

HEALTH TRAXX

A Publication for Teachers Health Trust Participants



Fall 2010 ♦ Volume 9, Issue 3
For Teachers by Teachers



2010 Health Festival
Round-Up to Good Health

p. 15



2010 Breast Cancer
Awareness Campaign

p. 8



2010 Prostate Cancer
Awareness Campaign

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Annual
Open Enrollment

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Round-Up

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2010

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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

STOP, LOOK AND LISTEN! How many times did I hear these words from my parents about crossing the street when I was a child? How many times did I hear it from my 4th grade teacher? How many of you grew up with this admonition by your parents?

Now that I might have the attention of some of you, there is a serious lesson to be learned from these words. The percentage of people worldwide who are smokers has decreased dramatically in the last 15 years. It should be of no surprise that the incidence of lung cancer and other diseases associated with smoking has seen a corresponding decrease. The savings in lives, family relationships, dollars spent on medical care, together with the increase in productivity of workers is truly staggering. Yet this is just one of the battles that we face in trying to improve our lives and the lives of our families. In my opinion, the single-most deadly issue impacting our lives is the ever-increasing prevalence of obesity. The most recent studies show that nearly 30% of the U.S. population is obese and these figures include children. So many of the diseases that shorten our lives are directly related to obesity. Diabetes, hypertension, high cholesterol and cardiac problems are the ones that seem to make the most headlines, but there are many others lurking in the background.

By now you are thinking: what is he rambling on about? We all know the problems brought on by obesity, so why doesn't the Health Trust do something about it? **STOP, LOOK AND LISTEN!** Stop overloading on fast foods, pay attention to the studies that have been done about diets and nutrition and listen to the experts and to your own body and think about what you are putting into it. There are many ways to approach the issue of obesity, but the real trick seems to be doing something that is not temporary and can have a positive impact on your health and your well-being. So the Health Trust has decided to do something positive and to make an attempt to help those of you who want to make the commitment for a healthier lifestyle.

Starting January 1, 2011, the Health Trust will be offering the S.T.O.P. program (Safely Taking Off Pounds). The program will be supervised by contracted physicians, all of whom have programs that have proved to have been successful in dealing with obesity and its related issues. Our website will have information about the program and the contact information for the participating physicians. There will also be brief descriptions of the programs offered by each of them. Your cost will be the normal copays for office visits. If prescription drugs are required, the normal copays will also apply (and remember, generics have no copay). The programs will vary in length depending upon the individual physicians and once your optimum weight has been attained, there will be a maintenance feature to assist you in continuing what you had worked so hard to accomplish. So for a minimal cost, you can be on your way to being the weight that you have been dreaming of, lowering your cholesterol and blood pressure and generally feeling better. However, despite the efforts by the Health Trust to help you in this endeavor and to take on the costs of this program, the rest is up to YOU. It all starts and ends with YOU. You know the one about leading a horse to water, but..... We will lead you to the solution, but we can't make you lose the weight and feel better. This program is not another fad diet. Rather, it is a serious attempt to curb the obesity problem for participants of the Health Trust.

You will receive more information about S.T.O.P. before the end of the year and there will be lots of information on the website (www.teachershealthtrust.org). **STOP, LOOK AND LISTEN:** what have you got to lose?

Sincerely,

Chief Executive Officer
August 2010

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TRUST TIDBITS

Find Your Subscriber ID#, Win \$25.00

We will continue to offer one lucky reader the chance to win \$25.00 each issue. For your chance to win, find the *Health Traxx* \$25 bill (sample shown above). If your subscriber number is on the bill, you win! To collect your prize, e-mail the Wellness Division at www.wellness@teachershealthtrust.org. All prizes must be claimed within 90 days of the issue's mail date.



Welcome to All New Teachers

Welcome to the Clark County School District and the health insurance provider that is proud to serve its instructors: the Teachers Health Trust! We strive in many ways to ensure that you receive medical, dental and vision benefits of the highest quality. For example, the Trust has tried-and-true programs like this fall's Breast and Prostate Cancer Awareness Campaigns, which you can read more about in this issue of *Health Traxx*. Also, in addition to our website (www.teachershealthtrust.org), you can find the latest benefit and event information online through our new Facebook and Twitter pages. The Trust is here to help you kick off the school year happily and march into the future healthily!

Summary Plan Document

The Trust wants all participants to be aware that the most current Summary Plan Document (SPD) may always be found by visiting our website at www.teachershealthtrust.org.

On the Cover

It is time again to prepare for the annual Health Festival. Once again, the Trust is working tirelessly to ensure that the lineup of sponsors and vendors provides a plethora of enjoyable and needed services. Be sure to turn to page 14 of this issue of *Health Traxx* to learn all about this year's round-up to good health!

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ONLINE OPEN ENROLLMENT

You Now Have a Digital Option!

Open Enrollment for active employees will begin October 18, 2010. All changes will become effective January 1, 2011. This year, as a means to provide a wider array of options to our participants, the Trust is happy to announce that the 2010 Open Enrollment Form may be completed and submitted online. Beginning October 18, log on to www.teachershealthtrust.org and select the Open Enrollment link.

The change form may be completed online. Once you have completed the form, simply click Submit. If you add any new dependents, you may submit the required documents to the Trust via fax at (702) 794-2093 or e-mail to the Service Department at serviceteam@teachershealthtrust.org. All change forms and required documents must be received by the Trust no later than 5:45 p.m. on Monday, November 22, 2010.

You will receive information regarding the online Open Enrollment instructions and plan changes the week of October 11, 2010.

The Trust is offering this form as well as many others on our website as an added convenience to all our participants. Be sure to visit us at www.teachershealthtrust.org today to find all the resources and information available to you!

IMPORTANT DATES TO MARK ON YOUR CALENDAR

September

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
			01 • Prostate Cancer Awareness Campaign (PCAC) begins.	02	03	04
05	06 • Labor Day: Trust office closed.	07	08	09	10	11
12	13	14	15	16	17	18 • Breast Cancer Awareness Campaign (BCAC) begins.
19	20 • 2010 Health Festival Preregistration at Trust. (3 - 5 p.m.)	21 • 2010 Health Festival Preregistration at Trust. (3 - 5 p.m.)	22 • 2010 Health Festival Preregistration at Cram M.S. (3 - 5 p.m.)	23 • 2010 Health Festival Preregistration at Durango H.S. (3 - 5 p.m.)	24	25 • Breast Cancer Awareness Campaign.
26	27 • 2010 Health Festival Preregistration at Trust. (3 - 5 p.m.)	28 • 2010 Health Festival Preregistration at White M.S. (2:30 - 5:30 p.m.)	29 • 2010 Health Festival Preregistration at Liberty H.S. (3 - 5 p.m.)	30 • 2010 Health Festival Preregistration at Cortez E.S. (3 - 5 p.m.)		

October

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
					01	02 • Breast Cancer Awareness Campaign.
03	04	05	06	07	08	09 • Breast Cancer Awareness Campaign.
10	11	12	13	14	15	16 • 2010 Health Festival
17	18 • Open Enrollment begins for THT.	19	20	21	22	23
24	25	26	27	28	29 • Nevada Day: Trust office closed.	30
31 • Happy Halloween						

November

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	01	02	03	04	05	06 • Breast Cancer Awareness Campaign.
07	08	09	10	11 • Veterans Day: Trust office closed.	12	13 • Breast Cancer Awareness Campaign.
14	15	16	17	18	19	20 • Breast Cancer Awareness Campaign (BCAC) ends.
21	22 • Open Enrollment ends for THT.	23	24 • Thanksgiving Holiday: Trust office closing at 11 a.m.	25 • Thanksgiving Holiday: Trust office closed.	26 • Thanksgiving Holiday: Trust office closed.	27
28	29	30 • Prostate Cancer Awareness Campaign (PCAC) ends.				

December

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
			01	02	03	04
05	06	07	08	09	10	11
12	13	14	15	16	17	18
19	20	21	22	23 • Winter Holiday: Trust office closing at noon.	24 • Winter Holiday: Trust office closed.	25
26	27 • Winter Holiday: Trust office closed.	28 • Winter Holiday: Trust office closed.	29 • Winter Holiday: Trust office closed.	30 • Winter Holiday: Trust office closed.	31 • New Year's Eve: Trust office closed.	



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2010 Breast Cancer Awareness Campaign

Breast Cancer Types and What They Mean

Raegen Pietrucha,
Communications Specialist
Teachers Health Trust

Definitions

Adenoid: related to the lymph glands
Carcinoma: type of cancer that starts in epithelial tissues, which are tissues that cover body surfaces and/or line body cavities
Cystic: capsule-like
Ductal: within the breast's milk ducts
In situ: Latin for "in its original place"
Infiltrating/Invasive: spreading to surrounding healthy cells
Lobular: within the lobules, which are milk-producing glands connected to the ends of milk ducts inside the breast
Neoplasia: the formation and growth of abnormal cells
Noninvasive: not spreading to any surrounding healthy cells
Stroma: connective tissue

Common Forms of Breast Cancer

Infiltrating/Invasive Ductal Carcinoma (IDC)

- The most common breast cancer
- Usually occurs in women aged 55 and older
- Has the subtypes of tubular carcinoma, mucinous carcinoma, medullary carcinoma, papillary carcinoma, cribriform carcinoma and metaplastic carcinoma
- Prognosis/recurrence generally depends upon the subtype

Ductal Carcinoma in Situ (DCIS)

- The most common noninvasive breast cancer
- Usually occurs in postmenopausal women in their late 50s and older
- A mammogram is the best detection of early stages
- Has a good prognosis in and of itself, though it carries an increased risk of invasive breast cancer developing in the future

Infiltrating/Invasive Lobular Carcinoma (ILC)

- The second most common breast cancer
- Usually occurs in women aged 60 and older
- Generally presents itself as a thickening in the top portion of the breast
- Often has hormone receptors that respond to estrogen or progesterone
- Can be difficult to detect through mammography
- Usually has a better prognosis than IDC

Lobular Carcinoma in Situ (LCIS)

- A neoplasia that indicates an increased risk of developing breast cancer in the future
- Usually diagnosed in premenopausal women aged 40-50

Rare Forms of Breast Cancer

Inflammatory Breast Cancer (IBC)

- Aggressive type in which lymph vessels become blocked, causing redness, warmth and inflammation that can make breast skin resemble an orange peel
- Usually occurs in women in their 50s
- Higher risk of recurrence than most breast cancers

Adenoid Cystic Carcinoma (Breast ACC)

- Usually presents as a painful, moveable mass within the breast
- Occurs in women aged 30-70; more common after 50
- Good prognosis with rare recurrence

Paget's Disease of the Nipple

- Grows in the nipple, causing irritation and scaling
- Usually occurs in women aged 50 and older

Phyllodes Tumor

- A fast-growing tumor in the stroma of the breast
- Usually occurs in premenopausal women aged 40-50

Angiosarcoma of the Breast

- Aggressive cancer that can begin in the blood or lymph vessel linings anywhere in the body
- Most often the result of radiation treatment
- Most frequently occurs in women aged 30-40

BCAC TIPS

Susan G. Komen recommends that you:

1. Know your risk

- ✘ Talk to your family about your family health history
- ✘ Talk to your doctor about your personal risk of breast cancer

2. Get screened

- ✘ Ask your doctor which screening tests are right for you if you are at higher risk
- ✘ Have a mammogram every year starting at age 40 if you are at average risk
- ✘ Have a clinical breast exam at least every 3 years starting at 40

3. Know what is normal for you

See your health care provider right away if you notice any of these breast changes:

- ✘ Lump, hard knot or thickening
- ✘ Swelling, warmth, redness or darkening
- ✘ Change in the size or shape of the breast
- ✘ Dimpling or puckering of the skin
- ✘ Itchy, scaly sore or rash on the nipple
- ✘ Pulling in of the nipple or other parts of the breast
- ✘ Nipple discharge that starts suddenly
- ✘ New pain in one spot that doesn't go away

4. Make healthy lifestyle choices

- ✘ Maintain a healthy weight
- ✘ Add exercise into your routine
- ✘ Limit alcohol intake

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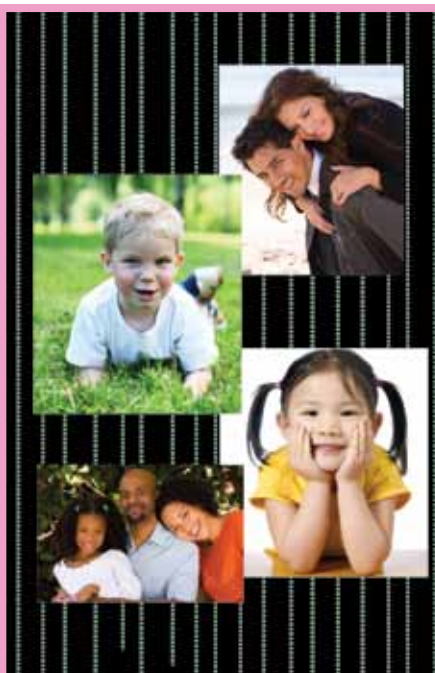
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Teachers Health Trust 2010 Breast Cancer Awareness Campaign

September, October & November

The Teachers Health Trust, in conjunction with Lifesigns, Nevada Imaging Centers, Red Rock Radiology and Steinberg Diagnostic Medical Imaging and the Susan G. Komen Foundation, proudly invites you to join us for the 16th annual Breast Cancer Awareness Campaign.

The campaign is open to all Diamond and Platinum Medical Plan participants and is designed to encourage taking an active role with respect to breast health by obtaining free breast exams and mammograms during the months of September, October and November. You do not need to have a referral during the designated times below. To receive your free exam, follow the simple steps below:

Step One: Call to Schedule Your Appointment

Contact one of the sites below to schedule your appointment for a breast exam and mammogram at no charge to you. A physician will be available to provide you with a referral on-site. You do not need a referral before this appointment.

Steinberg Diagnostic
(702) 732-6000
2767 N. Tenaya Way
Las Vegas, NV 89128

Saturday, September 25 - 7:30 a.m. to 1 p.m.
Saturday, October 9 - 7:30 a.m. to 1 p.m.
Saturday, November 6 - 7:30 a.m. to 1 p.m.

Red Rock Radiology
(702) 731-2888
7130 Smoke Ranch Road
Las Vegas, NV 89128

Saturday, September 18 - 8 a.m. to 3 p.m.
Saturday, November 13 - 8 a.m. to 3 p.m.
Saturday, November 20 - 8 a.m. to 3 p.m.

Lifesigns
(702) 948-0013
9065 S. Pecos Road, Suite 190
Henderson, NV 89074

Saturday, September 18 - 7 a.m. to 1 p.m.
Saturday, September 25 - 7 a.m. to 1 p.m.
Saturday, October 2 - 7 a.m. to 1 p.m.
Saturday, October 9 - 7 a.m. to 1 p.m.
Saturday, November 6 - 7 a.m. to 1 p.m.
Saturday, November 13 - 7 a.m. to 1 p.m.
Saturday, November 20 - 7 a.m. to 1 p.m.

Nevada Imaging Centers
(702) 214-7971
715 Mall Ring Circle, Suite 100
Henderson, NV 89014

Saturday, October 2 - 8 a.m. to 3 p.m.

The dates & times listed are provided for your convenience. You may still obtain a mammogram with a referral from your physician at the above facilities on dates not listed.

Participants who are aged 40 and older or who have a known family history of breast cancer should obtain an annual mammogram and breast exam. Those who are 20 to 39 years of age should have a physician examine their breasts every three years and should conduct self-exams regularly. Regardless of age, all participants should check their breasts for changes in appearance and sensitivity monthly, preferably seven to 10 days after menstruation. Participants who no longer menstruate should check their breasts the first day of each month.

Step Two: Review Your Test Results

The results of your mammogram will be forwarded to your regular physician. If your results are normal, a notice will be sent to you regarding the test results within two to three weeks from the time your test was performed. If your results are abnormal, you will be contacted by phone and asked to follow up with your regular physician.

For more information about the Breast Cancer Awareness Campaign, contact the Teachers Health Trust Wellness Division at (702) 794-0272 or via e-mail at wellness@teachershealthtrust.org. For more information regarding mammograms or breast exams, log on to the Trust Web site at www.teachershealthtrust.org.

2010 Breast Cancer Awareness Campaign for Mesquite Residents

The Teachers Health Trust, in conjunction with Mesquite Women's Clinic, Mesa View Regional Hospital and the Susan G. Komen Foundation, proudly invites you to join us for the 16th annual Breast Cancer Awareness Campaign. The campaign is open to all Diamond and Platinum Medical Plan participants and is designed to encourage taking an active role with respect to breast health by obtaining free breast exams and/or mammograms during the months of September, October and November.

In order to better accommodate Trust participants in the Mesquite area, the copayment reimbursement program for breast exams and/or mammograms has been organized with local in-network providers Dr. Ofori at Mesquite Women's Clinic and Desert Radiologists, Mesa View Regional Hospital. In order to receive copayment reimbursement, simply schedule and attend appointments with one or both of these providers. While you may obtain your breast exam and referral at your regular OB/GYN, the Trust will only reimburse the copayment for visits made to the above two providers.

In order to obtain your free breast exam and/or mammogram, simply follow the steps below:

Step One: Schedule an Appointment with Dr. Edward Ofori at Mesquite Women's Clinic
1301 Bertha Howe Ave., Suite 2, Mesquite, NV 89027. (702) 345-2122.

Step Two: Cut Out and Complete the Coupon Below
Be sure to provide all required information and include your Trust ID number.

Step Three: Take the Coupon to Your Appointment
Take the coupon with you to your breast exam appointment with Dr. Ofori and ask him to complete the information below, including his signature and the date. If needed, Dr. Ofori will provide you with a referral to Desert Radiologists, Mesa View Regional Hospital, for a mammogram.

Step Four: Schedule Mammogram with Desert Radiologists, Mesa View
If Dr. Ofori or your regular OB/GYN have provided you with a referral, call (702) 346-8040 to schedule your appointment with Desert Radiologists, Mesa View Regional Hospital, 1299 Bertha Howe Ave. in Mesquite, NV 89027. Take your coupon with you on the day of your appointment and have the technician complete the mammogram and mammogram date portion of the coupon. If needed to obtain a mammogram, Dr. Ofori will provide you with a referral to Desert Radiologists, Mesa View Regional Hospital.

Step Five: Return the Coupon to the Trust for Reimbursement
Once the coupon is completed, return it to the Trust office, Attention: Wellness Division, P.O. Box 96238, Las Vegas, NV 89193-6238, for reimbursement. Once your claim has been received and processed, your copay will be returned to you via mail.

Breast Cancer Awareness Campaign ~ Reimbursement Coupon

Cut out this coupon and take it to the doctor's office with you. Have Dr. Ofori and the radiology technician at Desert Radiologists, Mesa View, complete the information below. Return to the Teachers Health Trust via mail, Attention: Wellness Division, P.O. Box 96238, Las Vegas, NV 89193-6238, for reimbursement of your copayment. Coupon must be received by Teachers Health Trust within one year of exam date.

Trust ID #: 0000_____		
_____	had a breast exam on _____	_____
Participant Name		Date of Breast Exam
_____		_____
Dr. Edward Ofori II (please sign)		Date
_____	had a mammogram on _____	_____
Participant Name		Date of Mammogram
_____		_____
Radiology Technician (please print)	Radiology Technician (please sign)	Date

You still have the opportunity to take advantage of the Breast Cancer Awareness Campaign dates and times established with the in-network providers in Las Vegas. For a list of available facilities, dates and times, log on to the Trust Web site at www.teachershealthtrust.org.

2010 PROSTATE CANCER AWARENESS CAMPAIGN

Prostate-Specific Antigen and Testing

What is prostate-specific antigen (PSA)?

PSA, or prostate-specific antigen, is a protein primarily produced by the prostate (a walnut-sized gland located beneath a man's bladder). PSA is also present, however, in several fluids and tissues in both men and women. One known purpose of PSA is to liquefy seminal fluid, which enhances sperm mobility and assists with fertilization.

What is a prostate-specific antigen (PSA) test?

A PSA test can be conducted by your doctor through a simple blood draw that measures PSA levels, the number of nanograms of PSA present in each milliliter (ng/mL) of blood. Considered in conjunction with other health factors and test results, higher levels of PSA may indicate the presence of prostate cancer. However, there is no particular reading that is considered "normal," and elevated PSA levels – more than 4 ng/mL in most cases – can result from other health conditions, such as prostatitis (inflammation of the prostate), infection or prostate enlargement.

What are the benefits of getting a prostate-specific antigen (PSA) test?

Obtaining a PSA test can help your doctor diagnose prostate cancer, the second most common form of cancer among males. If you get tested regularly, you will be able to track any trends or changes in your PSA levels that may indicate a cause for concern. It is important to remember that one PSA test alone does not definitively diagnose prostate cancer, and PSA testing is not a foolproof method of detection. Several other tests, such as digital rectal exams (DREs), urine tests, biopsies, transrectal ultrasounds, CT scans, X-rays and/or cystoscopies, should be conducted as your physician recommends in order to either rule out or confirm a cancer diagnosis.

It is also important to acknowledge that not all prostate cancers require treatment. Some forms grow so slowly that they will never pose a threat to spreading or causing early mortality. In these cases, treatment may actually do more harm than good, so reviewing specific test results and treatment options with a physician is necessary.

*Raegen Pietrucha, Communications Specialist
Teachers Health Trust*



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TEACHERS HEALTH TRUST'S FOURTH ANNUAL PROSTATE CANCER AWARENESS CAMPAIGN

SEPTEMBER, OCTOBER & NOVEMBER 2010

The Teachers Health Trust is proud to announce the fourth annual Prostate Cancer Awareness Campaign.

The ongoing campaign is designed to help heighten awareness and encourage prevention of prostate cancer. All male participants enrolled in either the Diamond or Platinum Plan are eligible for a free prostate exam, including a prostate-specific antigen (PSA) test and a digital rectal exam (DRE), during the months of September, October and November. Simply follow the steps below to obtain your free exam:

STEP 1: SCHEDULE AN APPOINTMENT WITH YOUR PHYSICIAN

Contact your in-network physician and schedule an appointment for a prostate exam, including a prostate-specific antigen (PSA) test and digital rectal exam (DRE) during the months of September, October or November.

STEP 2: CUT OUT AND COMPLETE THE COUPON BELOW

Cut out the following coupon and complete your information, including your Trust ID number.

STEP 3: TAKE THE COUPON TO YOUR APPOINTMENT

Take the coupon below with you to your doctor's appointment. Ask your physician to complete the coupon, including the examination type(s) administered, physician's printed name, signature and date. Coupon may be used only once and only for services rendered during the months of September, October and November.

STEP 4: RETURN THE COUPON TO THE TRUST FOR REIMBURSEMENT

Return the completed coupon to the Teachers Health Trust offices, Attention: Wellness Division, P.O. Box 96238, Las Vegas, NV 89193-6238. Your office copayment will be reimbursed to you by check via mail.

PROSTATE CANCER AWARENESS CAMPAIGN REIMBURSEMENT COUPON (effective 09/01/2010 - 11/30/2010)

Cut out this coupon and take it to the doctor's office with you. Have your doctor complete the information below. Return to the Teachers Health Trust via mail, Attention: Wellness Division, P.O. Box 96238, Las Vegas, NV 89193-6238, within one year of exam(s) for reimbursement.

Trust ID#: 0000 _____

_____ had the following examination(s) on _____

Participant's Name

Date of Examination(s)

☐ Prostate-Specific Antigen (PSA) Test

☐ Digital Rectal Examination (DRE)

Physician's Name (please print)



Physician's Signature

Date

For more information regarding the Prostate Cancer Awareness Campaign, contact the Teachers Health Trust Wellness Division at (702) 794-0272 or via e-mail at wellness@teachershealthtrust.org. For more information regarding prostate-specific antigen tests or digital rectal exams, log on to the Trust Web site at www.teachershealthtrust.org.

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Las Vegas, NV 89148
702.952.1251

Henderson
10001 S Eastern Ave, Ste 108
Henderson, NV 89052
702.952.3444

Summerlin
655 N Town Center Dr
Las Vegas, NV 89144
702.233.2200

Henderson
1505 Wigwam Pkwy, Ste 130
Henderson, NV 89074
702.856.1400

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3196 S Maryland Pkwy, Ste 400
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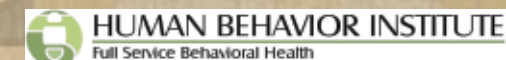
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Teachers Health Trust presents

15th Annual Health Festival Round-Up to Good Health



Saturday, October 16, 2010, 9:00 a.m. - 1:00 p.m. / Cox Pavilion at University of Nevada, Las Vegas (East Tropicana Avenue and Swenson Street)

Hosted by the Teachers Health Trust in conjunction with the Clark County School District and the Clark County Education Association, the annual Health Festival features health information from providers across the Clark County area. The festival goals are to increase health and wellness knowledge, promote health awareness and help attendees reduce their risk for developing various diseases and chronic conditions by rounding up a herd of prevention information.

Health & Wellness

★ Free Flu Vaccines

All active licensed employees are entitled to a free flu shot. You must show a valid Trust Diamond/Platinum ID card, school picture ID and/or pay stub with photo ID at the time of registration in order to qualify.

- ★ Dependents and guests can obtain flu shots for \$25 per guest.
- ★ Discount coupons will be available to all guests registered by an active CCSD-licensed employee eligible for a Trust plan at designated preregistration sites. (See *Preregistration for additional information.*)

★ Glucose & Cholesterol

All active licensed employees are entitled to free glucose and cholesterol screenings with Quest Diagnostics. You must show a valid school picture ID and/or pay stub with photo ID at the time of registration to qualify.

- ★ Dependents and guests can obtain glucose and cholesterol screenings for \$10 per test.
- ★ For more accurate results, fasting for 12 hours prior to the test is recommended.

★ Pneumonia Vaccinations

The pneumonia vaccination will be available on a first-come, first-served basis for \$25 to participants who meet qualifying requirements.

★ Other Screenings & Services

Sponsors and vendors will be conducting free screenings at their booths. Available screenings include:

- | | | |
|----------------------------|----------------------------------|-----------------------------------|
| ★ Blood Pressure | ★ Glaucoma Screenings | ★ Oral Screenings |
| ★ Blood Sugar | ★ Glucose Monitor Demonstrations | ★ Personal Training Consultations |
| ★ Body Fat Analysis | ★ Leg Screenings | ★ Postural/Structural Evaluations |
| ★ Body Mass Index Analysis | ★ Medical Massage Therapy | ★ Spinal Screenings (EMG) |
| ★ Bone Density | ★ Neck & Back Posture Analysis | ★ Spinal Screenings (Thermal) |
| ★ Dupuytren's Contracture | ★ Money Management Consultations | ★ Vision Screenings |
| ★ Eyeglass Cleaning | ★ Nervous System Screenings | |

★ CPR & First Aid Training

CPR Connections will offer CPR/First Aid training sessions. The cost is \$25 per person. Register online today at www.teachershealthtrust.org.

Additional Services & Entertainment

★ Relaxation & Massage Therapy

Therapists from European School of Massage Therapy will be providing free massages and relaxation therapy sessions. Additionally, chair massages will be offered.

★ Fun, Entertainment & Additional Services

In addition, other fun and entertaining services will be hosted at vendor booths, including:

- | | | |
|--------------------------------|--------------------------|----------------------------|
| ★ Applebee's Samples | ★ Cake Walk | ★ Sweet Tomatoes Samples |
| ★ Eyebrow Threading | ★ Caricature Painting | ★ Sunflower Market Samples |
| ★ Golden Spoon Samples | ★ HoneyBaked Ham Samples | ★ Winder Farms Samples |
| ★ Life Insurance Consultations | ★ Jason's Deli Samples | ★ Much, much more |
| ★ Organic Snack Samples | ★ Live DJ | |

★ Prizes & Giveaways

All active CCSD employees eligible to enroll in a Teachers Health Trust plan will be able to enter the raffle drawing. This year's raffle prizes include:

- | | | |
|-------------------------|------------------------------|----------------------------|
| ★ Apple iPods | ★ Fitness Gift Set | ★ Red Rock Helicopter Tour |
| ★ Bicycle | ★ Gift Bags/Baskets | ★ Regal Movies Passes |
| ★ Canvas Sports Chairs | ★ Grand Canyon Railway Tours | ★ Retail Gift Cards |
| ★ Dental Whitening | ★ Gym Bags | ★ Restaurant Gift Cards |
| ★ Designer Eyewear | ★ Laptop Bag Gift Set | ★ Sonicare Toothbrush Kit |
| ★ Digital Picture Frame | ★ Pilates Gift Set | ★ Spa Certificates |
| ★ Electric Toothbrush | ★ Portable DVD Player | ★ Television |

More Information

For more information regarding the Health Festival and preregistration process, please visit us online at www.teachershealthtrust.org or contact the Wellness Division via e-mail at wellness@teachershealthtrust.org.

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Health Festival Preregistration

2010 Dates, Times & Locations

Preregistration provides numerous benefits, including discounted flu vaccinations for your family and early access to all forms needed to obtain vaccinations and screenings during the festival. Additionally, preregistration allows you early access to the festival as well as to separate lines for flu vaccinations, screenings and other services.

To preregister yourself, your family and guests, simply visit us at one of the designated locations during the times and dates listed below. Please remember to review the preregistration requirements below as well to ensure that you will have materials necessary to complete the preregistration process.

PREREGISTRATION REQUIREMENTS (NO EXCEPTIONS WILL BE MADE):

- ☆ You **MUST** have a valid **CCSD picture ID** or **driver's license**.
- ☆ You **MUST** have a **Teachers Health Trust Diamond/Platinum ID card** or **recent paycheck stub**.
- ☆ You **MAY ONLY** preregister yourself and dependents/guests.
- ☆ **All licensed personnel wishing to register must be present!**

2010 Preregistration Schedule		
Locations	Dates	Times
Teachers Health Trust 2950 E. Rochelle Ave. Las Vegas, NV 89121	Monday, Sept. 20 Tuesday, Sept. 21 Monday, Sept. 27	3:00 - 5:00 p.m.
Brian & Teri Cram Middle School 1900 W. Deer Springs Way North Las Vegas, NV 89084	Wednesday, Sept. 22	3:00 - 5:00 p.m.
Durango High School 7100 W. Dewey Drive Las Vegas, NV 89113	Thursday, Sept. 23	3:00 - 5:00 p.m.
Thurman White Middle School 1661 Galleria Drive Henderson, NV 89014	Tuesday, Sept. 28	2:30 - 5:30 p.m.
Liberty High School 3700 Liberty Heights Ave. Henderson, NV 89052	Wednesday, Sept. 29	3:00 - 5:00 p.m.
Manuel Cortez Elementary School 4245 E. Tonopah Ave. Las Vegas, NV 89115	Thursday, Sept. 30	3:00 - 5:00 p.m.

Q&A: Workers' Compensation

What You Need to Know

Injury or illness that occurs on the job is no laughing matter. The following worksheet has been designed to help shed a little light on the rules and regulations about if and when to file a workers' compensation claim.

If your answer is yes, then file SIIS (State Industrial Insurance System).

- While coaching intramural boys' basketball after school, I twisted my knee.
- I injured my back two years ago in an MVA (Motor Vehicle Accident) and have since received a settlement. Yesterday at work, I was lifting a box and reinjured my back.
- A large book fell on my shoulder; however, the pain subsided and I feel fine.
- I was walking during my lunch hour around the track and sprained my ankle.
- I volunteered as a chaperone for the school band during an out-of-town event and broke my arm.
- The flourescent lights in the classroom give me a headache every day after my third period class.
- I tripped in the parking lot while coming into school before work.



When in doubt, fill it out.

Regardless of the severity or type, any injury or illness sustained on the job should be submitted to Workers' Compensation. Being cautious will help ensure your financial security.

To be on the safe side, if you are a licensed employee and become ill or injured while on the job or while you are receiving any type of compensation from the CCSD, notify your administrator immediately and then call the School District's Risk Management office at 799-2967.

If you are injured on the job, you are required by the CCSD and the state of Nevada to submit a written notice of injury **within seven (7) days** of the incident.

Follow these simple steps:

1. Report your injury or illness to your school administrator.
2. Complete a C-1 Form for your employer.
3. Make sure your treating physician completes a C-4 Form.
4. Complete a TPL (Third Party Liability) Form from the Teachers Health Trust.

The Trust will not consider a claim if Workers' Compensation denied it because you failed to file the claim in a timely manner.

Q: What if I don't complete or return the injury form? I don't think the claim should be workers' compensation, and I would rather just have the claim processed by the Teachers Health Trust. I am not sure I will need to see a doctor. The injury may get better on its own.

A: This is a realistic scenario of what happens if you fail to complete and return all required forms when injured on the job. Ryan the football coach cut his leg while driving equipment on a cart. He thought that his foot would get better and didn't report the injury. After a week of limping around, he decided to see a doctor, as the foot was becoming red and swollen. The charges for the doctor visit, medication and any further procedures necessary to correct the problem will come directly out of Ryan's pocket. The Trust will not pay for workers' compensation injuries. Workers' Compensation will not pay for any injuries that were not reported in a timely fashion. Always report an injury and complete all required paperwork to avoid these expensive mistakes.

Once again, regardless of the severity or type, any injury or illness sustained on the job should be submitted to Workers' Compensation. Being cautious will help ensure your financial security. For more information, contact the Trust Service Team at 702-794-0272 or via e-mail at serviceteam@teachershealthtrust.org.



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.



For Your Benefit

The Trust No Longer Requires Student Status Documentation

The new health care legislation that Congress recently passed allows all dependents aged 19 to 26, regardless of their marriage or student status, to remain on a parent's insurance plan if they are not able to receive coverage through their employers. Because of this, the Trust no longer requires that documentation of student status be submitted each semester. However, there is a new Dependent Certification Form that must be completed and sent to the Trust on behalf of each dependent that falls into this category, and this form must be resubmitted anytime a dependent starts/stops attending school or becomes eligible for insurance through his/her employer.

Are You on Facebook or Twitter?



So is the Teachers Health Trust! We recently joined Facebook and Twitter, so link up to our pages and get the latest news on Trust events, programs, benefit changes, eligibility information and more! On Facebook, you can search for us under "Teachers Health Trust" or type the following link into your browser's address bar: <http://www.facebook.com/#!/pages/Teachers-Health-Trust/134530693240191?ref=ts>. We are known as

"TeachersTrust" on Twitter and can be found at the following address there: <http://twitter.com/TeachersTrust>. See you in cyberspace!



Nutritional Consultations

The Trust would like to remind participants that nutritional consultations are a covered benefit. Participants on either the Diamond or Platinum Plans are entitled to six (6) outpatient visits per calendar year for nutritional consultations with an in-network registered dietician. This benefit is not limited by diagnosis or preventive/routine care maximums. No prior authorization is required. Standard plan copayments are applicable for this benefit.

1) Text "ER" to 23000 from your cell phone
2) Reply with your zip code when prompted
3) Review ER wait times near you

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ER wait times are approximate and provided for informational purposes only. If you are having a medical emergency, call 9-1-1.

KIDS KORNER Log Kids' Computer Usage & Keep Eye Problems in Check

- 90:** The percent of the nation's 65 million school-aged children who use computers daily.
- One to three:** The number of hours a typical American kid spends on the Internet each day.

It's the digital age for sure, and with it comes "digital eyes." Formally known as computer vision syndrome (CVS), computer eyestrain goes along with computers like peanut butter goes with jelly. And it does the same thing to kids as it has been doing to computer-bound grown-ups for years in the workplace. Headaches, blurry vision, and dry and sore eyes are the main clues.

But it's really bad news in the younger set because their eyesight is still developing along with the rest of them.

Eye doctors are seeing more cases of computer eyestrain in children. Dr. Stuart Spind, O.D., of Glen Burnie, MD, is one of them.

"Computers can be very useful, and they're lots of fun," he says. "But in my own practice, I've noticed overuse of the computer by kids often leads to eyestrain, and it can lead to severe headaches as well."

A University of California study reported that 30% of school-aged computer users were at risk for computer eyestrain, headaches, eye fatigue and shoulder pain.

Parents and other adults can keep eyestrain in check. Here are some pointers from Dr. Spind:

- Daily dose it.** Just as with TV, computer use should be timed according to age (see below for guidelines).
- De-glare it.** Keep the monitor clean, and use a glare-reducing monitor filter.
- Break it.** Every hour, have your child take a 10-minute break from the computer (the same goes for you).
- Face it.** The computer screen should be 20-24 inches from your child's face (ditto for Mom and Dad), and his or her feet need to touch the floor. There should be a slight downward angle from face to screen.
- Wear it.** If your child wears prescription glasses for computer use or otherwise, make sure he or she has them on.
- Time it.** Dr. Spind shares some suggested time limits for daily computer use by children. Remember the old adage "All things in moderation," and apply it here, too.



AGE	SUGGESTED TIME LIMIT
Under 10	30 minutes a day
10-13	1 hour a day
14-15	2 hours a day
16-18	Parents' best judgment

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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!

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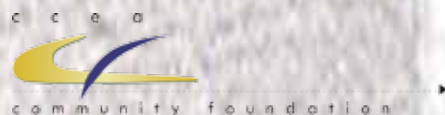
The Teachers Health Trust, in conjunction with the CCEA Community Foundation, sees the effects that obesity has on our participants on a daily basis, and we are determined to assist them in enjoying a higher quality of life. Our hopes are to empower individuals who wish to lose weight by assisting them in maintaining their loss safely and effectively under physician supervision and direction.



Safely Taking Off Pounds Medical Weight Management Program (S.T.O.P.) has been specifically designed with our participants in mind. A selection of providers utilizing different methodologies, tools and resources have been chosen in order to allow our participants to approach weight loss in a manner optimal to their goals and needs. This program is open to all participants and/or their eligible dependents enrolled in a Diamond, Platinum or Retiree plan.

Are You Ready to Stop?

Program Enrollment Opens at www.teachershealthtrust.org on 01/01/2011.



FOCUS on the FACTS

Q: What are the different approaches to medical weight management that the Trust covers, and how can I choose the best option for me?

A: Healthy changes in eating and the implementation of an exercise regimen are the two key components to successful weight loss and maintenance regardless of whether you pursue a pharmacological method, supplementation plan, psychological strategy or a combination of two or all three options. The Trust's new S.T.O.P. Medical Weight Management Program allows you to explore your options, select a method that feels right to you and work with one or more providers to achieve your weight loss goals.

The method you choose will likely be determined by health factors or risks that affect you specifically. For example, does biology play a role with respect to your present weight? S.T.O.P. physicians can help you find out if a medical condition (such as hypothyroidism or Cushing's syndrome) or current medication (e.g., steroids, high blood pressure drugs, seizure drugs and some antidepressants) is causing you difficulties with respect to weight loss. Medications can assist you in losing weight even in the event that you do not have any biological factors contributing to obesity, and a S.T.O.P. physician can help you select the one that best fits your needs, given each one's side effects.

Perhaps you prefer not to use prescriptions to assist you in losing weight. You may instead try guided nutritional supplementation, which several S.T.O.P. providers offer. Supplementation often comes in the form of bars, shakes, powders or pre-packaged meals that are easily prepared, portable and packed with vitamins and minerals. However, choosing supplements that will best suit you, are truly healthy and are affordable (as supplement costs are not covered by the Trust) can be a challenge. Also, because supplements cannot replicate all of the nutrients of whole foods, assessing your particular nutritional needs and finding a healthy balance of the two can be accomplished with the assistance of a S.T.O.P. provider. A contracted dietician can help you formulate meal plans for any stage of weight loss or maintenance and help you learn how to maintain a permanent lifestyle change.

What if your difficulties with weight stem from your relationship to food and are psychologically based? Individual or group therapy can be beneficial in this circumstance, and studies have shown that counseling can contribute to more significant weight loss that lasts over longer periods of time as well as enhance people's confidence with respect to their ability to achieve exercise goals. The S.T.O.P. Program covers counseling sessions with a psychologist. The Trust also provides a Health Improvement Benefit for primary subscribers (a \$50 reimbursement per calendar year) that can be applied to your participation in a weight management support group, should that alternative be more appealing to you.

With all the options S.T.O.P. will be offering you in January, you are sure to find your perfect fit!

**This article applies only to participants and providers enrolled in the S.T.O.P. program.*

*Raegen Pietrucha, Communications Specialist
Teachers Health Trust*

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The Role of Psychology in Weight Management

By Lindsey Ricciardi, Ph.D

Most of us know what we need to do in order to be healthier and manage weight. In fact, it sounds quite simple: move more and eat less. But the part that evades most of us is HOW exactly we are supposed to do this, especially in light of everything we have on our plates (no pun intended here). At times, it can seem as if the odds and the obstacles are stacked against us. It can be a daunting task to put forth the consistent attention and commitment needed to lose weight and maintain a healthy lifestyle for the long run.

We are all at risk of obesity just because of the environment in which we live. Seventy five percent of Americans are overweight, and nearly one third of Americans are obese. Sedentary occupations; constant media exposure; and an overabundance of inexpensive, high-caloric foods are just a few of the factors that combine to create what obesity experts have termed a “toxic environment.” In addition to the environmental risks, many of us also face biological risk factors such as a genetic predispositions, certain medical conditions (e.g., back injury or insulin resistance) and the use of particular medications (e.g., corticosteroids, beta blockers, antipsychotics, etc.).

While these factors and others can make getting fit more challenging, it is by no means impossible. The odds of making long-term lifestyle changes can be increased dramatically by understanding the role of psychological factors. Psychology is the study of human behavior, including thoughts, actions and feelings. Psychology also involves understanding the physiological basis of psychological phenomena and the relation of psychology on physical well-being. Working with a clinical psychologist can help you navigate the myriad of biological, psychological, social and cultural challenges to healthy living. Below is a list of commonly stated obstacles to weight management. See which ones apply to you and read about how a psychologist specializing

in eating and weight disorders may be able to help.

“I don’t know what to do. I’ve tried everything. Nothing seems to work.”

A clinical psychologist who specializes in eating and weight disorders will have a good understanding of current research in the field and be able to relay and utilize this knowledge in clinical practice. Not only will a psychologist be able to inform you of evidence-based strategies for weight control and treatment of eating disorders, they will also be able to connect you with reputable resources for more information and support. A psychologist can help separate the gimmicks from what really works and help to create an individualized plan that fits your needs. A psychologist can help you to get off of the yo-yo diet cycle. Working with a psychologist can help you to identify priorities; maintain motivation; set small, achievable goals; practice effective time management; and problem-solve around perceived obstacles.

“All I want to do is eat. I constantly think about food.”

Dealing with cravings and the desire to eat for emotional reasons can be a major obstacle to weight loss and weight maintenance. If you consistently use food to cope with or distract yourself from certain feelings or to numb out, escape or relax, then you are engaging in emotionally eating. Sometimes, emotional eating can take the place of healthier coping skills. A psychologist can help you to build a repertoire of adaptive, non-food-related coping strategies in lieu of overeating, which is a critical component of weight management.

“I just don’t like myself. I hate how I look.”

Have you stopped lately to notice how you talk to yourself? Do you call yourself names? Do you put yourself down?

Do you compare yourself to others and seem to always fall short? Well, you are not alone. Low self-esteem and poor body image plague many Americans. Your thoughts (or cognitions) play a crucial role in mood, motivation and quality of life. Low self-esteem and negative body image tend to go hand in hand. When body image is poor, we can become bound by it. It is a vicious cycle. Being too embarrassed to go out due to negative body image can lead to being more sedentary (and also more depressed and lonely, which can lead to overeating). A psychologist is trained to improve body image (without necessarily changing your body) and self-esteem, which ultimately can make your attempts at healthy living more rewarding and effective.

“I’m too tired and in too much pain to be active.”

Physical pain is a commonly cited obstacle to being more physically fit. Psychologists are often trained in pain management techniques such as mindfulness, progressive muscle relaxation and imagery. Psychologists also know that, ironically, the best thing you can do for pain is to engage in some form of movement. A psychologist can also help to improve general health behaviors related to pain and fatigue (such as stress management, compliance with medication and sleep). Research has demonstrated that inadequate or poor sleep is associated with being overweight or obese. Psychologists are trained in sleep hygiene techniques and can help you to obtain a restful sleep regimen.

“I’m too busy taking care of everyone else to take care of me.”

Do other people’s needs tend to take priority? Do the needs of your kids, your spouse, your boss, etc., tend to always seem to come out on top? People pleasing and excessive caretaking can be related to excess weight and can take a toll on your physical and

emotional health. Working with a psychologist can help you set healthy boundaries and develop and practice interpersonal effectiveness and assertiveness skills so you can balance your needs AND the needs of others.

So the bottom line is, you can’t tackle your physical health if you don’t look at the big picture, including your emotional well-being, motivation, relationships, self-talk, coping and general habits. Right now, the Teachers Health Trust is taking a pioneering step in making psychological services available to members wanting to lead healthier lifestyles. Our staff consists of two physicians as well as two psychologists highly specialized in eating and weight disorders. For more information, visit www.lasvegasbariatricphysicians.com or www.chslv.com.

Lindsey Ricciardi, Ph.D
S.T.O.P. Program Provider

Lindsey Ricciardi, Ph.D., is a licensed clinical psychologist specializing in eating and weight disorders. She is in private practice with her husband Dominic, a physician. She completed a two-year internship and fellowship at the University of Chicago Eating and Weight Disorders Program.



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Review Your EOB to Find Out.

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How can this be done? Simply review the explanation of benefits (EOB) you receive in the mail from the Trust and confirm that the coinsurance amount you paid matches the Trust’s listed EME. Towards the right-hand side of the EOB, find the column called “Copay/Co-Ins.” Assuming that the service is one for which you would pay a coinsurance amount instead of a flat copayment, the number indicated in the box under that column is the coinsurance amount designated by the Trust for the service you received. This number should match the dollar amount you paid your provider at the time of service.

EXPLANATION OF BENEFITS

Date(s) of Service	Total Charged	Discount/over R&C	Allowed	Not Covered	Patient Deduct.	Copay/Co-Ins	Ex Code	Payment
08032010	285.00	139.00	146.00	0.00	0.00	29.20	000	116.80

As a Trust participant, you retain certain rights that cannot be waived or signed away. One of these is that you are responsible for paying only the copayment and coinsurance amounts established by the Trust for the services and/or equipment provided, regardless of the type of service or materials used. These copayment and coinsurance amounts are contractually established with and guaranteed by each of the providers in the Trust Network. In the event that you find any discrepancies in the amount you have paid for services and the amount the Trust indicates is your responsibility as a participant, please contact us at (702) 866-6160 to submit a Concern/Complaint Report to the Provider Relations Department.

THE TRUST WANTS YOU TO BE A: WELLNESS TEAM LEADER

The Teachers Health Trust relies greatly upon the input and participation of our Wellness Team Leaders to help us provide quality service, programs and benefits.

One of our primary sources for the development, coordination and improvement of wellness programs and benefits are our Wellness Team Leaders.

The Wellness Team Leaders serve as on-site liaisons to the Trust and help to ensure that our programs and activities meet the needs of participants. The inclusion of a Wellness Team Leader from each school and worksite is vital to the success of the Trust and its programs.

The Trust is continuously in need of and recruiting new Wellness Team Leaders. To learn more about the Wellness Team Leaders, to find out if your worksite has a delegate or to volunteer, contact the Wellness Division via phone at (702) 794-0272 or e-mail at wellness@teachershealthtrust.org.



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

Hadassa Lefkowitz



Walter Jacobson E.S.

Imagine sitting across from a crystal ball and fortune teller, receiving a prediction about your future. This may be difficult based on your ideas about crystal balls and fortune tellers, but suspend your disbelief for a moment, because you must now imagine that the crystal ball is your DNA – complete with a mutation that predisposes you to breast, ovarian, prostate and/or colon cancer (depending on your gender) – and the fortune teller is your doctor.

In her early 40s, Hadassa Lefkowitz found herself in this very situation. Her grandmother, mother and aunt had developed breast cancer, so Hadassa decided to put her \$600 preventive benefit towards genetic testing to find out if she was a carrier of the BRCA2 gene that has been linked to it. And she discovered that she was.

But where some might feel hopeless, helpless and defeated by this revelation (and may avoid testings and screenings due to fear of such results), Hadassa felt empowered by this knowledge. "Ignorance is never bliss... [There are] too many choices to feel helpless," she asserted. Helplessness, she believes, occurs when people do not know their options or lack the data required to make informed decisions.

Having the facts one needs, however, does not mean informed decisions are any easier to make. Armed with the knowledge of being BRCA2-positive, Hadassa received a full range of options for how she might proceed – all with their own sets of consequences. Some doctors suggested she do nothing, because the BRCA2 mutation does not absolutely guarantee cancer will develop. Some suggested proactive drug therapies. Others suggested partial or complete preventive surgeries. Based on her personal priorities and goals for the future, Hadassa made her choice; "Best decision I ever made!" she confided, displaying a smile that reflected how true she felt this comment to be in her heart.

Hadassa believes that being in control of one's health is "a matter of education," and she is passionate about the preventive benefit because of the knowledge it gave her. "[I am] hugely grateful to the Trust," she said, "because my life could be drastically different." In many ways, though, Hadassa's life is drastically different... for the better. She feels she received the blessings of the "scare" serious illness presents without the actual illness; she lives for the day and packs each one with teaching, family time, and new community involvements.

Though she embraces the present, Hadassa imagines a different future than her genes may have granted her, which is why she chose the route she felt would best guarantee her the future she wants. The Trust hopes you receive that healthy future, Hadassa, and we are glad to have helped you on your journey toward it.

Raegen Pietrucha,
Communications Specialist
Teachers Health Trust

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.

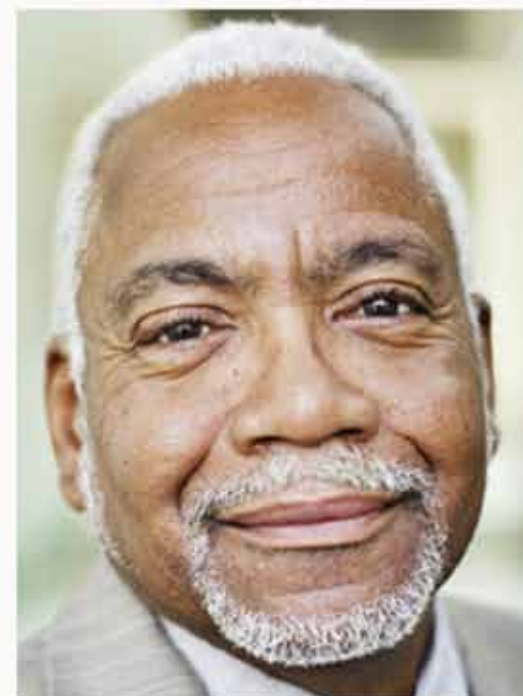
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million people, of which almost half the adults have chronic and complex conditions, and nearly 1 out of 5 diabetes patients in the country. The problem is, when patients don't take their medications properly, it places a costly burden on the healthcare system. Medco has developed an advanced model that uses technology to close the gaps in care and assist patient compliance, and believes that if applied nationwide, it has the potential to reduce healthcare costs by upwards of \$300 billion annually.

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Making this work requires a specialist. Over a thousand Medco specialist pharmacists are patient advocates, with expertise in the medications used to treat people with chronic and complex conditions, so they can help provide the most positive outcomes for our members. Leveraging the power of Medco's already wired system, specialist pharmacists use a proprietary patient management system and work with physicians to determine the right drug at the right dose at the right price.



DELIVERING DIABETES RESULTS MOM WOULD BE PROUD OF.

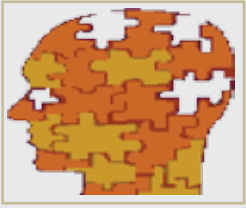
Hypertensive patients who primarily fill their prescriptions at the Medco Therapeutic Resource Centers® showed up to a \$700 decrease in total healthcare costs over 1 year.



There's a reason Mom always said take your medicine. And Medco is proving why. Because of their knowledge of specific diseases like diabetes, Medco specialist pharmacists can work with patients and physicians to enhance the care and treatment of specific chronic conditions, and help ensure patients stick to their prescribed regimen. In fact, when they do, medication adherence improves dramatically. A recent study showed that over a period of 90 days, Medco reduced the number of patients who didn't take their diabetes medication properly or at all by 76%. And according to another one of our studies, annual costs for diabetes care can be up to 48% lower for patients who take their diabetes medicine properly. So to those looking for the \$600 billion plus needed to fund healthcare this year, Medco believes it's not about spending more, but spending smarter, because smarter simply makes healthcare better.

Join the conversation at makingmedicinesmarter.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 "uptown."

N
W
O
T

(1)

NNNN SICK

(2)

MAT
A

(3)

KNEE
UR FULL OF

(4)

SLPOASCTE

(5)

- 1.
2. Blame

See answers on page 32.

Are You Prepared for Flu Season?

It is estimated by the Center for Disease Control and Prevention that influenza and related complications lead to more than 200,000 hospitalizations and 36,000 deaths per year. Annual flu shots are a safe preventive measure that the Trust provides its participants, and this year, there's a new twist because the 2010 vaccination contains three virus strains:

- A/California/7/2009 H1N1-like virus
- A/Perth/16/2009 H3N2-like virus
- B/Brisbane/60/2008-like virus

Therefore, you will not have to obtain a separate H1N1 "swine flu" vaccination in addition to the general influenza vaccination from years prior.

Recommendations for immunization have also been modified from last year. Groups previously targeted as being at a high risk for dangerous flu-related complications were young children, the elderly, pregnant women and people with chronic medical conditions; however, 85% of the population fell into one or more of these categories. In addition, households containing a member of a high-risk group and health care workers were also recommended for vaccination, raising that percentage.

For these reasons and others, medical experts now suggest that all people 6 months and older receive an annual influenza vaccination before the 2010-2011 flu season hits. Other bases for this universal recommendation include research that people aged 19 to 49 were greatly affected by the still-circulating 2009 swine flu virus, the fact that most people in high-risk groups are unaware of their status as such, and recent data suggesting that new high-risk groups (including post-partum women, particular ethnic/racial groups and the obese) exist in relation to flu-related complications.

The Trust hopes that you will take advantage of this great benefit offered at the Health Festival free of charge to licensed personnel and protect yourself and your family from the flu bugs that will undoubtedly arrive this holiday season.

*Raegen Pietrucha, Communications Specialist
Teachers Health Trust*



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- 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
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- Member trainings & workshops; caucus & committees for special interest groups

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Ask the Pharmacist

What Are Migraine Headaches, and How Can I Treat Them?

A migraine headache is a special kind of headache that can last for hours to days. Migraines can cause intense pain as well as other symptoms, such as feeling sick to your stomach or changes in your vision.

The exact cause of migraines is not known. Migraines may be related to a problem with the blood flow in your brain or may happen when brain chemicals don't stay balanced. Migraine headaches tend to run in families and are often are triggered by specific things.

Common migraine triggers include:

- Stress
- Tiredness
- Changes in the weather
- Certain foods, such as red wine, cheese or chocolate
- Monosodium glutamate (MSG)
- Preservatives, such as nitrates
- Bright lights

Migraines affect women three times more often than men and often occur during or right before a woman's menstrual period. They may also happen when a woman is taking hormone pills.

Before a migraine starts, there is often a warning period when you don't feel well. Some people lose part of their vision or see bright spots or zigzag patterns in front of their eyes. These symptoms, which may precede and predict a migraine headache, are called migraine aura. The vision changes of the aura usually go away as the headache

begins. Many people with migraines do not have these visual symptoms. Migraine symptoms may also include:

- Throbbing or pounding headache
- Extreme sensitivity to light and noise
- Nausea and vomiting

The pain is usually more severe on



one side of the head but can affect the whole head.

Sometimes a migraine can cause symptoms such as numbness or even weakness. However, these can also be symptoms of a stroke. If you

have these other symptoms along with vision problems, do not assume a migraine is the cause. Call your physician right away.

Treating Migraines

Your physician may prescribe medicine that you can take as soon as you start having symptoms of a migraine. This medicine will help keep headaches from becoming severe once they start. Medicines used for this purpose include:

- Pain relievers such as acetaminophen (for example, Tylenol®)
- Nonsteroidal anti-inflammatory drugs (naproxen, brand name Aleve®)
- Aspirin/acetaminophen/caffeine (brand name Excedrin® Migraine)

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For more information and articles on migraines as well as a host of other health-related topics, be sure to visit Medco online at www.medcohealth.com.

2010 Back-to-School Immunization Workshop

Workshop Gaining Steam During Second Year

The 2010 Back-to-School Immunization Workshop was held at the Teachers Health Trust on Tuesday, August 10, 2010, marking the second year that the Trust conducted this workshop. We are happy to announce that the number of dependents in attendance rose sharply from 2009.

In total, 46 school-aged dependents in need of their annual immunizations were seen by the Trust's partner for this event, the Wellness Group. The Trust would like to thank them as well as all our participants who joined us for this important workshop.

With immunizations out of the way, we hope all those who came are ready to go for the upcoming school year!



2010 New Hire Orientation

The Trust Welcomes 388 Educators

On Wednesday, August 18, 2010, the Trust joined with the CCEA and its many other partners to welcome 388 new teachers to the Clark County School District. This year's New Hire Orientation was held at Coronado High School.

To get our new teachers started off right, the orientation included a host of presentations from CCEA, American Fidelity Assurance Company, Silver State Credit Union and the Trust, to name a few. Teachers were also treated to numerous vendor booths showcasing programs, products and events available to CCSD-licensed personnel.

The Teachers Health Trust would like to welcome you all to your new home. We would also like to remind all our new participants that attended the New Hire Orientation that all documentation to complete your enrollment is due no later than October 18, 2010.

Don't forget that you can find forms, benefit information and much more at www.teachershealthtrust.org. If you have any questions or concerns regarding your enrollment, contact the Trust's Service Department via phone at (702) 794-0272 Monday through Thursday from 7:00 a.m. - 5:45 p.m. and from 9:00 -11:45 a.m. on Fridays. Alternatively, you may contact us via e-mail at serviceteam@teachershealthtrust.org.



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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.

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