Wilhite

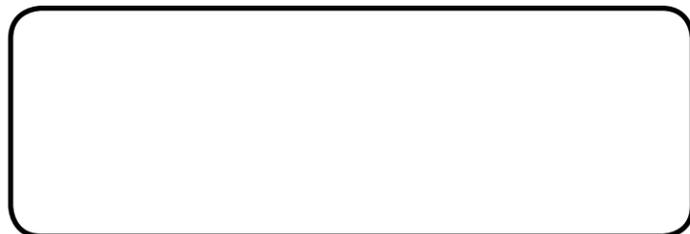
START THE YEAR WITH ACHIEVABLE HEALTH GOALS
Reprinted Courtesy of Diabeters Control for Life

H.E.R.O.S., JESSICA SELLERS
by Philip DiGiacomo

1. Jessica Sellers (Personal Interview, December 11, 2009)
2. Photography: Mary White

WELLFIT FOR LIFE VENDORS AND SERVICES
by Philip DiGiacomo

DID YOU KNOW?
by Philip DiGiacomo



MENTAL MUSCLE ANSWERS
1. Bermuda Triangle 2. Cross-town traffic
3. Head above water 4. Long for you
5. The long and short of it

Thank You, Health Festival 2K9 Sponsors & Vendors

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